

# Welcome to CM

Your healthcare fund



CM. Jouw gezondheidsfonds.

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## Welcome to CM

Dear CM member

From the reimbursement of a doctor's visit to CM travel assistance. From pregnancy to your child's first visit to the dentist. From your first glasses to your final physiotherapy session. CM is there for the minor and major events.

We are your partner in healthy and happy times but will also support you when you get sick. You can always count on us. CM is your healthcare fund.  
Feel free to contact us if you have any questions.

Kind regards,

Bart De Ruysscher  
General director CM

# What does CM do for you?

**From reimbursing healthcare costs to holding workshops: find out how you can count on CM in a range of contexts.**

## CM reimburses your healthcare costs

Thanks to your healthcare insurance, you will never have to face financial problems due to sickness or accidents.

- Certain healthcare costs will be reimbursed.
- If you cannot work in the longer term due to sickness, an accident or post-natal issues, your employer will pay your regular wage for a short while (guaranteed wage). What if you still can't work? You will then receive a payment from your healthcare insurance fund.

## The maximum invoice

You pay a fee to the doctor. Most of this is reimbursed by the healthcare insurance fund. The remaining amount comprises the non-refundable fee (which you must legally pay yourself) and any supplements, if your doctor has not signed up to the official rates.

If you are seriously ill or long-term sick, these non-refundable elements can soon add up. The maximum invoice ensures that these fees are never higher than a specific, maximum amount per year. This amount depends on your (family) income. Once you have reached that amount, you will pay no further non-refundable fees. CM automatically refunds the excess amount of non-refundable fees.

### **NB:**

*only the non-refundable fees are eligible for the maximum invoice, not any supplements.*

## Enhanced reimbursements

People with a low family income may be entitled to 'enhanced reimbursements' [Verhoogde tegemoetkoming (VT)]. Enhanced reimbursements give you a higher reimbursement rate for sickness costs and other financial benefits. Do you think you may be eligible? Make an appointment in a CM office.



## CM offers extra services and benefits

There are some healthcare costs that are not (yet) or not sufficiently refunded by the healthcare insurance fund. Also, people who are sick often need concrete, practical support that cannot be provided with cash alone. In order to meet these needs, CM takes the initiative.

CM members receive a comprehensive package of services, extra repayments, concrete assistance, activities, information and additional services for their membership fee.

On [www.cm.be/en/services-and-benefits](http://www.cm.be/en/services-and-benefits) you can find all the information you need.

## CM MEMBERSHIP FEE

The CM fee is €9.43 per month and is usually collected by means of a direct debit at the beginning of each quarter. Otherwise, you will receive a transfer form by post at the end/beginning of the year.

## Service

CM distinguishes itself by means of its robust package of services and benefits but also due to user-ease, a friendly and expert service and the provision of accurate information.

## CM online

On [www.cm.be](http://www.cm.be), you can find all the services and benefits and a range of tips for a healthy life.

Via **My CM** you can request documents and details quickly. Furthermore, you can use apps such as Skoebidoe for young parents. Register on [www.cm.be/registreren](http://www.cm.be/registreren).

Via the **My CM app** you can contact CM, request yellow stickers, ask about CM benefits, follow-up reimbursements, review your health insurance card, modify your bank account number and amend your details on your CM member profile. Download the My CM app via the App Store (iPhone) or Google Play (Android).

You will also receive a **digital newsletter** from CM once every two weeks. Subscribe to the free CM newsletter via [www.cm.be/nieuwsbrief](http://www.cm.be/nieuwsbrief).



### TIP

Want to stay up-to-date? Follow CM on:  
Instagram @CM.gezondheidsfonds  
Twitter @CMziekenfonds  
[www.facebook.com/cmgezondheidsfonds](http://www.facebook.com/cmgezondheidsfonds)

## Doccle

Did you know that CM sends out over 50 million administrative documents each year? To reduce this paper mountain, there is an environmentally-friendly alternative: Doccle.

Via [www.doccle.be](http://www.doccle.be), CM provides documents free of charge, at a secure online location.

- **Digital:** you receive your CM payment summaries and most CM documents digitally.
- **Mobile:** you can always consult, organise and store these documents. Also on your tablet or smartphone.
- **Payment options:** you can pay invoices from CM and other Doccle partners, including KBC and Telenet.

Contact us to request an access code for Doccle and you can start using the service.

## Telephone and email

You can use the CM Contact Centre for any questions about the healthcare fund. Go to [www.cm.be/contact](http://www.cm.be/contact) and choose the way in which you would like to contact us.



### TIP

Register on My CM via [www.cm.be/registreren](http://www.cm.be/registreren) and indicate which email communication you wish to receive from CM.

You can receive all your payment receipts via email or a summary of your ultimate payment.



## CM letterboxes

We have an extensive network of letterboxes into which you can post documents for us. The addresses can be found on [www.cm.be/brievensbussen](http://www.cm.be/brievensbussen). You can use the letterboxes for: doctors' notes, forms, orders, etc.

- **What cannot go in the CM letterbox?**  
A 'report of incapacity to work' and a 'request to exercise an activity during a period of incapacity to work' must be provided via the CM site or by post. The postmark or shipment date will be evidence of prompt posting.
- **Brussels Capital Region**  
In the Brussels Capital Region, there is a CM letterbox at every CM office. The residents of the Brussels Capital Region can also use 'postage paid' envelopes.



## CM offices

CM has the largest network of offices in Flanders. Do you have questions that can't be asked over the phone or by email? Don't hesitate to make an appointment via [www.cm.be/en/contact/make-an-appointment](http://www.cm.be/en/contact/make-an-appointment).

## 'Leef' and 'Visie'

'Leef', the members' newsletter from CM, is published four times a year. On [www.leefmagazine.be](http://www.leefmagazine.be), you can find interesting stories all year round.

'Visie' is CM's exercise magazine. This is sent to employees every two weeks and also provides information from ACV and Beweging.net.

## CM defends your interests as a patient

An important task of the healthcare insurance fund is to defend the interests of patients. CM continuously works on improving healthcare insurance. Your healthcare fund negotiates with the

### TIP

Add a yellow sticker to every letter. Deposit the medical certificate in a CM letterbox without an envelope. Documents that belong together should be stapled together.



government, social partners (employers and unions), doctors' associations, and many other professional associations for healthcare providers.

## Has your care-provider signed up to the convention?

Looking for a care-provider? Check to see whether he/she is subject to the convention. If this is the case, he/she will abide by rate agreements made between the healthcare insurance funds and care providers.

If the care-provider charges an additional fee, this must be paid by the patient. This can represent a huge difference in price, particularly in hospitals.

### TIP

On [www.cm.be/zorgverleners](http://www.cm.be/zorgverleners) you can check whether your care-provider has signed up to the convention.



## Your personal interests

If you and your healthcare provider disagree, for example about treatment or an incorrect charge for work, CM will take this case on for you, free of charge. If necessary, CM will even go to court on your behalf. The first step is a conversation with a CM consultant. Together, we will assess the various solutions.

## Social Work

Do you have questions about sickness, disability, old age, (home) care situations, social problems or similar? The Social Work service will support you in your search for financial support, guide you through long-term care situations, and help you organise home care services. Go to [www.cm.be/Social Work](http://www.cm.be/SocialWork) for more info.

## Flemish social welfare

Anyone who lives in Flanders and is over the age of 25 must contribute towards Flemish social welfare. Do you live in the Brussels Capital Region and are older than 25? Then you can choose to sign up to Flemish social welfare. For this, you pay €62 per year or €31 for anyone who is entitled to enhanced reimbursements as of 1 January of the preceding year.

Flemish social welfare comprises:

- the care budget for those needing serious care, older people with a care need and disabled people;
- repayment for rental or purchase of mobility equipment;
- repayment for care in a residential care unit, short-stay centre, or day-care centre;
- repayment for some of the rehabilitation costs in a rehabilitation centre (e.g. nursing day);
- repayment for care in a psychiatric care home;
- repayment for care in a sheltered housing initiative.

## CM-Zorgkas

CM-Zorgkas provides this Flemish social welfare in practice. You can pay the annual care premium by bank transfer or direct debit. Ask online at [www.cm.be/en/applications/domiciliation-healthcare%20premium](http://www.cm.be/en/applications/domiciliation-healthcare%20premium). The premium will be deducted annually from the care budget of anyone who receives one.

The mission of CM-Zorgkas is to ensure that care is affordable for all. If you are entitled to a care budget, CM-Zorgkas will ensure you receive it. CM-Zorgkas will check your entitlements and allocate them automatically where necessary. It will also provide guidance and advice.

## CM works with and for volunteers

Thousands of volunteers make an unpaid contribution towards well-being in society. They ensure that CM, as a healthcare insurance fund, is represented among ordinary people. CM volunteers are active within Samana, OKRA, Kazou, Oppas, CM-Mobiel, Teleblok and the CM centres.

CM offers volunteers:

- good insurance;
- excellent training and support;
- a sense of fulfilment and social contacts.

Would you like to be a volunteer? Take a look at [www.cm.be/en/volunteer-at-cm](http://www.cm.be/en/volunteer-at-cm). Or contact CM. As a volunteer, you can choose how much time and effort you wish to put in.





### **Information evenings, workshops and courses**

CM organises information evenings, courses and workshops on healthcare topics and insurance in many municipalities. The entry price is always very low or free. The full agenda can be found on [www.cm.be/agenda](http://www.cm.be/agenda) or in the members' magazines 'Visie' and 'Leef'.

### **CM insurance policies**

The beneficial insurance policies are reconciled to sickness insurance and the CM services and benefits.

#### **With hospitalisation**

CM-Hospitaalplan: an affordable insurance covering hospitalisation and specific, serious illnesses;

CM-Hospitaalfix (Extra): a fixed repayment per admitted day.

#### **Without hospitalisation**

CM-MediKo Plan: protection against high medical expenses, such as for spectacles and contact lenses, orthodontic treatment, and a partial repayment of non-refundable medical expenses.

More info? [www.cm.be/en/insurances](http://www.cm.be/en/insurances)

CM insurance is provided by MOB verzekeringen CM-Vlaanderen, insurance company with its registered office in Brussels and approved under code number 150/01 to cover branch 2 'illness'.

Company registration number 0851.601.503. In case of disputes, the General Terms and Conditions shall apply. You can find these on [www.cm.be/en/insurances](http://www.cm.be/en/insurances).

# What to do if...



## Studying abroad

If you are going to study abroad, you must contact CM before you go. This will ensure you avoid any nasty financial surprises while you're away in relation to medical care. Young people (up to the age of 25) who study in a country in the European Economic Area (or Switzerland) will enjoy the benefits of CM travel assistance. They can use the Mutas emergency response centre and receive a repayment of emergency medical costs. You will need a certificate for this from your educational establishment which shows your destination and how long you will stay. Travel assistance for students will also apply for the United Kingdom, even after 1 January 2021. More info: [www.cm.be/en/services-and-benefits/cm-travel-assistance](http://www.cm.be/en/services-and-benefits/cm-travel-assistance).



## Graduating

Have you graduated or are you leaving education? Sign up with VDAB. Once you find work, or receive unemployment benefit, you must register with a healthcare insurance fund. Go to [www.cm.be/en/join-cm](http://www.cm.be/en/join-cm) to sign up to CM in your own name. NB: you must sign up to a healthcare insurance fund once you reach the age of 25.



## Starting as self-employed

On the day you start work in a self-employed capacity, at the latest, you must sign up to a social insurance fund. CM will automatically receive a notification of this. The quarterly amount that you pay to the social insurance fund (not to be confused with the CM contribution), entitles you to reimbursement of your healthcare costs, a benefit for unemployment, an early retirement payment or surviving dependants' pension, maternity and children's allowance, and bridging allowance (includes bankruptcy insurance, among other things). The CM contribution gives you a right to the same supplementary services and benefits as regular employees.



## Divorce

The healthcare insurance fund will be notified automatically of the fact that you have legally separated/divorced. Nevertheless, you are advised to contact CM to immediately organise a few practical issues. You can alter some of the details yourself, such as your bank account number, via [www.cm.be/en/change-bank-account-number](http://www.cm.be/en/change-bank-account-number).



## Pregnancy

Are you pregnant? Notify your employer as quickly as possible by means of a doctor's certificate which indicates the predicted due date. From that point onwards, your status becomes that of a protected person and you cannot be dismissed unless there are pressing reasons to do so. Furthermore, you are entitled to be absent for pregnancy examinations/ check-ups (if these can only be organised in work time) and to maternity support and leave.

## Birth

Has your child been born? Submit a form to update your civil status with the municipality in which the child was born. In some cases, you can register the birth via the clinic you attend. You will receive a birth certificate when you register the birth. Provide this to CM, together with a yellow sticker for the parents. You can do this online at [www.cm.be/en/what-to-do-in-pregnancy-birth/declaration](http://www.cm.be/en/what-to-do-in-pregnancy-birth/declaration) or make an appointment at [www.cm.be/en/contact/make-an-appointment](http://www.cm.be/en/contact/make-an-appointment).

As a brand-new parent, CM will also spoil you with a range of baby gifts and benefits. Go to [www.cm.be/en/services-and-benefits/birth-benefits-and-baby-gift](http://www.cm.be/en/services-and-benefits/birth-benefits-and-baby-gift) for more info.

## Adoption

During the adoption procedure, you can contact CM to check the best way to register the child with the healthcare insurance fund. Once the child has been listed in the population register or register of foreign nationals, you can provide an excerpt from the register to CM.



## Working abroad

There are specific regulations depending on your status, the country and your situation. Sometimes Belgian healthcare insurance can still be used but, in other situations, you may have to sign up to a healthcare insurance fund in the country where you work. Coming back to Belgium? Go to the CM office.

There are specific regulations for cross-border workers (you work in another European country but come home at least once a week). More info on [www.cm.be/en/wat-te-doen/wonen-en-werken/cross-border-work](http://www.cm.be/en/wat-te-doen/wonen-en-werken/cross-border-work).



## Death

In the event of a death, you should contact CM as quickly as possible. We can help you with the various formalities. Make an appointment and we can provide calm and thorough support. Please bring an excerpt from the register of deaths.



## Marriage and cohabitation

If you marry or move in with someone, you don't have to do anything. The healthcare insurance fund will be notified automatically.



### Holidays (less than 3 months)

Your healthcare costs will also be paid during foreign holidays, for three months from the first care event, irrespective of the length of the holiday. CM travel assistance applies in Europe and the Mediterranean Sea area. Are you younger than 25 and still entitled to family allowance? Then CM travel assistance applies to you worldwide. Store the number of the Mutas emergency centre in your mobile (+32 2 272 09 00) and notify the centre within 48 hours of a hospital admission.

For countries of the European Union, in the United Kingdom, Switzerland, Norway, Liechtenstein, Iceland, North Macedonia, and Australia, the European Health Insurance Card (EHIC) proves that you have adequate healthcare insurance. They are not requested by everyone but may be required in a few specific situations. More info can be found on page 15 of [www.cm.be/en/services-and-benefits/european-health-insurance-card](http://www.cm.be/en/services-and-benefits/european-health-insurance-card). Sometimes, you need extra documents to prove that you are insured in Belgium. Ask for these in good time for the following countries: Albania, Algeria, Bosnia-Herzegovina, Cuba, Morocco, Montenegro, Russia, Serbia, Tunisia and Turkey. For more information about specific countries, please go to: [www.cm.be/en/what-to-do-before-you-leave-on-your-trip](http://www.cm.be/en/what-to-do-before-you-leave-on-your-trip).

Your EHIC can be found in the MY CM app. You can request more information and other documents via [www.cm.be/en/services-and-benefits/cm-travel-assistance](http://www.cm.be/en/services-and-benefits/cm-travel-assistance).



### Sickness or accident

Are you unable to work due to sickness or an accident? Submit a certificate of your incapacity to work in good time. Send the certificate or the extension of the certificate within 7 days of the start date of the period or extension of the incapacity to work period. You can do this online or by post but not via a CM letterbox. If the certificate is received too late, you may lose some of your benefit. More information can be found on [www.cm.be/arbeidsongeschikt](http://www.cm.be/arbeidsongeschikt).

Have you had an accident which has resulted in injuries or wounds? Report this to CM, even if you are able to carry on working. CM can then reimburse the amounts that you should receive from the person (or their insurer) who is deemed to be responsible for the accident.



### Moving

You don't need to notify CM. The healthcare insurance fund will be notified automatically when you give your change of address to your municipality and the local police has recorded your residential address.

Relocating outside Belgium? Enter your new address on [www.cm.be/en/what-to-do-when-moving](http://www.cm.be/en/what-to-do-when-moving). CM will then see if you still need to be insured in Belgium.



## Home care

CM can offer comprehensive support when it comes to home care. A few of the services:

- repayment of purchases of incontinence materials, a commode and materials to combat bedsores;
- repayment for short stays in an institution and home care;
- visits and activities by Samana: adapted holidays for chronically sick patients and a break for the carers.

## Social Work

Caring for a family member at home can be incredibly demanding or problematic. The Social Work service helps in this context by organising care, contacting specific services, and exercising relevant rights or obtaining repayments.

You also receive support for the stress and anxiety which may arise from this type of situation.

## Urgent home care organiser

Do you need home care urgently? The Urgent home care organiser at CM can provide free advice and organise support in collaboration with home care partners.

## More information?

For any questions about care, the Careline (Zorglijn) should be your first point of contact. The employee will listen to your issue, provide information and help you further.

[zorglijn@cm.be](mailto:zorglijn@cm.be) or 02 204 32 34.



## Hospitalisation

If you are admitted to hospital (even as an outpatient), the hospital must provide a statement of admission. This document provides important information about the financial aspects of the admission. You also give your room choice on this document. Read the statement of admission carefully and do not sign without checking thoroughly.

Always take your electronic ID card or isi+ card and a few yellow stickers with you. Make a list of the medication you take at home. And agree which medical documents you should take with your doctor. Then check your invoice carefully. If necessary, ask for clarification from the CM consultant before you pay.

# What do you need?

With these documents, you will be able to recoup your healthcare costs quickly and easily.

## eID and isi+ card

The pharmacy, hospital and certain healthcare providers (e.g. doctors) will know if you are affiliated to the healthcare insurance fund via your electronic identity card (eID), a Kids-ID or a Belgian eID for foreign nationals.

Are you entitled to Belgian social security but you do not have valid proof of identity? Then you will be given an isi+ card. This card is for all children younger than 12 but also cross-border workers, for example.

## Documents for CM

Add a yellow sticker to all documents (doctor's certificate, letters, etc.). Every family member will have these stickers. Always add a yellow sticker for the person who is receiving care to the document.



Need new stickers? You can order them easily via [www.cm.be/en/applications/yellow-stickers](http://www.cm.be/en/applications/yellow-stickers) or the My CM-app.

Do you have documents for CM? You do not need to put them in an envelope. You can just pop them into a CM letterbox. Documents that belong together should be stapled together.

Prefer to use an envelope? Like CM, you may want to consider the environment and use a second-hand envelope. You don't need to seal it.

If your documents relate to an accident, please write this on the envelope.

Reimbursements of costs incurred by dependants will be paid to the account number of the recipient (the person in whose name the policy with the healthcare insurance fund has been taken out).



## 'Confidential' form

Are you unable to work in the long-term due to sickness or an accident? Have the 'statement of incapacity to work' form completed by your doctor. On this form, your doctor will indicate the period during which you are unable to work, among other things. You may then be entitled to benefits. Send this certificate within seven days of the start date of the incapacity to work period. You can do this online or by post but not via a CM letterbox.

Not yet obtained the form? You can download or request it via [www.cm.be/en/declaration-of-work-disability](http://www.cm.be/en/declaration-of-work-disability).

## Documents for abroad

Always take the number for the Mutas emergency contact centre with you when you go away: +32 2 272 09 00. You can call this centre day or night.

The European Healthcare Insurance Card (EHIC) proves that you are up to date with your healthcare insurance. This entitles you to reimbursement by a foreign healthcare insurance fund for:

- unforeseen and urgent medical care;
- treatment of an existing condition that had already started in Belgium.



The card may not be requested by everyone. Whether or not you need the EHIC, is indicated at [www.cm.be/en/services-and-benefits/european-health-insurance-card](http://www.cm.be/en/services-and-benefits/european-health-insurance-card).

Have you gone to a foreign country without your EHIC only to find that you need it (e.g. you are hospitalised)? Then Mutas will provide a certificate of insurance.

Your European health insurance card can be found in the My CM app.



### TIP

On page 12, you will find more information about CM travel assistance.

## USEFUL LINKS

Looking for something on the CM website? For a whole series of common search topics, there are quick and useful links. Type these in the address bar and you will be taken to the right place.

[www.cm.be/kantoren](http://www.cm.be/kantoren)

Here, you can find the addresses of CM letterboxes and offices near you.

[www.cm.be/contact](http://www.cm.be/contact)

Get in touch with a CM consultant quickly.

[www.cm.be/voordelen](http://www.cm.be/voordelen)

A summary of all your services and advantages.

[www.cm.be/geleklevers](http://www.cm.be/geleklevers)

Order yellow stickers or other documentation in the blink of an eye.

[www.cm.be/selfservice](http://www.cm.be/selfservice)

All the handy tools you need: calculate the cost of a hospital admission, find a cheap medicine, search for a care-provider, etc.

[www.cm.be/maakeenvriendgelukkig](http://www.cm.be/maakeenvriendgelukkig)

Do you have friends or family members who are not yet CM members? Let them find out more about CM. Provide us with the contact details for your friend or family member. You will receive a gift voucher of €20 for each person who makes an appointment.

*This brochure is for information purposes. A more detailed description of the rights and obligations for members and the healthcare insurance fund can be found in the Articles of Association.*

*R.P. Bart De Ruyscher, Haachtsesteenweg 579, postbus 40, 1031 Brussels - © CM - December 2023*

## Contact

Contact CM? [www.cm.be/en/contact](http://www.cm.be/en/contact)

Want to make an appointment? [www.cm.be/en/contact/make-an-appointment](http://www.cm.be/en/contact/make-an-appointment)

**CM.** Jouw gezondheidsfonds.

