

BASIC HEALTH INSURANCE

GENERIC INFO

HEALTH INSURANCE

WHY DO I NEED A BASIC HEALTH INSURANCE?

WHY?

- Compulsory for all residents in Belgium, Belgian nationals or otherwise, are required by law to have this type of insurance.
- One of the conditions for international students to **obtain a residence permit** in Belgium.
- Reimburses 60 – 75 % of the medical costs



HEALTH INSURANCE

BASIC HEALTH INSURANCE PROVIDERS IN BELGIUM

An overview of some health insurance providers:

- **Partenamut/Helan** (<https://www.partenamut.be/fr> - <https://www.helan.be/nl/>)
- **Vlaams & Neutraal Ziekenfonds (VNZ)** ([Vlaams & Neutraal Ziekenfonds | VNZ](https://www.vnz.be/))
- **Solidaris** (<https://www.fsmb.be/nl>)
- **CM** (<https://www.cm.be/international>)
- **Liberale mutualiteit** (<https://www.lm-ml.be/nl>)
- **Les mutualités neutres** (<https://en.mutualites-neutres.be/>)
- ...

HEALTH INSURANCE

CHOICE OF BASIC HEALTH INSURANCE PROVIDER

Why VUB works with Partena/Helan insurance provider?

- > Students can select the provider of their choice
- > Language barrier -> most websites or offices only communicate in Dutch, French or German

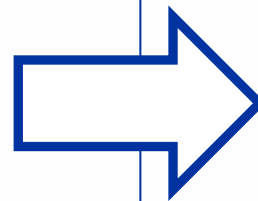
Incentive towards students:

**Partena/Helan office VUB (BRAEM building
- room Kenzo)**

**Tuesdays & Thursdays
from 10:00 - 12:30 + 13:30 - 16:00**

**E-mail for registered members only:
vub@partenamut.be**

Partena box: Pleinlaan 5 (at the entrance)



- Multinational assistance and advice
- Communication in English
- Specialised in student matters

BASIC HEALTH INSURANCE

INFO FOR EEA STUDENTS

HEALTH INSURANCE

NATIONALITY CONDITIONS EEA-STUDENTS

Citizens from EU + Iceland, Switzerland, Liechtenstein, Norway

Are covered by the state health insurance system of their home country for the duration their studies ON THE CONDITION that they bring their European Health Insurance Card (EHIC).

<https://ec.europa.eu/social/main.jsp?catId=559&langId=en>

- If you need treatment during your stay, you will pay the bills in Belgium and claim the refunds in your home country.
- Want to claim the refunds in Belgium? Visit a Belgian health insurance broker and inform yourself on the options.
- If you don't have a European Health Insurance Card then you must register for a Belgian health insurance fund.



HEALTH INSURANCE

DOCUMENTS NEEDED TO REGISTER

Documents EEA + Switzerland + bilateral countries*

- Filled in registration form for "EHIC"
- Copy of European Health Insurance Card
- + 3 months validity minimum/Convention document
- Copy of ID/passport

IMPORTANT NOTE: please start your registration for a basic health insurance before you have received your Belgian residence permit and household composition !!!

Citizens from EU + Iceland, Switzerland, Liechtenstein, Norway can register easily via the QR code on the bottom right ->



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

Registering couldn't be easier! Scan this QR code:
Complete your contact details to receive an email with all the instructions.



Business & Expats
Health insurance

BASIC HEALTH INSURANCE

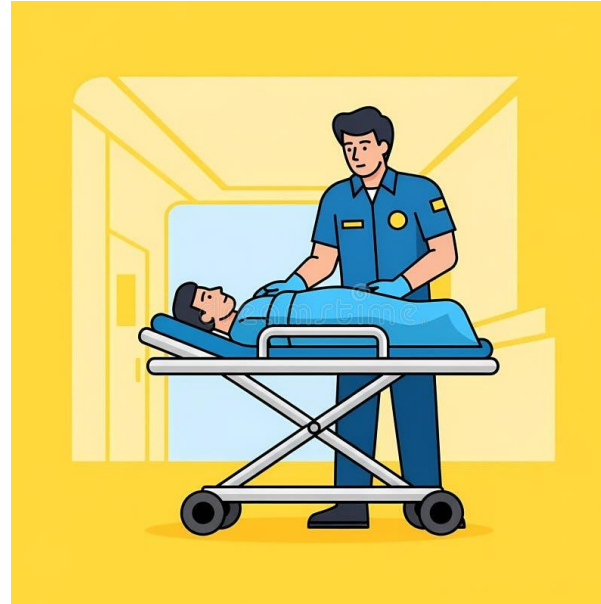
INFO FOR NON-EEA STUDENTS

NON EEA STUDENTS

HEALTH INSURANCE PROOF FOR VISA APPLICATION

The Belgian embassies require that students apply for a travel insurance with **repatriation**. You can register with the company of your choice. Please check with your local visa center / competent diplomatic post, if and how long, you need a travel insurance. This might differ depending on the country of origin or the location where you request your visa. Note that if they require an insurance for ONE year, you still need to apply for the

Belgian State Health insurance. We know this is a double cost, but this cannot be changed.



HEALTH INSURANCE

NATIONALITY CONDITIONS NON-EEA WITH BILATERAL AGREEMENT

Non-EEA students from countries with agreements

Are covered by their local health insurance scheme during their stay. Consult your national social security website for more information on this.

These are the countries with which we have an agreement (= bilateral countries*):

Countries with a bilateral agreement	
Albania (AL-BE 111)	Algeria (Alg-BE 111)
Bosnia-Herzegovina (BIH-BE 111)	North-Macedonia (RM-BE 111)
Morocco (MAR-BE 111)	Montenegro (MNE-BE 111)
Serbia (SRB-BE 111)	Tunisia (TN-BE 111)
Turkey (TR - BE 111)	Quebec (QUE-BE 128)
Great Britain (GHIC)	Australia (Medicare card)

Between brackets you will find the name of the document your local health insurance broker has to provide you in order to remain covered during your stay in Belgium. **No document = NO insurance!** This document needs to be renewed every 3 MONTHS!

HEALTH INSURANCE

DOCUMENTS NEEDED TO REGISTER

Documents non-EEA and registered in Belgium

1. National Passport + visa
University enrolment certificate
2. Household composition from the city Hall
Belgian residence permit
Bank account number (from SEPA zone)



REGISTRATION CERTIFICATE

I, the undersigned, Head of Education and Student Administration of the University, hereby declare that [redacted] is enrolled in Academic year 2024-25 as a regular student at the VRIJE UNIVERSITEIT BRUSSEL, Pleinlaan 2, 1050 Brussels – a by Flemish Community subsidized institute – for the classes in Doctor of Medical Sciences – Diploma contract. The academic year starts on 16/09/2024 and ends on 14/09/2025.



The Vrije Universiteit Brussel is a partner institution of Brik

Brussels, 18/09/2024
Commissioned by the Rector

A handwritten signature in black ink.

Chloë Foccaert
Head of Education and Student Administration

IMPORTANT NOTE: please start your registration for a basic health insurance **before** you have received your Belgian residence permit and household composition !!!

BASIC HEALTH INSURANCE

PRICING

HEALTH INSURANCE

COSTS OF BASIC HEALTH INSURANCE PARTENA/HELAN

As long as you don't have a Belgian residence permit, you will be considered as a student. The price you will have to pay per quarter is ca. €132,75 (= ca, € 44,25/month)*. **MANDATORY**

As soon as you have your Belgian residence permit AND composition of household (document from the Town Hall), you must provide these documents to the representative of Partena and you will pay less ca. € 14,75/month *

Prices are adjusted every year



Contribution fee is for 2026: Please note that the information will be updated every 2 years.

WHERE TO GO FOR MEDICAL
HELP?

HOSPITALS IN BRUSSELS

WHERE TO FIND THEM

<https://www.uzbrussel.be/> (is part of the VUB)

<https://www.stpierre-bru.be/>

<https://www.cliniquesdeleurope.be/en/site/st-elisabeth>

<https://www.cliniquesdeleurope.be/nl/site/st-michiel>

<https://chirec.be/fr/hopital-delta>

<https://www.saintluc.be/nl>

<https://www.his-izz.be/fr/implantations/etterbeek-ixelles>

or more on <https://be.brussels/en/assistance-social-health/health/hospitals-and-clinics>

DOCTORS AND SPECIALISTS

WHERE TO FIND THEM?

Medical support on Campus:

<https://www.vub.be/en/services-vub-campus-in-etterbeek-and-jette/health-and-safety-vub>

<https://www.vub.be/en/studying-vub/practical-info-for-students/health-and-well-being>

How to look for a doctor or specialist near your home?

<https://www.doctoranytime.be/en>

Mental help:

<https://www.vub.be/en/studying-vub/practical-info-for-students/health-and-well-being/contact-student-psychologist#paragraph--id--342828>

<https://www.chsbelgium.org/>

UPON ARRIVAL IN BELGIUM

WHAT TO DO?

1. **Drop-by the “starting point” to see us @ BRAEM building (early September until early October – check VUB website for more information).**
2. **3. Register yourself at the Town Hall (once you have a fixed address!)
<https://www.vub.be/en/internationalisation-vub/international-relations-what-we-do-how-you-can-reach-us/welcome-desk-international-office#paragraph--id--193514>**
3. **Sign up for the info session on how to register with Partena. We will organize this twice a week! You are required to attend one session. During the session, you can register with Partena. Do NOT drop-by their offices in Brussels/Belgium. You just need to bring the documents “printed” (slide nr 17). You will have your insurance from the day you have signed up.**
4. **Once you have your Belgian ID card and composition of household, please drop-by the Partena office at the VUB to change your status from non-resident to resident (will be approx. 3-4 months after your arrival)**