



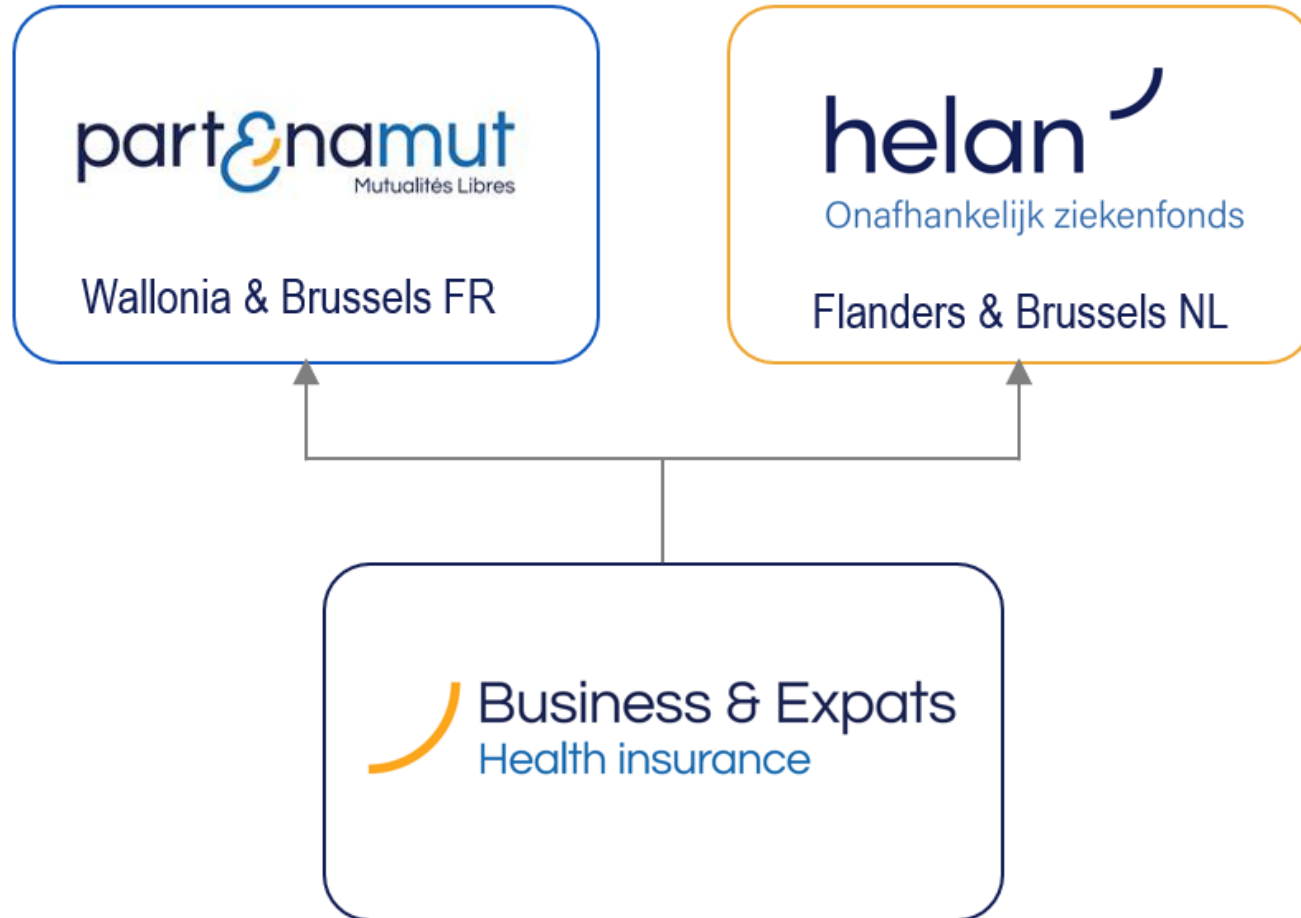
Business & Expats Health insurance for ULB

International students Year 2024_2025



Business & Expats Health insurance

Who we are?



Business & Expats health insurance offers you **several insurance solutions** as well as **advice** from our **experts**, enabling you to easily **manage your health**.

We support companies, universities and expats.

Our goal today:

- Simplify the reimbursement process of your medical costs incurred in Belgium
- Provide you with healthcare cover while in Belgium

Business & Expats Health insurance gives full support to the **international students** whatever your registration status:

- Via European card
- As a Student
- As a Resident



HEALTH CARE IN BELGIUM

- Belgium offers a **public** health care system of high-quality
- **Free choice** of doctor, hospital, pharmacy, etc.
- **Partial reimbursement** of health care expenses: *Doctor (also dentist and specialist), Medicines and Hospital*
- Reimbursements are **based on the national price fixed** by the National Institute for Sickness and Invalidity Insurance (INAMI/RIZIV).



The reimbursement process

HEALTH CARE IN BELGIUM

The Reimbursement Process



Doctor
appointment

Put your identification **sticker** on the **medical attestation received** and send us the **original** attestation **by post** or drop the original paper in a **PARTENAMUT agency** nearby.



Hospital and
emergency

Hospital: Call and make an appointment.
Show Your ID/Resident card or Partenamut sticker at the entrance.

Pay the visit and send us the claims for reimbursement, don't forget to put your identification sticker on it

Emergency: Go directly to the hospital via the emergency services.



Pharmacy

Show the **medical prescription**, your ID/Resident card or the Helan sticker
In case you don't have an ID/Resident card or a Helan sticker yet : ask for the **annex 30**, put your sticker on it and send us the receipt for reimbursement

Registration process for:

European Students

Non-European Students



Registration process for European Students

Switzerland
Norway
Liechtenstein
Island



You come from EU?

=> Registration for **free** for 1 year minus 1 day (can be extended by 1 year)

[illegible]

Foreign ID Card

- ❑ Complete and sign the EHIC registration form
 - ❑ Provide us with a copy of your European card
(**validity + 3 months**)
 - ❑ A copy of your foreign ID card is also required
- Scan & send all these documents to the following address: students@healthinsurance.be

Registration process for Non-European Students: countries with Bilateral conventions in Belgium :



Albania
AL-BE 111



Algeria
BALG 8



Bosnia-Herzegovina
BIH-BE 111



North Macedonia
RM-BE111



Morocco
MAR-BE 111



Montenegro
MNE-BE 111



Serbia
SRB-BE111



Tunisia
TN-BE 111



Turkey
TR-BE 111



Quebec
QUE-BE 128



Great-Britain
GHIC



Australia
Card Medicare

Non-European Students: – no registration at the city hall yet or in progress

- Same procedure as European Students + document as mentioned below

partenamut
Request for registration (EHIC)

Office/sector : Agent number :

Family name :
First name :
Date of birth : Belgian national number :
Nationality : gender : F ☐ M ☐ language : F ☐ N ☐ I ☐

Official place of residence :
Street : No : Box :
Postal code : City : Country :
Telephone : GSM : Other :
E-mail :
Contact address in Belgium (if different from above mentioned address) :
Contact person :
Street : No : Box :
Postal code : City : Land :

I wish to register with Partenamut health insurance
based on the attached document (European Health Insurance Card or international agreement form),
for the duration of my stay in Belgium from _____ to _____
☐ a) professional assignment ☐ b) study ☐ c) other
☐ d) placement in a real home ☐ e) holidays ☐ f) for the appropriate

Reimbursement of medical costs may be transferred onto bank account number (1)
IBAN : Account holder's name :

Household composition
Family name First name Date of birth Relationship
Date Signature

(1) Join a copy of the bank account identification document (if it concerns an international account).

Registration process for Non-european Students

partenamut Culture & Santé Request for registration with Partenamut (1)

Office/Section : Agent number :

My personal details

Surname :

First name :

Belgian national number (2) : or, if unavailable, Date of birth :

Gender : W ☐ M ☐ Nationality : Language : F ☐ N ☐ E ☐

Marital status : ☐ single ☐ married ☐ widowed ☐ divorced ☐ separated

Address : Nr Box

Postal code : City : Country :

Phone n° : E-mail :

Postal address :

All the above data is necessary for the good management of your file

I wish to register as :

☐ worker ☐ employee ☐ unemployed ☐ civil servant ☐ self-employed

☐ invalid ☐ pensioner ☐ widower ☐ other (clarify) :

Reimbursement of my medical costs may be transferred onto bank account number :

IBAN

Account holder's name :

If your financial account is not a Belgian one, please include a bank account identification document.

I want to pay my contributions by :

☐ monthly domiciliation

☐ banktransfer ☐ annual ☐ half-yearly ☐ quarterly

Previous/current Health insurance Provider : Yes ☐ (3) No ☐

☐ I am currently in work disability or invalidity

☐ I am currently taking medicines that require the approval of the medical advisor attached to the HIP.

These data enable us to guarantee the good continuity of your payments in case of incapacity for work and/or your medical treatments.

I was registered ☐ with another insurance scheme (EU, SNCB, Seamen's Insurance Fund, OIBISS, SHAPE, NATO, ...)

☐ abroad (country :)

Holder of a special ID card delivered by the Department of Protocol (4) ☐ Yes ☐ No

(1) Art 118 of the coordinated law of July 14th 1994 (free choice of health insurance provider) – Art 252 of the Royal Decree of July 3th 1996 (request for registration to a health insurance company)

(2) The Belgian national number can be found on the back of the ID card, in the top left corner. It starts with your year of birth

(3) The number of your health insurance company is made up of three numbers and can be found on your identification stickers, for ex. 509

(4) Accredited members of diplomatic missions and of consular representations as well as their staff who are holders of a special ID card cannot be registered in the 'Belgian national registry' as indicated in article 3, §1,10° of the law regarding mandatory health care and benefits, coordinated on July 14th 1994.

You are not from the UE or the country with Bilateral conventions ?

=> You can register under the student status

- **No registration at the city hall yet or in progress:**
Complete and sign the registration form both sides
Provide us the following document:
 - ✓ School certificate
 - ✓ Copy of passport
- Scan all the documents to the following address:
students@healthinsurance.be
- Student fees per quarter for Partenamut is 116,99 €
- After your registration is completed at the city hall, you will have the possibility to switch your status to resident so that you won't have to pay 116,99€/quarter but only **14,00€**/month with a lot of extra advantages.

And after your membership? Partenamut, continuously reachable

Video calls, local Agency, Mobile app



Meet with an advisor

Book a consultation at www.partenamut.be/fr/aide-et-contact/video-call.
Our advisors are available to answer your question.
Or Check where and when at www.partenamut.be/fr/agences.



Manage your online health insurance fund “My Partenamut”

Check your file in your online area desk "My Partenamut": apply for benefits, print sticky notes, view your file.
More information www.mypartenamut.be



More information visit our website

www.partenamut.be/EN

How to register?



1

Come and meet us during the Welcome days :

- **xxSeptember between ? and ?**
- Register with us and receive your goodie bag

Come register with our health insurance company to ensure you have a **fast and easy reimbursement** of your medical expenses here in Belgium

2



- Scan this QR code
- Complete your contact details to receive an email with all the instruction



Business & Expats
Health insurance