



### What to do if my bank account has changed?

Send us a certificate of banking details (RIB)

#### In case of direct debit :

Add the completed and signed SEPA Direct Debit Mandate form to the certificate of banking details, downloadable on cmcm.lu



### The payment method no longer suits me, what options do I have to pay my contribution?

- Monthly, semi-annual or annual direct debit payment.
- By PAYCONIQ
- By bank transfer

responsible department :  
comptabilite@cmcm.lu



### How do I add coverage?

Complete the "Optional Benefits" form and return it :

- Via the CMCM APP
- By e-mail to affiliation@cmcm.lu
- By regular mail

or fill in the online form on cmcm.lu



### Do I need to request a certificate for my tax return?

No, you only need to indicate the amount of your contribution for your tax return including proof of payment



### Why did my contribution increase from last year?

The contribution is adjusted annually according to the semi-annual average of the consumer price indexes as per September 1st of the previous year



### Can I request comembership for my partner if we live together?

No, it is only possible in case of marriage or partnership (PACS)



### What should I do if I change my address?

Send an expanded certificate of residence



### DENTA & OPTIPLUS without PRESTAPLUS?

No, because there are 3 different coverages. Here are all the possibilities :

- RÉGIME COMMUN (RC)
- RC + PRESTAPLUS (PP)
- RC + PP + DENTA & OPTIPLUS



### Who is eligible for comembership?

- Married or civil partner.
- Children/parents/relatives who are co-insured with your health insurance company

**N.B. : THE CMCM OFFERS UNMARRIED / NON (PACSED) PARENTS THE FREEDOM TO COAFFILIATE THEIR CHILD(REN) WITH THE PARENT OF THEIR CHOICE ;**

All you have to do is send us a letter signed by both parents accompanied by a copy of your ID card

Below is a list of documents to be provided if your family situation at the CMCM is not complete :



### In case of birth, adoption, marriage or partnership (PACS)

a copy of the official relevant certificate



### If you are studying

a certificate of studies from the age of 19

### In case of inactivity

a coinsurance certificate from your health insurance



### In case of separation

a certificate of residence as well as an expanded certificate of residence from the municipality attesting to marital status

### In case of divorce

an extract of the marriage certificate with the entry of marriage dissolution relating to the divorce or a declaration of termination of a civil partnership (PACS)



### In case of death

a copy of the death certificate