



## **SPECIFIC CONDITIONS : NEUTRA OPTIMUM on 01/01/2026**

### Hospitalization

Maximum 3.000 € per year.

### One-day hospitalization (billing for a "one day clinic" package)

Maximum 200 € per hospitalization.

### Deductible

200 € per year (excluding one-day hospitalization).

### Home birth

Maximum 150 €.

### Stay at a hospital hotel and reception center

5 € per day.

### Sterilization, contraception, artificial insemination and in vitro conception with no Health and Disability Insurance intervention

Maximum 60 € per day.

### Territorial limits

Coverage is valid only in Belgium.

### Monthly amounts per household for premiums, taxes, and fees, in €

Category	Gross premium	Tax AMI	Tax-free premium	Acquisition fee	Administration fee	Net premium
Without dependents (*)	13,04	1,19	11,85	0,11	0,69	11,05
With dependents (*)	16,99	1,54	15,45	0,15	0,91	14,39

(\*) In accordance with A.M.I. regulations concerning the beneficiaries listed in Article 123 of the Royal Decree of July 3, 1996.

" Your attention is drawn to the fact that a comparison between several insurance contracts should not be limited to comparing the estimate of costs and fees of each contract. You must also take into account other elements, such as the extent guarantees, the amount of any deductibles or exclusion clauses.

The estimates above allow a better appreciation of the part of the premium used to cover the risk insured by the insurance contract. The balance of the premium, after deduction of taxes and contributions as well as acquisition and administration costs, in fact represents the share of the premium allocated to the performance of the contractual services as well as the costs not mentioned above (including the shared cost of claims and their management).

These estimates are based on the accounting data for the last financial year of the insurance company as approved by its General Meeting. "

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