

## **Individual continuation of group hospitalisation insurance Provision of information by the employer to the employee**

You, and any family members, are participants in a group hospitalisation insurance offered by your employer.

The Verwilghen Act (bis), which is applicable to this type of insurance, requires every employer to inform its participating employees about the options available upon the loss of the right to participate in the group hospitalisation insurance due to retirement, time credit, career break, dismissal or bankruptcy.

Within the scope of this obligation to inform, we would like to inform you about these options, and ask you to read this document carefully and sign it.

### **Transfer to an individual hospitalisation insurance**

The aim of the Act is to offer better protection to insured individuals. Once an individual becomes insured, according to the Act, he may not lose the benefit of the insurance without due cause.

If, when your participation in the hospitalisation insurance ends, you have been insured under hospitalisation insurance for two consecutive years, with the current insurer or with another insurer, you have the option of switching from the group hospitalisation insurance to a similar, individual insurance. The same applies to your insured family members.

**This means that in this case, you can continue the insurance without medical formalities or waiting periods. Any existing conditions that are currently insured will continue to be covered.**

The premium for the individual continuation contract will be calculated on the basis of the individual's age when the contract is concluded.

The individual continuation will offer at least similar guarantees. These pertain primarily to:

- § room choice;
- § reimbursement forms;
- § whether or not to bear the costs of prehospitalisation and posthospitalisation;
- § whether or not to bear ambulant costs in the event of serious illnesses.

Continuing the insurance on an individual basis is subject to strict deadlines. You must inform the insurer of your request to continue the insurance within 30 days after you receive this document. The insurer will then contact you and send you an offer within 15 days. You will then have 30 days to decide whether or not to accept the offer.

However, the new Verwilghen Act (bis) makes it possible to extend the 30-day term to inform the insurance company of your continuation application by 30 days. In order to do this, you should write a letter or e-mail to the insurance company saying that you wish to use this option to extend.

It is very important that you comply with the aforementioned periods. If these periods are exceeded, your eligibility to continue the insurance on an individual basis will expire.

To request an individual continuation proposal, please send an e-mail to [continuation@vanbreda.be](mailto:continuation@vanbreda.be). Please also provide the following information:

- First and last name
- Date of birth
- Address
- Name of your (former) employer
- Name of the insurer with whom the collective insurance is/was in force
- Reason for cessation of affiliation (retirement, time credit, career break, dismissal, bankruptcy or family members no longer dependent)
- Date of cessation of affiliation to the collective insurance
- Indication of the persons (with first name, name and date of birth) for whom you would like a proposal for individual continuation

### **Prefinancing individual hospitalisation insurance**

If you have concluded a 'prefinancing' policy, it is important that you, as soon as you (or one of your family members affiliated to the prefinancing policy) lose the coverage of the collective hospitalisation insurance, IMMEDIATELY contact the insurance company of your prefinancing policy. You do not have to take out an individual continuation of the collective hospitalisation insurance! The fact is that your prefinancing policy can be transformed into an individual hospitalisation insurance, which premium is calculated on the basis of your age at the date of subscription to this prefinancing policy. **This transfer should be requested explicitly at the insurance company of your prefinancing policy** within 105 days after the loss of the collective coverage.

### **Loss of participation**

You are no longer covered under the group hospitalisation policy as from the date on which you are no longer effectively working for your employer as a result of the termination or suspension of the employment contract. In this case, as from \_\_/\_\_/\_\_\_\_.

### **Employer information**

Name of the employer: \_\_\_\_\_

The date on which the employee is informed of the entitlement to continue a group policy on an individual basis: \_\_\_\_\_

### **Details of the insured employee**

Full name of the insured employee: \_\_\_\_\_

Done in \_\_\_\_\_, on \_\_/\_\_/\_\_\_\_

Employer's signature,

Employee's signature,