

**DKV**

**AON**

De beste zorgen. Levenslang.  
Les meilleurs soins. Pour toute la vie.



# DKV PRO

**Global coverage  
all over the world**



Hospitalization costs



Medical expenses before  
and after hospitalization



Critical Illnesses

# DKV PRO



Workers

**MANDATORY**

100 % to be paid  
by the **employer**



Family members

**OPTIONAL**

100 % to be paid  
by the **worker**

Beneficiaries

Monthly premiums (taxes included)

Child(ren) until 18 y

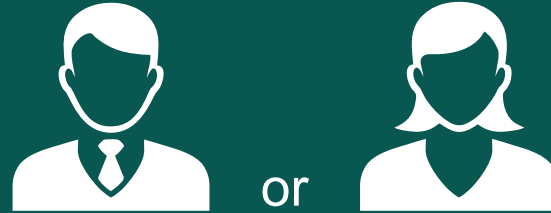
11,43 EUR

Adult(s) until 65 y

31,63 EUR

# DKV PRO

## Beneficiaries



The partner

If domiciled at the same  
address



The children

If the parents are liable for tax

If domiciled at the same  
address



# When

can family members  
be insured ?



**ANY CHANGE IN THE FAMILY SITUATION MUST BE COMMUNICATED TO DKV WITHIN 2 MONTHS; OTHERWISE A 13-MONTH WAITING PERIOD APPLIES.**



**From the commencement of employment**



**At birth**



**From cohabitation**  
on presentation of a certificate of household composition



**Loss of similar coverage**

- upon presentation of an insurance certificate with end date



**From the wedding onward**

- If it is not preceded by a household composition certificate
- Upon presentation of a certificate of household composition

# What coverage

is included in your Plan ?

**1**

## Covered RISKS

-  Illness
-  Accident
-  Childbirth

**2**

## Covered MEDICAL COSTS

-  Curative, diagnostic or palliative nature
-  Medically necessary
-  Provided by officially accredited healthcare providers
-  Sufficiently tested at therapeutic level
-  Provided during the insurance case

# What is

the general  
reimbursement rule ?



## LEGAL INTERVENTION

**A**

After legal intervention or any other additional intervention by the mutual insurance company

**B**

If no intervention by the legal health insurance for any item on the invoice



# DKV

## COMPLEMENTARY INTERVENTION

**100 %**

**50 %**



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# DKV PRO

## # 1 Coverage of hospitalization costs

Unlimited reimbursement (100%) after a 3-month qualifying period (no qualifying period in the event of an accident or continuity of previous coverage)



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**100% reimbursement**  
of hospitalization costs **after intervention**  
by the statutory health insurance

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**No limit**  
in reimbursement: neither in terms of  
**amount** nor **duration**

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**Free choice**  
of **doctor**, **hospital** and **room**

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**One-Day-Clinic coverage**  
means **day hospital** + the recognized  
**INAMI packages**

# DKV PRO

## # 2 Coverage of hospitalization costs

Unlimited reimbursement (100%) after a 3-month qualifying period (no qualifying period in the event of an accident or continuity of previous coverage)



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### Reimbursement

of **medical adjuvants, artificial limbs** and **prostheses**

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### Rooming-in

for children under 18 y

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### Reimbursement

for **psychotherapeutic treatments** prescribed and provided by a psychiatrist (max. 120 days of hospitalization / year of insurance)

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### Reimbursement

for **wisdom tooth extraction** in a hospital (under general anesthesia)

# DKV PRO

## # 3 Coverage of hospitalization costs

Unlimited reimbursement (100%) after a 3-month qualifying period (no qualifying period in the event of an accident or continuity of previous coverage)



### Reimbursement

of the **donor's accommodation costs** (max. € 1,250 / hospitalization)

### Reimbursement

of medical expenses for **palliative care**

### Reimbursement

of **funeral expenses** (mentioned on the hospital invoice)

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# DKV PRO

## Coverage of outpatient costs in the pre- and posthospitalization period

### Context

- This is complementary coverage to the reimbursement by the mutual insurance company
- It covers outpatient costs related to the reason for hospitalization during:
  - **30 days before** and
  - **90 days** after hospitalization (including alternative medicines)



**IF THE MUTUAL DOES NOT INTERVENE, 50% REIMBURSEMENT BY DKV**



30d

90d

### Hospitalization

### Includes :

- ✓ Visits and consultations with the attending physician and/or specialist
- ✓ Medication treatments and prescription bandages
- ✓ Paramedical services prescribed by the doctor, such as physiotherapy, kinesitherapy...
- ✓ Laboratory tests
- ✓ Radiography
- ✓ Alternative medicine (= homeopathic treatments, acupuncture, osteopathy, chiropractic)
- ✓ Medical adjuvants prescribed by the doctor

# DKV PRO

Global coverage  
all over the world



Hospitalization costs

Medical expenses before  
and after hospitalization

Critical Illnesses

# DKV PRO

## Outpatient medical coverage for Critical Illnesses

### Context

- This is complementary coverage to the reimbursement by the mutual insurance company
- It covers outpatient expenses related to one of the **30 Critical Illnesses covered by DKV** (including alternative medicines)



**IF THE MUTUAL DOES NOT  
INTERVENE, 50% REIMBURSEMENT  
BY DKV**



**Unlimited in time**

### Includes :

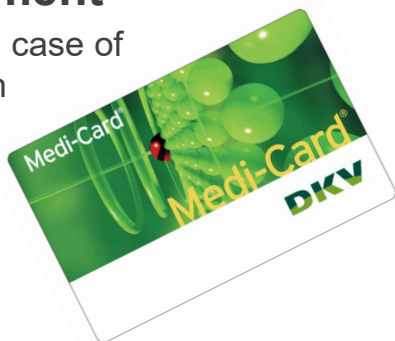
- ✓ Visits and consultations with the attending physician and/or specialist
- ✓ Medication treatments and prescription bandages
- ✓ Paramedical services prescribed by the doctor, such as physiotherapy, kinesitherapy...
- ✓ Laboratory tests
- ✓ Radiography
- ✓ Alternative medicine (= homeopathic treatments, acupuncture, osteopathy, chiropractic)
- ✓ Medical adjuvants prescribed by the doctor

# DKV PRO

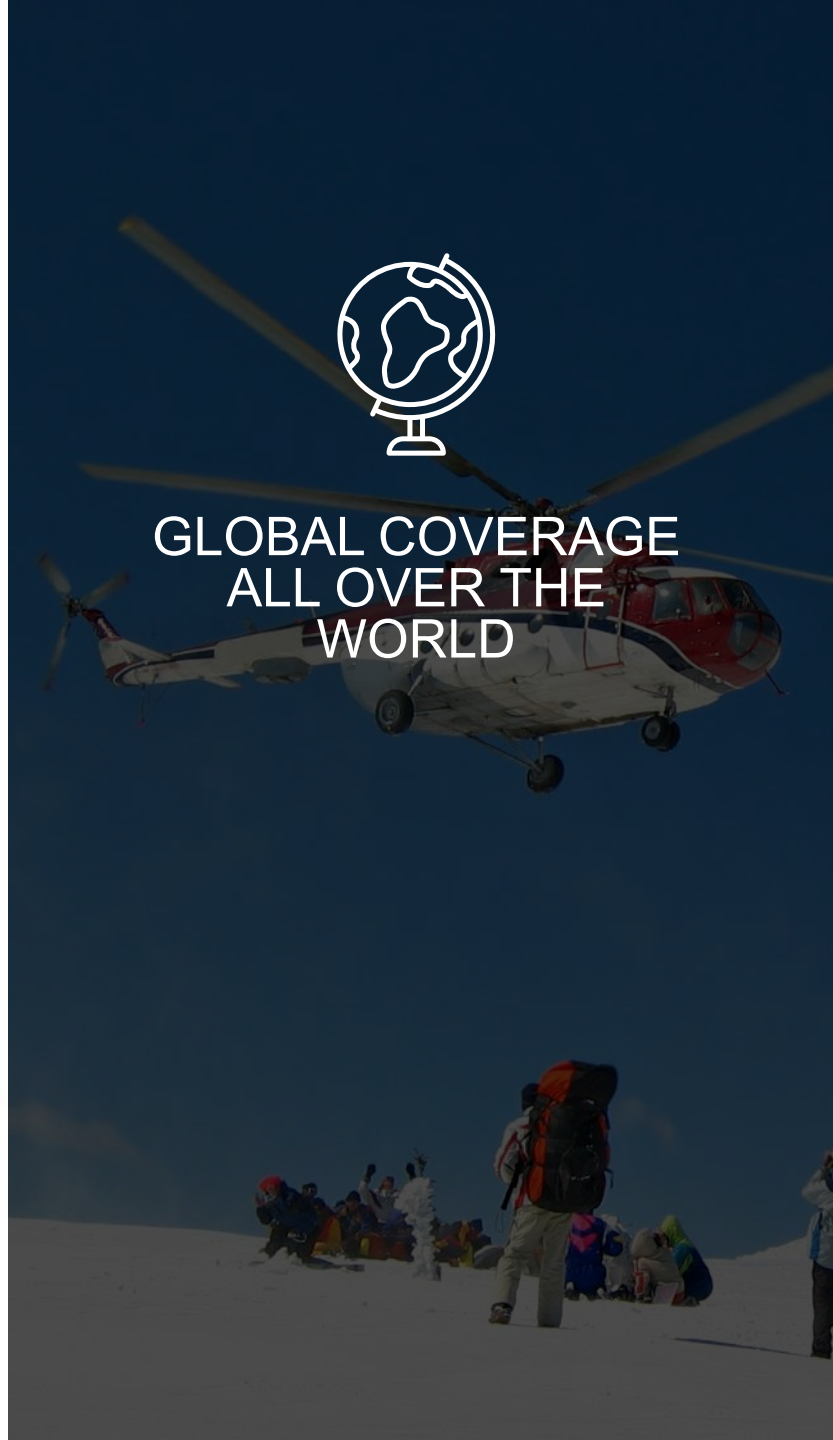
## Specific characteristics

### Your payment method

in case of  
hospitalization



GLOBAL COVERAGE  
ALL OVER THE  
WORLD



### Urgent medical transport in Belgium and in case of hospitalization

- › By ambulance: no limit on the amount or distance
- › By helicopter: only in case of accident



### Deductible amount of € 175

- › Per insured person and per insurance year
- › The deductible is not applicable:
  - › If the insured is hospitalized in a double or common room
  - › To the coverage outpatient costs in case of a serious illness.
- › The insurance year runs from 01 April until the end of March



### Urgent medical transport abroad

- › cf. DKV Assistance



# Services



DKV MUST BE NOTIFIED WITHIN 24 HOURS  
VIA THE NUMBER + 32 2 230 31 32

## DKV Assistance

**Worldwide** coverage (\*)

**Repatriation to Belgium** in case of illness or accident (+ other insured beneficiaries)

**Local transportation** abroad

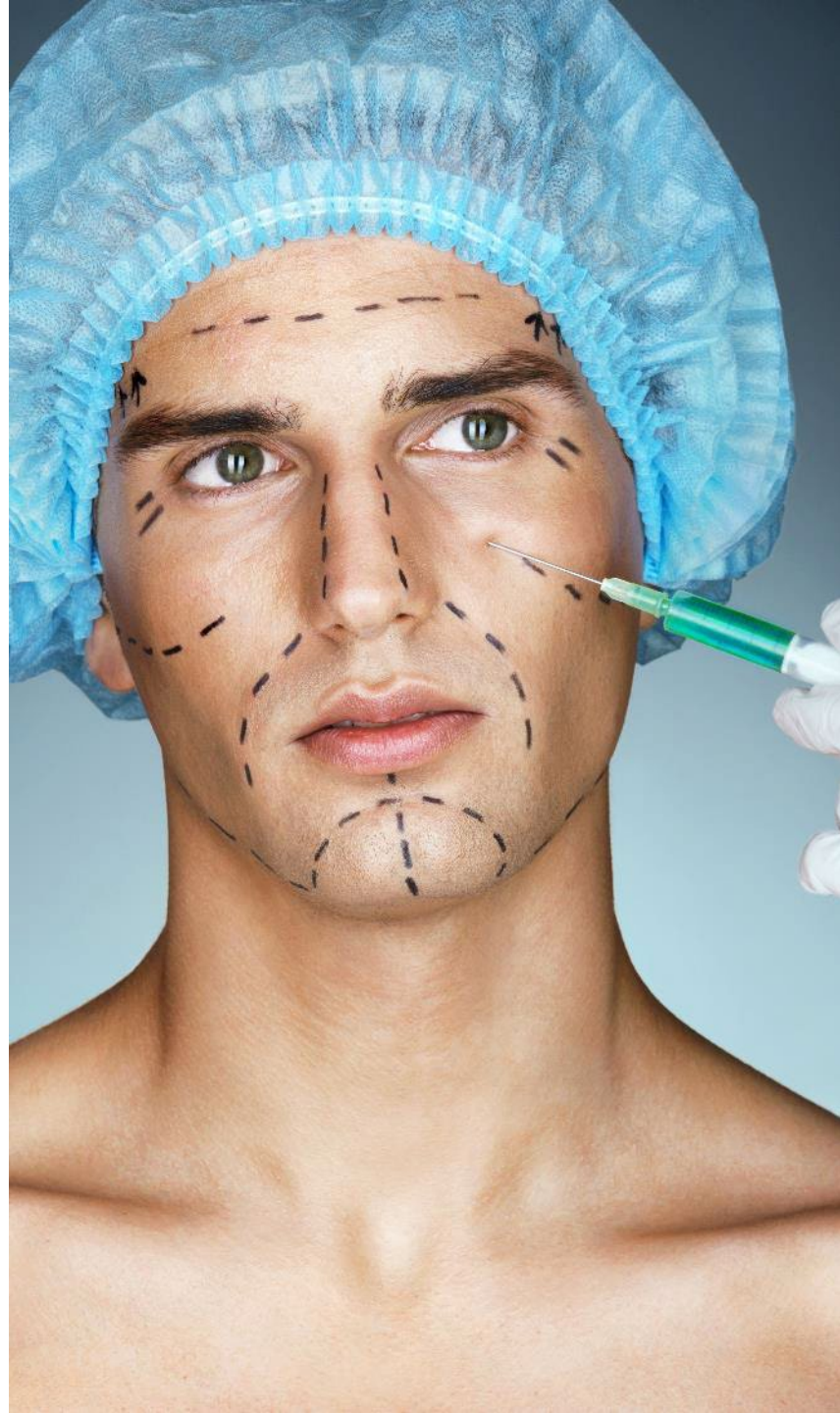
**Regulation of communication** between doctors

Sending of **medicine, prostheses or glasses**

**Visit to a beneficiary** hospitalized in a hospital abroad

**(\*) ATTENTION POINT : travelling abroad Europe**

# Exclusions



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**The use of drugs**

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**Aesthetic procedures**

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**Contraception**

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**Vaccination**

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**Sterilization**

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**See Summaries DKV for more info**



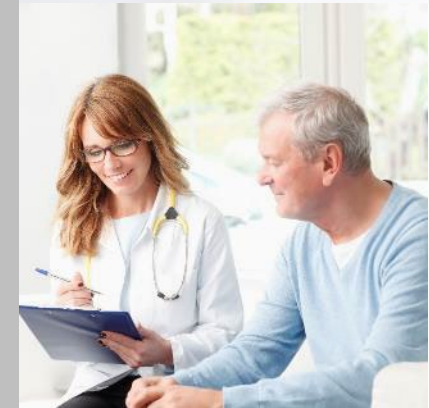
DKV  
PRO



SERVICES



DKV Plan  
AZ



# Method of payment



## Medi-Card®

The **third party payer system** for your hospital bill

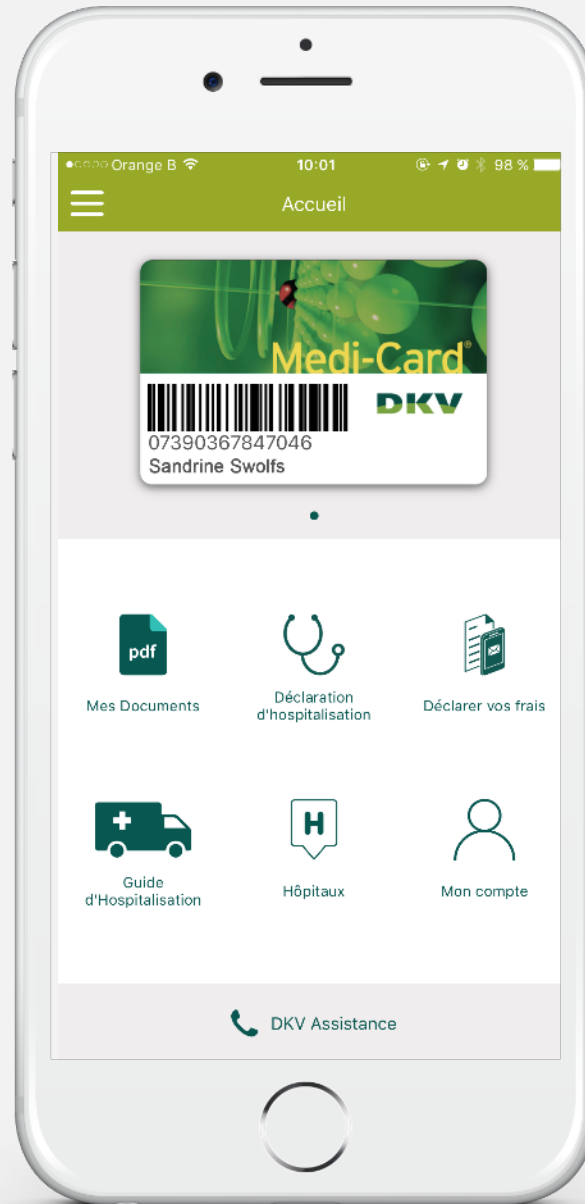
If the hospital does not accept the Medi-Card®, the refund is made after the sending of the original invoice

The **Medi-Card®** is accepted in **98%** of Belgian hospitals

- No more administrative formalities
- No more financial worries
- No more down payment



# Services



## DKV App

Your **Medi-Card®** in the pocket

**Scan and send** your medical expenses for fast processing and less administration

**Report** your hospitalization directly to DKV

**Consult** the list of hospitals near you and get their addresses immediately

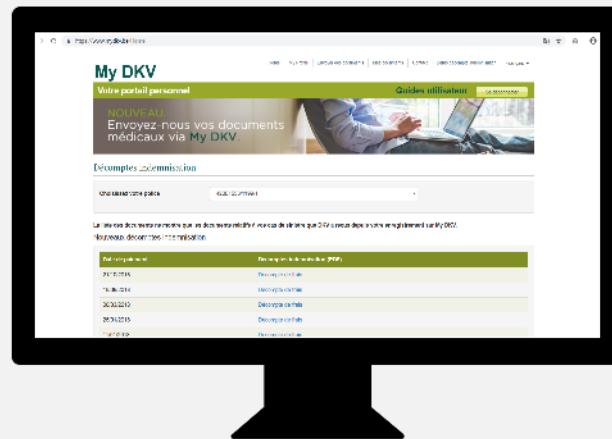
In a few clicks, you can contact **DKV Assistance**, which intervenes in the event of hospitalization abroad

# Services

## My DKV

You can consult your **expense statements online**

You send us your **medical documents online** (hospitalization statements, medical expenses, etc.)



# Services



## AssurPharma

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**AssurPharma** is the result of our collaboration with Belgian pharmacists

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Your pharmacist sends us your pharmacy bills (the "BVAC certificates") **directly, securely and digitally**

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This service is linked to your **Medi-Card®**

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Your pharmacist scans the barcode on your Medi-Card®

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Only **prescription drugs** may be reimbursed



DKV PREMIUM  
PRO



DKV FLEXI  
PRO



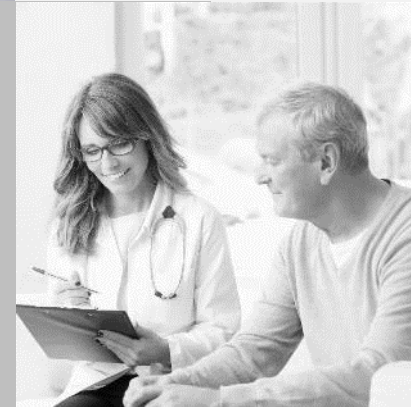
DKV MEDI PACK  
PRO



SERVICES



DKV Plan  
AZ



INDIVIDUAL  
CONTINUATION



# INDIVIDUAL CONTINUATION

## General principles

*I no longer have my group  
insurance...  
What happens now?*





# Law Verwilghen

**REGULATES A BETTER  
PROTECTION OF THE INSURED  
IN A COLLECTIVE HEALTH  
INSURANCE WHEN LEAVING  
THE COMPANY**

- ✓ Right of individual continuation
- ✓ in a lifelong contract
- ✓ without medical questionnaire
- ✓ after 2 years of uninterrupted coverage
- ✓ within a 105 days
- ✓ and benefit of a tax liberation
  
- ✓ Information duty by the employer on the issue of individual continuation

The screenshot shows the DKV website interface. At the top left is the DKV logo. To its right is a navigation menu with the text 'Ik ben een particulier' and a dropdown arrow. Below this, two columns of information are presented for different insurance plans.

**DKV HOSPI SELECT**

- + Onbeperkte terugbetaling van je hospitalisatiekosten in een partnerziekenhuis\*
- + Vrije keuze van het kamertype: een persoonlijke bijdrage per ziekenhuisopname van € 150 of €300 wordt gevraagd wanneer je kiest voor een éénpersoonskamer
- + Terugbetaling van medische kosten 30 dagen voor en 120 dagen na een hospitalisatie
- + Terugbetaling van je medische kosten van 30 Zware Ziekten gedurende het hele jaar

**DKV HOSPI FLEXI**

ONZE BESTE PRIJS-KWALITEITSVERHOUDING

- + Onbeperkte terugbetaling van je hospitalisatie kosten
- + Hospitalisatie met overschicht: vrije keuze van het kamertype mits een persoonlijke bijdrage per opname
- + Daghospitalisatie: terugbetaling op basis van een tweepersoonskamer
- + Terugbetaling van je medische kosten 30 dagen voor en 90 dagen na je hospitalisatie
- + Terugbetaling van je medische kosten van 30 Zware Ziekten
- + Rechtstreekse betaling van je hospitalisatiefactuur aan het ziekenhuis via de Medi-Card®

Check the website [www.dkv.be](http://www.dkv.be) or ask a proposal via [dkv@aon.com](mailto:dkv@aon.com)



**DKV**

**THANK YOU**