

LM PLUS MINI GUIDE 2024





YOUR HEALTH INSURANCE FUND

Life consists of a sequence of events. You can count on LM Plus for all pleasant and less pleasant moments during your life. What should you do if you get sick, go on vacation, get pregnant, graduate, are in need of a wheelchair or homecare? LM Plus is always there to assist you in word and deed.

Tip!

NOT A MEMBER OF LM PLUS YET?

As a member of LM Plus you can enjoy our comprehensive package of services and benefits. Our driven team will do everything they can to serve you as well and as quickly as possible.

In addition to speed, excellent customer service is our driving force. Feel free to contact us without any obligations.

The transition to LM Plus is very easy. You do not have to do anything yourself, we will arrange everything for you.

Go to www.LMPlus.be and discover how LM Plus takes care of you.



Your health insurance fund for all Life Moments

LM PLUS INFORMS YOU QUICKLY AND HELPS YOU PERSONALLY!

Do not hesitate to contact us.

INFO

- ✓ www.LMPlus.be
- ✓ online member magazine
- ✓ digital newsletter
- ✓ brochures
- ✓ Facebook
- ✓ Instagram
- ✓ LinkedIn

CONTACT

You can contact LM Plus 24/7 via info@LMPlus.be or call our number 02 417 17 17.

LM PLUS IS EVERYWHERE

We have more than 100 offices and almost just as many mailboxes in Flanders. The list of offices, including their contact details and opening hours, can be found on www.LMPlus.be.

ABOUT LM PLUS

- ✓ LM Plus is the **biggest** liberal health insurance fund in Flanders.
- ✓ LM Plus is known for its **personal** and **customer-oriented** service.
- ✓ LM Plus offers a **wide range of benefits and services**.

BABY ON THE WAY

Doula guidance or maternity care: *can be combined up to 150 euros*

You can enjoy up to 30 hours of doula guidance or maternity care. LM Plus pays back 5 euros/hour.

Pre- en postnatal care: guidance from a midwife

As a parent you are entitled to 12 visits before the birth and 10 after birth visits within a period of up to a year after delivery. On your first visit you pay a one-off healthcare contribution of 40 euros, after which all care before and after the birth is arranged via the third party payment scheme and you no longer have to pay anything.

Maternity voucher: up to 160 euros

Parents-to-be receive a voucher of 80 euros per affiliated parent for the 'Zorgboetiek'. From the 4th month of pregnancy until the birth of the child.

Counseling before and after delivery: *reimbursement up to 45 euros*

This includes pre- and postnatal physiotherapy, pregnancy swimming and pregnancy yoga.

Prenatal workshops

The midwives of i-mens organize prenatal workshops at regular times and various locations. Register via www.i-mens.be.

Birth voucher: up to 200 euros

After delivering the certificate of birth, full adoption or foster care to LM Plus, you receive a voucher of 100 euros for the 'Zorgboetiek' per affiliated parent.

Birth, adoption and foster care premium: up to 200 euros

Each affiliated parent receives 100 euros. This includes affiliated foster parents of a child under the age of 2.



Exclusive benefit

Breastfeeding premium: up to 375 euros

Up to 375 euros for those who breastfeed for 6 months. A payment of 125 euros every 2 months.

Nursery: up to 60 euros

For each affiliated child up to 3 years old, you receive a refund up to 60 euros/calendar year based on the invoice of the recognized nursery.

Lending of baby equipment:

You can access the LM Plus lending service at very competitive prices, including a breast pump, digital baby scale, aerosol device or bedwetting alarm.

Monitoring sudden infant death syndrome: up to 1080 euros

You receive a refund up to 90 euros per month with a maximum of 12 months for the rental costs of a SIDS monitor. Based on the monthly invoice.

Items for mothers and babies: 15% discount in our 'Zorgboetiek'

As a member of LM Plus you can enjoy a 15% discount on items for babies and handy material for mothers in our 'Zorgboetiek'. Can be combined with the maternity and/or birth voucher.

Baby swimming: 40 euros 'Sportprikkel' and voucher of 25 euros

Through the 'Sportprikkel' you receive a refund of maximum 40 euros and a voucher of 25 euros for the 'Zorgboetiek'.

CHILDREN AND YOUNGSTERS

Repayment of patient contribution:

full repayment of patient contribution for kids until the age of 7

LM Plus repays the patient contribution for children up to the age of 7 with a valid Centralised Medical Record for consultations by general practitioners and medical specialists.

Free insurance: for kids until the age of 8

All children up to the age of 8 receive a free hospitalization insurance and/or dental care insurance if one of the parents is also insured with the same insurance product.

Gift for two-year-olds: free scooter or balance bike

Children who are 2 years old are entitled (in their birthmonth) to a free scooter or balance bike. As a parent, you will receive an invitation by letter or e-mail by which you can make an appointment at a LM Plus-office near you to pick up the gift.

Therapeutic treatment for urinary problems: up to 100 euros

A one-off refund of 50% up to 100 euros to repay the costs of renting or purchasing a bedwetting alarm or purchasing bedwetting underwear, for treatment with medication, physiotherapy or therapeutic treatment. Up to the age of 19 years.

Childminder for sick children: up to 405 euros/year

You receive a refund of 13.50 euros/hour and maximum 30 hours/year up to the age of 15 years.

Psychological counseling, including mindfulness: 160 euros/year

Eye patches for children up to 10 years: 50 euros/year



Refund youth movement: up to 15 euros/year

Hippotherapy: up to 120 euros/year

A refund of up to 120 euros/year for people with a physical or mental disability.

Menstrual cup: free

LM Plus gives all girls and women a **FREE** menstrual cup. A menstrual cup is hygienic, durable and does not affect the vaginal flora. Because safe and carefree periods are a basic right for every woman!

DENTAL CARE

Orthodontics:

up to 1050 euros + 525 euros/year for major corrections

You receive 1050 euros for an ordinary orthodontic treatment that meets the criteria of the RIZIV. In case of major corrections, an additional refund of 525 euros is provided. Start treatment before the fifteenth birthday of your son or daughter.

Non-reimbursable dental care:

10% up tot 1200 euros/2 calendar years

LM Plus provides a refund for the personal share above 200 euros for the cost of following **non-reimbursable dental care**: dentures, bridges, crowns, dental implants, extractions, veneers, inlays and onlays.

SPORTS AND EXERCISE

Sportprikkel: 40 euros/year

Exercise is healthy, so anyone who plays sports receives a financial boost! You receive a refund up to 40 euros each year, if you practice sports and if you pay a membership fee, registration fee, connection fee or a subscription.

Sports voucher: 25 euros for the 'Zorgboetiek'

Anyone who registers in a recognized sports club or fitness center and receives the refund 'Sportprikkel' also receives an additional sports voucher of 25 euros for the 'Zorgboetiek'.

DIEET

Dietary advice:

30 euros/year + additional benefits at WW and Infraligne

Consultation with a dietician, Wellness that Works workshop, sessions with Infraligne or sessions with Bodystyling.

Obesity treatment program: up to 60 euros/year

A reimbursement is granted of maximum 60 euros/calendar year for participation in an obesity treatment program in a hospital.

Overweight medicines: 40 euros/year

The benefits of nutritional and dietary advice can be combined with the reimbursement for overweight medicines.



Tip!

IN NEED OF AUXILIARY EQUIPMENT?

LM Plus lending service

Aids such as a wheelchair or crutches can be rented from LM Plus at favorable rates. You always pay a deposit on loan. Large aids such as a hospital bed are delivered to your home, placed and collected again. The transportation costs are 15 euros.

A list of our lending equipment can be consulted on www.LMPlus.be.

ZORG BOETIEK

***Members of LM Plus
receive a 15% discount
on their purchases***

(except when there is a refund from the NIHDI).

Certain equipment can't be borrowed but can be purchased at a favorable member price. In our 'Zorgboetiek' you will find an extensive range of articles for all ages.

Everything for new parents, babies and children, for the active athlete or for those who struggle with their health. You can also buy incontinence material there. But also educational toys and articles to improve sleeping comfort and trendy items to pimp the nursery can be found at Zorgboetiek.

LM Plus has 5 'Zorgboetiek' shops and some of our offices have a 'Zorgboetiek' point where the most essential items are sold.

**You are always welcome to visit one of our
'Zorgboetiek shops' or the webshop www.zorgboetiek.be**

PREVENTION

Custom-made earplugs: up to 25 euros/one-off

LM Plus provides a one-off repayment of up to 25 euros/year for custom-made earplugs from an audiologist or hearing care professional recognized by the FPS Public Health.

Hearing aid: up to 100 euros

You receive a reimbursement when purchasing a hearing aid from a licensed hearing care professional.

Eye patches, glasses or contact lenses: 50 euros/year

You receive a (combined) refund of 50 euros per year when purchasing eye patches (for kids up to 10 years), prescription sunglasses, spectacle frames or glasses and contact lenses.

Overnight wear contact lenses: up to 50 euros (one-off)

You receive a one-time refund of 50 euros when purchasing overnight wear contact lenses.

Laser treatment or implantable contact lenses: 100 euros/treated eye/one-off

A one-off repayment for an eye correction via Near Vision CK technique, implantable contact lenses, a refractive laser treatment of the cornea or radical eye care.

Podological insoles: up to 30 euros every two years

When purchasing soles manufactured by a podiatrist you receive 15 euros per insole every two years.

Pedicure: up to 24 euros/year

For people over 65, LM Plus provides a refund of 4 euros/pedicure treatment. There is no age limit for diabetes, obese or blind patients. A medical certificate will be requested once.

Mammography or preventive examination for prostate cancer: up to 7.50 euros/year



Contraceptives: 30 euros/year

When purchasing contraceptives such as condoms, a contraceptive pill, a contraceptive patch, a vaginal ring, an IUD, a contraceptive implant or a morning-after pill, from a pharmacist. A vasectomy also qualifies.

(Travel)Vaccines: up to 25 euros/year

LM Plus will refund 50% to the purchase of all Belgian recognized vaccines and anti-malarials (**that appear on the health insurance fund list**).

Bone densitometry: up to 20 euros every two years

A bone measurement to detect osteoporosis. You receive a refund of 20 euros every two years.

Stop Smoking: max. 50 euros/one-time

One-off repayment of max. 50 euros for the purchase of smoking cessation products registered with the FPS Public Health or for following a smoke cessation training via the Allen Carr's Easyway method.

Tip!

HEALTHY WITH LM

LM Plus provides a series of projects in the context of health information and education, with the aim of supporting you in your quest for a healthy lifestyle.

Discover all tips and activities on www.LMPlus.be.

MEDICAL CARE

Psychological guidance or mindfulness: 160 euros/year

Sexologist: 160 euros/year (8 sessions x 20 euro)

**Acupuncture, chiropractic treatment, osteopathy:
up to 50 euros/year**

The maximum refund provided for these treatments together amounts to 50 euros/year.

Diabetes: can be combined up to 150 euros/year

A reimbursement of 50% for the purchase of equipment needed for the treatment of diabetes and full reimbursement of the diabetes association membership fee.

Speech therapy: 10 euros/session for 100 treatments

1000 euros (one-off benefit and no age restriction)

**Mucoviscidosis, psoriasis, Crohn's disease, ulcerative colitis:-
max. refund of 150 euros/year**

50% of the treatment costs and 100% of the costs for a patient association fee. You can combine the repayment for the treatment costs.

Medical apps: up to 20 euros

You receive 20 euros for the use of medical mobile applications recognized by mHealthBelgium or prescribed by a doctor.

Incontinence material: up to 200 euros/year

LM Plus provides an **extra refund** for the purchase of incontinence material and will pay 50% of the purchase invoice with a maximum of 200 euros per calendar year.

The refund only applies **when purchasing in our 'Zorgboetiek'**.



Health therapy for cancer patients:
max. 60 euros/year (6 sessions x 10 euros)

Refund for beauty treatments (beauticians recognized by the IFPC) and/or care massages (find a care masseur on www.massagedef.be or www.netwerkzorgmasseurs.be).

Hair prosthesis: 50 euros extra

When purchasing a hair prosthesis you receive an additional refund of 50 euro on top of the reimbursement from the RIZIV.

Material used for implantation of prostheses: max. 350 euros

Max. 350 euros per hospital admission for surcharges above 100 euros for implantation of prostheses and breast reconstructions.

Liquid food, care material for bedsores and probing materials: can be combined up to 150 euros/year

Refund of 50% for the purchase price.

PATIENT TRANSPORT

LM Plus ensures the refund of various types of non-urgent patient transport.

Please note, the transport must always be requested via Mutas (078 15 95 95). Visit www.LMPlus.be for more information.

HOMECARE

Social Work Service

Informs you about the social regulations that apply to you, organizes home care and guides you through long-term care situations. You can go there with all your questions or problems that are the consequence of an illness, a disability, old age or a home care situation.

Occupational therapy advice:

During a **FREE** home visit, our occupational therapist examines how we can improve your independence at home.

Personal alarm system:

LM Plus offers you the possibility to rent an emergency call system at a reasonable price.

Membership fee assistance organisation:

Members who receive a personal assistance budget or personal budget from the VAPH (The Flemish agency for disabled persons) and who pay a membership fee to one of the assistance organizations (recognised by the VAPH) receive a refund of maximum 50 euros/person/calendar year.

Dementia and now: *refund of 50% in the participation price*

A psycho-education package aimed at caregivers of people with dementia.

Day care for disabled people:

3 euros/day for a maximum of 100 days/year

Day and night care for the elderly: *up to 300 euros/year*

You receive 3 euros/day or night with a maximum of 100 stays per calendar year for a stay in a recognized day or night care center.

**Short stay:**

20 euros/overnight stay/year - max. 21 overnight stays/year

If your caregiver is temporarily unable to provide care at home, you can go to an accredited institution for a short stay.

Respite homes and rooming-in: up to 140 euros/year

LM Plus grants a repayment up to 140 euros/year when your child (up to the age of 18) is staying in a hospital or respite home and you want to stay with him or her.

Stays for invalid and disabled people:

15 euros/overnight stay with a maximum of 2 x 7 nights/year

Rest stay: 15 euros/overnight stay - max. 30 overnight stays/year

For members over 65 years of age with a chronic condition. Only stays in our holiday center Liberty in Blankenberge are refundable.

Refund for family and elderly care: up to 0.30 euros per hour worked with a max. of 60 euros per calendar year

Tip!**In need of Homecare?**

For home nursing, help with cleaning, family and elderly care, ... call our care partner i-mens.

**Our care partner is available 24/7.
Call the FREE homecare number 0800 25 420 of i-mens.**

VACATION

Our holiday centers:

'Liberty' in Blankenberge, 'J-Club' in De Panne and 'J-Club De Knapzak' in Bohan. Room and breakfast for individuals and customized stays for groups.

Sportievak:

20 euros pocket money for a 'Sportievak' summer vacation

Our partner in sports holidays at home and abroad.

More information on www.sportievak.be.

Crejaksie:

20 euros pocket money for a Crejaksie summer vacation

The youth service of LM Plus organizes nice vacations for children and youngsters at home and abroad. You receive 20 euros pocket money as a bonus for a summer vacation.

More information on www.crejaksie.be.

Monitor training: refund of 54 euros

Youngsters who want to follow a monitoring course at Crejaksie receive a refund of **54 euros**.

Holidays for sick and disabled children:

22 euros or 6.20 euros/overnight stay

Conditions and refund depending on the institution.

Playground and sports holiday without overnight stay:

up to 100 euros/year

Youth vacation/School activities with overnight stay:

up to 50 euros/year



TRAVEL PARTNERS

RANTOUR

- ⇒ 10% discount on coach holidays
- ⇒ 5% discount on flight vacations

SEVEN

- ⇒ 5% discount on all air, car, city, group and ski vacations.

Sunweb

- ⇒ 3% discount on sun holidays including flight ticket (online only).

For more information regarding our travel partners visit www.LMPlus.be or scan the QR code →



Mutas

You receive medical assistance up to maximum 10.000 euros when traveling within Europe and the Mediterranean in case of illness, accident or hospitalisation. The Mutas alarm center can be reached at 00 32 2 272 09 00. More information and conditions on www.LMPlus.be.

EHIC

Always take your **European Health Insurance Card (EHIC)** with you when you travel. This card proves that you are in order with the compulsory health insurance. Apply for your EHIC in time at info@LMPlus.be or call 02 417 17 17.

MORE LM PLUS

OUR PARTNERS

Shop locally

As a member of LM Plus you can enjoy an extra discount at many local shops, businesses in Flanders and partners of LM Plus. You will receive a discount when you show a blue health insurance sticker in your name. Discover all offers on:

www.lm-ml.be/nl/lm-plus-shop-lokaal

Hop-in

As of January 2024, LM will have its own volunteer organization Hop-in. With Hop-in we want to help anyone who needs medical transport. We will be looking for a lot of volunteers in the upcoming months to get the new year off to a smooth start.

Make a difference and become a volunteer at Hop-in!

Register as a volunteer on www.lm-ml.be/nl/hop



Vief: is a socio-cultural association of and for people over 60 and individuals with a disability. More information on www.vief.be

Onbegrensd LM

Information and activities for persons with a disability.

Learn more on www.onbegrensd-LM.be



Liever Thuis LM: our care association can provide you with information, activities and advice on the recognition as caregiver.

More information on www.lieverthuisLM.be



LEIF: Life End-Information Forum. An open initiative of people and associations who strive for a dignified end of life for all, with respect for the will of the patient.

Learn more on www.LEIF.be



DISCOVER OUR INSURANCES

Hospitalization insurance:

The cost of a stay in the hospital can quickly add up. Your health insurance reimburses part of it, but there is always a portion of the bill that you have to pay yourself. Therefore, a hospitalization insurance is not an unnecessary luxury.

Hospitaal-Plus 100:

extended coverage of your hospital expenses up to **15000 euros**

Hospitaal-Plus 200:

extended coverage of your hospital expenses up to **25000 euros**

Hospital-Plus Continuity:

Retiring, changing jobs or resignation? Stay insured without interruption at an advantageous rate thanks to this insurance.

Dental Care Insurance Denta Plus:

Offers reimbursement for various types of dental care. Braces, bridges, crowns or implants can be expensive. The mandatory health insurance does not refund everything. Discover the refunds of Denta Plus dental insurance.

**For more information about our insurance policies,
go to www.LMPlus.be**

BENEFITS PACKAGE

At LM Plus you can enjoy a powerful benefits package.

For this, you pay **9,50 euros**/month. The LM Plus package contains a wide range of benefits and services for all ages. As you will see in this brochure.



Our advisors

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The new benefits which will apply from 1 January 2024 are subject to approval by the Health Insurance Inspectorate. This overview only provides an informative value. Only the respective policies and articles of association contain the correct conditions. Available at any LM Plus office and on www.LMPlus.be. LM Plus is not responsible for any printing errors.

Our benefits apply to services as of 01.01.2024.
R.P.: Johan Van Tittelboom - Kalkoven 22 - 1730 Asse