

INFOFILE



Health insurance : how to claim a refund of your medical expenses

This document will explain how you can claim a refund of your medical expenses at your basic health insurance (Partena, Christelijke Mutualiteit, Socialistische Mutualiteit, Liberale Mutualiteit, Neutraal Ziekenfonds,...) and from your SIP insurance (CHUBB).

As explained when you visited our welcome desk (or during our Teams meeting), your health insurance covers 70% of your medical expenses and SIP covers the remaining 30%.

This same logic applies when claiming a refund of your medical expenses.

How to claim your medical expenses from Partena?

When you go to the doctor, you will receive a receipt as shown below:

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On this receipt, stick one of the stickers you received from your health insurance company (Partena, Liberale mutualiteit,...). The colour of the sticker will be different for each company.

Below you will find an example of the sticker:



This an example of the doctor's receipt with the sticker:



Please make a copy of the receipt with your sticker on it before you put this receipt in the mailbox of your local health insurance branch.

Students who have an insurance with Partena can drop this receipt in the blue mailbox at the welcome desk of the International Relations office (Pleinlaan 5, 1050 Brussels) or in the mailbox at the nearest local branch of Partena. Note that Partena will move in 2025 so the mailbox might be moved. Please check our website!

You will receive your money from Partena within 2 weeks on your bank account.

How to obtain documents from Partena?

By activating your Partena account, you will be able to manage a lot of things on your own, like ordering new stickers, your European Health Insurance Card or also changing your home address for example. Also proof that you have registered for this health insurance can be requested online. Your online Parten Account can be activated here: https://www.partenamut.be/MyPartenamut/en/creation-compte/vos-donnees.html.

The information that will be required in order to activate your online account:

- Your national number which is on your Belgian ID-card (starting with your date of birth)
- Your Partena membership number which you can find on your Partena stickers

Request of documents ('Demande de documents' in French):

- Proof that you registered with Partena for an insurance (you will need this
 to renew your Belgian ID-card): go down to the option of 'Attestation
 d'inscription'
- An overview of reimbursements received from Partena: go to the option 'Make an overview of reimbursements'

How to claim your medical expenses from CHUBB (= SIP insurance)?

When you have received the refund of your medical expenses from Partena (see above) or another health insurance company, you will have to log in on to your personal account on the website of your health insurance. In your personal account, you can download an overview of the reimbursements for which your health insurance company has refunded you.

Once you have this overview, you can go to this site: www.chubbclaims.be, log in & upload the copies of your doctor's receipts and proof of reimbursements from your health insurance.

You will need the information that is mentioned on your SIP Certificate. This Certificate was sent to you by email (sender=<u>marshconnect.europe@marsh.com</u>) after you registered for the SIP insurance.

You can make a maximum of 9 claims in 1 session.

You will receive the refund within 2 weeks after the claim.