Welcome to Belgium

Want to manage your health just like you do at home? Opt for Helan Independent Health Insurance fund.

helan Independent health insurance

A new start in Belgium

Studying in Belgium is exciting and brimming with new opportunities. You discover new places, meet people from all over the world and build a life far from home.

With Helan, you can cross one thing off your list: your access to Belgian healthcare. You know what to do in case of illness and can count on personal assistance, including in French or English.

This is why international students choose Helan

- Access to the Belgian healthcare system
  Joining takes just a few minutes.
- 24/7 digital support via the My Helan app
  Want to enquire about benefits?
  Take a photograph, send it, and you're done.
- Quick and clear assistance in Dutch, French or English
  Courtesy of your personal contact person.
- Additional insurance for full protection
  Courtesy of your personal contact person.

But also includes many additional benefits:
Reimbursements for your sports club membership fees, your glasses frames, trips to the spa or mental health care during difficult times.

How the healthcare system works in Belgium

1. Join a health insurance fund (such as Helan)
   Your health insurance fund is the interface between you and the government's compulsory health insurance. Helan takes care of the reimbursements and makes sure everything is in order.
2. Ill? Visit a doctor.
   You pay a portion yourself (this is called the non-reimbursable portion). You get the rest back through Helan.
3. Collecting medication
   You can take your prescription to any pharmacy. Part of the costs will be reimbursed.
4. Seriously ill or in need of further tests? Visit a hospital.
   In Belgium, hospitals usually work directly with your health insurance fund, so you don't have to pay everything in advance yourself.
5. For urgent assistance, call 112.
   Via 112 - the European emergency number - you reach police, fire department and hospital.

Scan the QR code for all relevant background information.

Extra peace of mind thanks to our additional benefits

- 50 euros off your sports club membership fee
- 25 euros off your registration for a sporting event
- 25 euros towards a wellness visit
- 60 euros for glasses and lenses
- 15% discount on customised earplugs at Laperre
- 25 euro prevention bonus
- 120 euros for (online) psychological care
- 20 euros for medical apps
- Up to 25 euros for dietetics or lifestyle advice
- Up to 100 euros for sleep therapy

And much more.

Extra peace of mind thanks to our additional insurance policies

Hospitalia hospitalisation insurance

Hospitalia Smart, Hospitalia Care or Hospitalia Plus: choose the hospitalisation insurance that suits you best from three options. Each formula optimally protects you from high hospital costs.

Dental insurance Dentalia Up

Your teeth also deserve their own insurance during your stay in Belgium.

Scan the QR code for all relevant background information.

For your obligatory fee to the Flemish Social Protection fund join Helan Care Fund as well

Flemish Social protection fund

- Extra obligatory fee of € 100 for people living in Flanders over the age of 25. Or for those who work in Flanders or Brussels, but live in another EU or EEA member state, or Switzerland.
- The fund is aimed to support dependent people, such as people with a recognized handicap or over 65.

Helan Care Fund

- Collects your premium for the Flemish social protection.
- With your annual contribution we help Helan customers who have care needs.

Help at your fingertips with the My Helan App

- Your online health insurance fund always at hand.
- Download your proof of health insurance affiliation.
- Apply for reimbursement of your benefits.
- Order or download labels.
- Your European Health Insurance Card (EHIC) always at hand digitally.
- A notification each time a reimbursement is made.
- Find a Helan service near you.
- Ask us a question.
- Make an appointment for a video call.

Helan Wellbeing Group: a network you can count on

- Independent health insurance fund with an excellent reputation
- Over 20 years of expertise with international students, expats and HR services of international companies.
- 2.5 million customers in Belgium
- In addition to health insurance, Helan also offers childcare, home care, domestic help, holiday camps for children and young people, and a network of healthcare shops.

Your membership depends on your personal situation

If you have an EHIC or a bilateral document,
we will enable you to join for the duration of your studies so that you can count on medical care in case of emergency.

Don't have an EHIC or a bilateral document?

Are you domiciled in Belgium and no longer insured abroad?
We will sign you up as a resident, this insures you in the same way as other residents of Belgium.

Are you domiciled abroad and do not have a residence permit or document?
You will be granted student status and pay a quarterly fee.

If you expect to receive residence documents later, then we will sign you up as a normal member and refund any excess contributions you have paid.

Contact

B2B customer advisors

Nannerl Coeckelbergh	+32 492 23 34 44
Bo Hens	+32 492 23 33 99
Veronique Vissers	+32 492 23 34 34

students@helan.be

Up and running with Helan in 3 minutes and compliant with Belgian health insurance

1. Scan the QR code.
2. Have the requested documents ready.
3. Enter your information.
4. We will contact you within five working days and arrange your membership.

Scan the QR code and join now.

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“I joined in two minutes. Everything was promptly explained in English.
— Arjun (India)

“I felt supported from day one. Very friendly assistance.”
— Sofia (Spain)

We look after you,
from your first day
on Belgian soil.

helan.be/contact
+32 (0)2 218 22 22