

CM Travel assistance

Mutas is the travel assistance of the CM (Christian health insurance fund). By paying your CM contribution, you are automatically insured on holiday abroad. The Mutas emergency call centre helps you day and night by providing you with information, advice and assistance. If necessary, Mutas even organises the repatriation to Belgium.

What costs are reimbursed?

If you fall ill during your holiday or have an accident, the medical costs abroad are for the most part reimbursed. These also include extra costs for transport, housing and communication.

The CM travel assistance is valid for:

- urgent medical care that cannot be postponed till you have returned to Belgium.
- three months, as from the first day of the care provided abroad.

Be careful: The CM travel assistance is not valid when you go abroad to get treatments.

The CM travel assistance is valid in which countries?

The CM travel assistance is valid:

- in all countries for **CM-members that are entitled to child allowance.**
- in the countries in the Mediterranean Area and in West- and Central Europe (inclusive outermost regions, under the flag of a EU-country) for **all other CM-members.**

You find a complete overview on www.cm.be/reisbijstand or attached to this information leaflet.

Be careful: the CM travel assistance is not valid in countries in which negative or not-recommended travel advice has been issued at the moment of your departure. This exception will not be applied if this travel advice is due to a health crisis, unless an explicit general or specific travel ban for non-essential travel has been imposed by Belgium or a travel entry ban for non-essential travel has been imposed by the destination country.

You find more information about this on the website diplomatie.belgium.be

What do I take with me on holiday?

- The Mutas telephone number 0032 2 272 09 00 (in all countries).
- In all EU countries, the United Kingdom, Switzerland, Norway, Iceland, Liechtenstein, Australia and North Macedonia, the European Health Insurance Card (EHIC) proves that you have health insurance in order. Download the My CM app so you always have your digital EHIC at hand. More information via www.cm.be/ezyk.

Vertaling 'CM-reisbijstand' (Engels)

- If you go on holiday to Albania, Algeria, Bosnia-Herzegovina, Cuba*, Ecuador*, Iran*, Morocco, Montenegro, Russia*, Serbia, Tunisia, Turkey and Belarus*, you need to apply for additional documents. Contact herefore your CM-service office.

*Only if you are entitled to child benefit.

What do I need to do at destination?

Ambulatory costs

If your expenses are limited to ambulatory costs (for instance a consultation and drugs) in countries in which the CM travel assistance is valid, then you pay the bill at destination.

You keep the original invoices, receipts and other documents. Once you get back in Belgium, you transmit to CM all evidences with the request form 'Allowance travel assistance' in order for you to be reimbursed.

In Australia and Tunisia you submit the invoices at destination, in order to be immediately reimbursed by the health insurance.

Tip: You can download the request form on www.cm.be/reisbijstand.

Hospitalisation

Are you admitted to a hospital in a country in which the CM travel assistance is valid for you? In that case, always contact the Mutas emergency call centre within 48 hours. You will get helped right away.

Be careful: In case you are not able to resume work on the anticipated day because of illness or an accident abroad, then please notify CM at once. In this way, you avoid problems with the payment of your incapacity benefits.

You can reach the Mutas emergency call centre around the clock at the number 0032 2 272 09 00 or online on the website (www.mutas.be) See to it that you always carry this number with you on your holiday abroad. You could for example save in onto your cell phone.

Look for more information on: www.cm.be/reisbijstand.

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Uitgifte: Januari 2024 –EN – CM-reisbijstand

Attachment: geographical coverage of the CM travel assistance

- Islands of Åland
- Albania
- Algeria
- Andorra
- Azores
- Balears
- Bosnia-Herzegovina
- Bulgaria
- Canary Isles
- Corsica
- Cyprus
- Denmark
- Germany
- Egypt
- Isle of Man
- Enclaves of Ceuta and Melilla
- Estonia
- Faroe Islands
- Finland
- France
- French Guyana
- Gibraltar
- Greece
- Greenland
- Guadeloupe
- Hungary
- Ireland
- Iceland
- Israel
- Italy
- Jordan
- Channel Islands
- Kosovo
- Croatia
- Latvia
- Lebanon
- Libya
- Liechtenstein
- Lithuania
- Luxembourg
- Macedonia
- Madeira
- Malta
- Morocco
- Martinique
- Mayotte
- Monaco
- Montenegro
- Netherlands
- Norway
- Austria
- Palestinian territory
- Poland
- Portugal
- Réunion
- Romania
- Saint-Martin
- San Marino
- Sardinia
- Serbia
- Sicily
- Slovakia
- Slovenia
- Spain
- Syria
- Czech Republic
- Tunisia
- Turkey
- Vatican city
- United Kingdom
- Sweden
- Switzerland

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