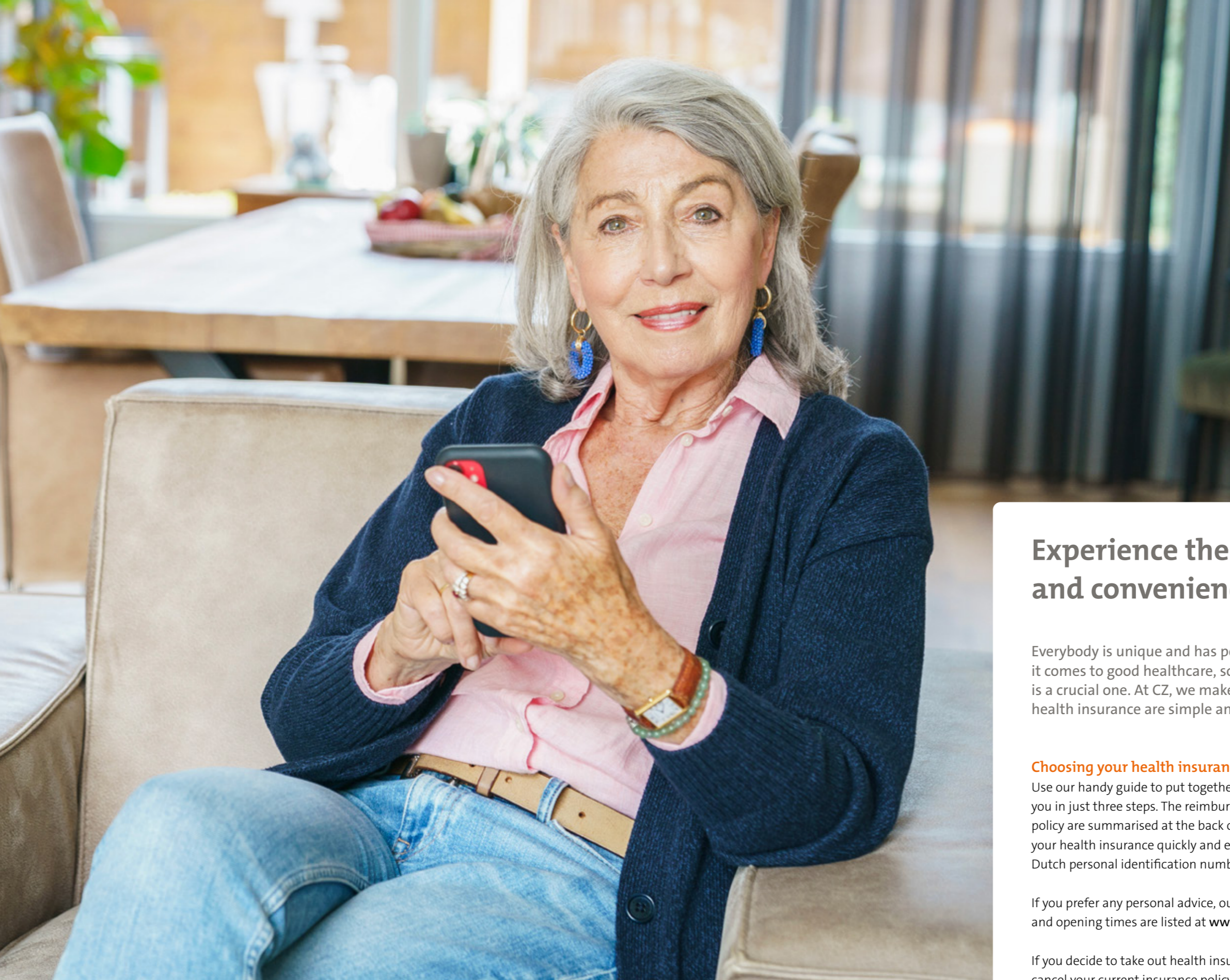




CZ Health Insurance 2024



## Experience the personal service and convenience of CZ

Everybody is unique and has personal needs and wishes when it comes to good healthcare, so your choice of health insurance is a crucial one. At CZ, we make sure that all aspects of your health insurance are simple and convenient.

### Choosing your health insurance — a helping hand from CZ

Use our handy guide to put together the insurance package that is right for you in just three steps. The reimbursements provided by each insurance policy are summarised at the back of this guide. Visit [www.cz.nl](http://www.cz.nl) to take out your health insurance quickly and easily. Just make sure that you have your Dutch personal identification number (BSN) to hand.

If you prefer any personal advice, our advisers will help you. The addresses and opening times are listed at [www.cz.nl/kantoor](http://www.cz.nl/kantoor) (in Dutch).

If you decide to take out health insurance with us, we will automatically cancel your current insurance policy for you, so switching couldn't be easier.

*Register online in a matter of minutes*

# The health insurance that's right for you

When it comes to health insurance, there is no single package that is right for everyone. Follow our three steps to find out which health insurance best meets your needs. The package overview (starting on page 10) summarises the reimbursements provided by each policy.

## Tips for reducing your costs

- If you do not expect to incur a lot of medical costs, a voluntary deductible may be a good idea.
- Receive a discount on your premium of up to 2% by paying it in annual, biannual or quarterly instalments.
- You may qualify for a healthcare allowance from the Dutch tax authorities (Belastingdienst). You can request this allowance at [www.toeslagen.nl](http://www.toeslagen.nl) (in Dutch).

### STEP 1

## Select a general insurance policy

The general insurance policy covers the main types of healthcare you receive, such as from your general practitioner, the hospital and the pharmacy. Everyone living or working in the Netherlands is legally obliged to take out a general insurance policy. CZ has three general insurance policies to choose from: de 'Zorgbewustpolis', de 'Zorg-op-maatpolis' en de 'Zorgvariatiepolis'.

|   | Zorgbewustpolis   | Zorg-op-maatpolis   | Zorgvariatiepolis   |
|---|---|---|---|
| Type of policy  | in-kind policy  | in-kind policy  | combination insurance   |
| Reimbursement for contracted healthcare providers                       | 100%  | 100%  | 100%  |
| Reimbursement for non-contracted healthcare providers                   | 70% of the bill up to max. 70% of it rate of healthcare providers with contract | 75% of the bill up to max. 70% of it rate of healthcare providers with contract | 100% to it market rate *<br>Exception 85% of the bill reimbursed by healthcare providers without a contract for it GZZ and community nursing.<br>The compensation is maximum 85% of it rate of healthcare providers with contract |
| Options for voluntary deductible (in addition to compulsory deductible) | € 500,-   | € 100,- / € 200,- / € 300,- / € 400,- / € 500,-                                 | € 100,- / € 200,- / € 300,- / € 400,- / € 500,-   |

\* Market rate: this is the market rate that is appropriate in the Netherlands for a particular treatment.

## Select your deductible

The deductible is the amount you have to pay yourself before you start receiving reimbursement for healthcare under the general insurance policy. The compulsory deductible for 2024 is €385 which has been set by the government. On top of that, you can also opt for a voluntary deductible, increasing your total deductible to a maximum of €885. The higher the deductible you choose, the lower your premium will be.

## More about deductibles

- The deductible applies to all insured persons from the age of 18.
- You don't pay a deductible for certain types of healthcare, such as GP appointments or obstetric care.
- If you would prefer to pay your deductible in instalments, you can. If it turns out at the end of the year that you have paid too much, the surplus will automatically be refunded in the following year.
- In addition to the deductible, you also need to pay a statutory personal contribution for some healthcare services. This is also set by the government. This personal contribution applies to all insured persons, regardless of their age.
- To find out more about deductibles, go to [www.cz.nl/en/health-insurance/deductible](http://www.cz.nl/en/health-insurance/deductible).

*Go to page 10 to see which healthcare is subject to a deductible*

### STEP 2

## Choose your additional insurance package

Since not all healthcare is reimbursed under the general insurance policy, we offer additional insurance packages to cover this healthcare. Our additional insurance packages provide you with extra cover, such as for urgent medical care abroad, physiotherapy or alternative treatment methods.

## What else you need to know about our additional insurance package

- You never pay a deductible for healthcare covered under the additional insurance package.
- Children under 18 are co-insured without charge under your most comprehensive additional insurance package.
- CZ accepts everyone for additional insurance, regardless of their age, stage of life, or current or future healthcare needs.

### STEP 3

## Choose your additional dental insurance package

A trip to the dentist can be expensive. You are well covered with our dental insurance packages. Also for orthodontics. We have two dental insurance packages to choose from – 'Tandarts' and 'Uitgebreide Tandarts'. We will assess your teeth based on a statement from your dentist (which you will receive after registering) for the 'Uitgebreide Tandarts' dental package only.

## Maybe you'd like to take out the additional insurance 'Jongeren' or 'Gezinnen'?

Then you do not need an additional insurance package, as these packages already include reimbursement for dental care and orthodontic care.



## Extra health support

Your health is not anybody else's. That's why CZ Extra supports you with the things that are important to you. Whenever you need healthcare, but also when you feel fine and want to keep it that way. Whether you want to sleep better at night or contact a nurse directly, there are over 20 extra benefits, ranging from useful apps and services to attractive discounts. And it's included in your health insurance.

Take a look at more than 20 benefits at [www.cz.nl/extra](http://www.cz.nl/extra)

- **App de verpleegkundige.** Not sure whether or not you should see a doctor? Chat with a nurse and get professional advice within an hour.
- **SkinVision.** Use the SkinVision app to find out in 30 seconds if an unusual spot on your skin is suspicious or not.
- **Stress test.** Feeling tense or having headaches? It might be stress. Check your stress levels and get customised advice.

### A baby on the way? Congratulations!

You don't have to inform us of your pregnancy. However, we can help you with the things you need to arrange. Read more information at [www.cz.nl/zwanger](http://www.cz.nl/zwanger) (in Dutch). Or sign up for the free special email series on pregnancy.

### Caring for a loved one?

Being an informal carer is often difficult, so it's important to take good care of yourself as well. If you could use some help making the necessary arrangements, or need some time away to recharge, we would be happy to support you with advice and useful resources. Go to [www.cz.nl/mantelzorg](http://www.cz.nl/mantelzorg) (in Dutch).

### Want to work on improving your health?

Whether you want to exercise more, sleep well or experience less stress, adopting a healthy lifestyle will make you feel better both physically and mentally. Take a look at our tips at [www.cz.nl/thema](http://www.cz.nl/thema) (in Dutch) or get started right away with one of these online trainings resources:

- **Get Fit.** Register for Get Fit and receive a free personal plan in your mailbox. Including healthy recipes and exercises you can do at home.
- **FitzMe.** Start working to achieve your personal sleep, nutrition or exercise goals with FitzMe and improve your lifestyle by making a few simple changes.

### Discounts on sportswear, glasses and more ...

- As a CZ customer, you qualify for discounts on many products and services, such as glasses and lenses or a gym membership. Find out more benefits at [www.cz.nl/klantvoordeel](http://www.cz.nl/klantvoordeel) (in Dutch).
- If you don't want to miss out on special deals and offers, sign up for our newsletter at [www.cz.nl/nieuwsbrief](http://www.cz.nl/nieuwsbrief) (in Dutch).

### Service and convenience

Maybe you have a question about your health, want to know how much you'll be reimbursed or want to submit an invoice quickly. Whatever your needs, we offer top service at CZ.

- **Download the CZ app.** The CZ app gives you instant access to various healthcare matters, from submitting claims to viewing your personal reimbursements. Log in with your fingerprint or code and view your reimbursements.
- **Easy arrange your healthcare matters on MijnCZ.** Check your reimbursements or deductible any time you like online. You can also make changes here, like when CZ should deduct your premium. Arrange this and more at [www.cz.nl/mijn.cz](http://www.cz.nl/mijn.cz).
- **All correspondence in one place.** You will receive all correspondence from us in the online 'Mijn CZ' portal, meaning you will never again misplace a letter or document. How convenient is that? Still, if you'd rather we send you letters and documents by post, that's not a problem either. Please contact our Customer Services to arrange this.

### Our healthcare advisers would be happy to help you

If you have a question about healthcare or are looking for the best care, call the CZ Healthcare Team (Zorgteam) on +31 (0)13 594 9110. We'd be happy to help you with:

- **Finding a healthcare provider.** To find the best healthcare provider near you, talk to the CZ Healthcare Team. You can also find your healthcare provider yourself on [www.cz.nl/zorgvinder](http://www.cz.nl/zorgvinder) (in Dutch).
- **Waiting list mediation.** If there is awaiting list for your treatment, our healthcare advisers will look into whether you can get treatment sooner elsewhere.
- **Arranging a second opinion.** If you are unsure about a diagnosis or treatment, simply arrange a second opinion together with the CZ Healthcare Team.
- **Arranging extra help and support.** We can help you arrange extra support, like for home nursing, home adaptations, and transport to and from hospital. If you would rather arrange matters on your own, you can use the handy CZ Assistance Guide (HulpWijzer). Go to [www.cz.nl/hulpwijzer](http://www.cz.nl/hulpwijzer) (in Dutch).



## Package overview

The following pages outline which reimbursements are provided by our general insurance policy and additional insurance packages. A summary of all reimbursements and terms and conditions can be found in our terms and conditions of insurance at [www.cz.nl/conditions](http://www.cz.nl/conditions).

- Healthcare marked with a “●” in the general insurance column is reimbursed.
- A “✓” in one of the columns for an additional insurance package indicates that this healthcare is reimbursed up to the maximum rate applicable in the Netherlands. Take a look at [www.cz.nl/conditions](http://www.cz.nl/conditions) to find out what this rate is.
- For more details about each reimbursement, visit [www.cz.nl/vergoedingen](http://www.cz.nl/vergoedingen) (in Dutch).

If you would like to quickly calculate your premium, or want to register right now, visit [www.cz.nl](http://www.cz.nl).

Or call  
CZ Customer  
Services on  
+31 (0)88 555 77 77



### STEP 1

#### GENERAL INSURANCE POLICY

### STEP 2

#### ADDITIONAL INSURANCE PACKAGES

|  | Reimbursement | Deductible | Personal contribution |  | 'Start' | 'Basis' | 'Plus'                         | 'Top'                          | 'Jongeren' | 'Gezinnen'                     | '50+'        |
|--|---------------|------------|-----------------------|--|---------|---------|--------------------------------|--------------------------------|------------|--------------------------------|--------------|
| <b>Healthcare in a hospital</b>        |               |            |                       |  |         |         |                                |                                |            |                                |              |
| Specialist medical healthcare          | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Admission                              | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Thrombosis service                     | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Correction of the position of the ears |               |            |                       |  |         |         | ✓                              | ✓                              |            | ✓                              |              |
| Sterilisation                          |               |            |                       |  |         |         | Male: € 400<br>Female: € 1,250 | Male: € 400<br>Female: € 1,250 |            | Male: € 400<br>Female: € 1,250 |              |
| Second opinion from a doctor           | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Rehabilitation                         | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Transplantants (organ/tissue)          | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Sensory impairment care                | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Accommodation costs                    |               |            |                       |  | € 500   | € 500   | € 500                          | € 500                          | € 500      | € 500                          | € 500        |
| Personal contribution for hospice care |               |            |                       |  |         |         | € 30 per day                   | € 30 per day                   |            |                                | € 30 per day |
| Genetic testing and advice             | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Audiology care                         | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Mechanical ventilation                 | ●             | Yes        |                       |  |         |         |                                |                                |            |                                |              |
| Trials for cancer in children          | ●             |            |                       |  |         |         |                                |                                |            |                                |              |
| <b>General practitioner care</b>       |               |            |                       |  |         |         |                                |                                |            |                                |              |
| General practitioner                   | ●             |            |                       |  |         |         |                                |                                |            |                                |              |
| Combined lifestyle intervention        | ●             |            |                       |  |         |         |                                |                                |            |                                |              |



## STEP 1

## STEP 2

## GENERAL INSURANCE POLICY

## ADDITIONAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Start'

'Basis'

'Plus'

'Top'

'Jongeren'

'Gezinnen'

'50+'

## Medicines and pharmacy

Medicines under the Medicines Reimbursement System (GVS)

•

Yes

Possible

Contraceptives under the Medicines Reimbursement System (GVS) up to the age of 21

•

Yes

Possible

Contraceptives under the Medicines Reimbursement System (GVS) from the age of 21

100%

100%

100%

100%

100%

Dietary preparations

•

Yes

Condoms (order at [www.cz.nl/condoms](http://www.cz.nl/condoms) (in Dutch))

50 pieces per year

## Therapies

Physiotherapy, exercise therapy

• Up to the age of 18

Maximum of 18 sessions per condition

9 sessions

12 sessions

20 sessions

12 sessions

13 sessions

• Up to the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)

•

• From the age of 18

9 sessions

12 sessions

20 sessions

9 sessions

12 sessions

13 sessions

• From the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)

From the 21st session

Yes

• Intermittent claudication

37 sessions

Yes

• Pelvic physiotherapy (once during the entire insurance term)

9 sessions

Yes

• Exercise therapy for knee and hip osteoarthritis

12 sessions

Yes

• Exercise therapy for COPD stage II or higher (number of sessions depends on the GOLD classification)

- Class A, 1st year of treatment

5 sessions

Yes

- Class B1, 1st year of treatment

27 sessions

Yes

- Class B1, 2nd year of treatment onwards

3 sessions

Yes

- Class B2, C and D 1st year of treatment

70 sessions

Yes

- Class B2, C and D 2nd year of treatment onwards

52 sessions

Yes

Occupational therapy

• From the age of 18

10 hours

Yes

• Up to the age of 18

10 hours

2 hours

2 hours

2 hours

2 hours

2 hours

• Carer training/supervision for occupational therapy

2 hours

2 hours

2 hours

2 hours

2 hours

Speech and language therapy

•

Yes

Foot treatment and advice (on medical grounds)

•

Yes

Foot treatment in other cases

€ 115

€ 115

€ 70

€ 115

€ 115

Skin therapy

• Treatment of facial acne

€ 230

€ 230

€ 230

€ 230

€ 230

• Camouflage therapy in the face/neck (once during the entire insurance term)

€ 200

€ 200

€ 200

€ 200

€ 200

• Facial hair removal (once during the entire insurance term)

€ 570

€ 570

€ 570

€ 570

€ 570

UVB light equipment

•

Yes

Therapeutic camp for children

€ 200

€ 200

€ 200

€ 200

Nursing and personal care

Direct nursing

•

Carer relief maximum per year

€ 2,250

€ 2,250

€ 2,250

€ 2,250

€ 2,250

€ 2,250

External informal care broker (once during the entire insurance term)

7 hours

7 hours

7 hours

7 hours

7 hours

7 hours

Alternative treatment methods and medicines

Total reimbursement for alternative treatment methods and medicines

€ 350

€ 550

€ 200

€ 350

€ 350

• Alternative treatment methods

€ 40 per day

€ 40 per day

€ 30 per day

€ 40 per day

€ 40 per day

• Alternative medicines

✓

✓

✓

✓

✓

## STEP 1

## STEP 2

## GENERAL INSURANCE POLICY

## ADDITIONAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Start'

'Basis'

'Plus'

'Top'

'Jongeren'

'Gezinnen'

'50+'



## Healthcare abroad

Non-urgent medical care abroad

•

Yes

Urgent medical care abroad during temporary stays (100% of the claimed rate outside the Netherlands or your country of residence)

•

Yes

• Organisational costs through emergency centre

✓

✓

✓

✓

✓

✓

✓

• Medically necessary repatriation for sick insured person

✓

✓

✓

✓

✓

✓

✓

• Dental help

€ 275

€ 275

€ 275

€ 275

€ 275

€ 275

€ 275



## Childbirth and obstetric care

Fertility treatment

•

Yes

Antenatal screening on medical grounds

•

Possible

Childbirth course (per year)

€ 100

€ 100

€ 200

€ 200

Maternity package. Can be requested if you are pregnant, cannot be requested by your partner

•

Outpatient childbirth on non-medical grounds

•

Yes

Reimbursement of personal contribution for outpatient childbirth on non-medical grounds

✓

✓

✓

✓

Outpatient childbirth in hospital on medical grounds

•

Obstetric help during a home birth

•

Obstetric care in maternity centre or hospital on non-medical grounds

•

Yes

Obstetric care in hospital on medical grounds

•

Obstetric care at home

A maximum of 10 days

Yes

Reimbursement of personal contribution for obstetric care

✓

Additional obstetric care on medical grounds

4 days

4 days

4 days

4 days

Obstetric care after hospitalisation

6 hours

6 hours

6 hours

6 hours

Aftercare following care in incubator

12 hours

12 hours

12 hours

12 hours

Lactation consultant

€ 200

€ 200

€ 200

€ 200



## Transport

Transport by ambulance (200km one-way)

•

Yes

Transport by private car on medical grounds (rate set by law)

•

Yes

Yes

Transport by taxi/public transport on medical grounds (200km one-way)

•

Yes

Yes

max. € 200

Travel costs for parents in the event of child's hospitalisation (for children up to the age of 18)

max € 0.19 per km



## Mental healthcare

Specialist mental healthcare from the age of 18

•

Yes

Basic mental healthcare from the age of 18

•

Yes

Drop-in centres for cancer patients/survivors and their families

€ 150

€ 150

€ 150

€ 150

€ 150

€ 150

€ 150



## STEP 1

## STEP 2

## GENERAL INSURANCE POLICY

## ADDITIONAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Start'

Basis

Plus

Top

Jongeren

Gezinnen

50+

|   | Reimbursement | Deductible | Personal contribution |  | 'Start'  | Basis     | Plus      | Top       | Jongeren | Gezinnen  | 50+      |
|---|---------------|------------|-----------------------|--|----------|-----------|-----------|-----------|----------|-----------|----------|
| <b>Medical aids</b>   |               |            |                       |  |          |           |           |           |          |           |          |
| Full or partial reimbursement of medical aids such as orthopaedic shoes, wigs and incontinence-related products. The regulations on medical aids ('Reglement Hulpmiddelen') available at <a href="http://www.cz.nl/voorwaardencollectief">www.cz.nl/voorwaardencollectief</a> (in Dutch) specify the reimbursement and personal contribution for each medical aid | •             | Possible   | Possible              |  |          |           |           |           |          |           |          |
| Glasses, contact lenses and laser eye treatment (every two calendar years)  |               |            |                       |  |          |           | € 100     | € 125     | € 100    | € 150     | € 100    |
| Arch supports and orthotic insoles  |               |            |                       |  |          |           | € 75      | € 75      | € 60     | € 60      | € 60     |
| Bedwetting alarm, hire/purchase (once during the entire insurance term)   |               |            |                       |  |          | ✓         | ✓         | ✓         |          | ✓         |          |
| Test strips for non-insulin dependent diabetes patients   |               |            |                       |  |          | € 40      | € 40      | € 40      |          | € 40      | € 40     |
| Reimbursement of personal contribution for wig or other headpiece   |               |            |                       |  |          | € 75      | € 75      | € 75      |          |           | € 75     |
| Reimbursement of personal contribution for hearing aids (per device)  |               |            |                       |  |          |           | € 100     | € 200     |          |           | € 300    |
| Support pessary   |               |            |                       |  |          | ✓         | ✓         | ✓         |          | ✓         |          |
| Medical aids for Activities of Daily Living (ADLs)  |               |            |                       |  |          | € 70      | € 70      | € 70      |          |           | € 100    |
| Home monitor  |               |            |                       |  |          | 24 months | 24 months | 24 months |          | 24 months |          |
| Home care items   |               |            |                       |  |          | 50%       | 50%       | ✓         |          | 50%       | 75%      |
| Epileptic seizure alarms  |               |            |                       |  |          | ✓         | ✓         | ✓         |          | ✓         | ✓        |
| Cranial orthosis  |               |            |                       |  |          | ✓         | ✓         | ✓         |          | ✓         |          |
| Post-mastectomy lingerie (once during the entire insurance term)  |               |            |                       |  |          | € 90      | € 90      | € 90      | € 90     | € 90      | € 90     |
| <b>Preventive healthcare</b>  |               |            |                       |  |          |           |           |           |          |           |          |
| Preventive examinations   |               |            |                       |  |          | € 50      | € 100     | € 150     |          | € 50      | € 50     |
| Prevention budget   |               |            |                       |  |          |           |           |           |          |           |          |
| Online health programme (programmes currently on offer are listed on the site)  |               |            |                       |  |          |           |           |           | € 60     | € 60      | € 60     |
| Flu jab   |               |            |                       |  |          |           |           |           |          |           | ✓        |
| Vaccinations and tablets for travel abroad  |               |            |                       |  |          |           | 50%       | 75%       | ✓        | ✓         | ✓        |
| Course for quitting smoking   | •             |            |                       |  |          |           |           |           |          |           |          |
| Courses for problematic alcohol consumption and coping with depression  | •             | Yes        |                       |  |          |           |           |           |          |           |          |
| Fall prevention (once during the entire insurance term)   | •             | Yes        |                       |  |          |           |           |           |          |           |          |
| <b>Advice</b>   |               |            |                       |  |          |           |           |           |          |           |          |
| Sports medicine-related advice  |               |            |                       |  |          | € 100     | € 150     | € 150     | € 150    | € 150     | € 150    |
| Consultation on menopause, PMS or cancer (e.g. breast cancer)   |               |            |                       |  |          | € 200     | € 200     | € 200     |          | € 200     | € 200    |
| Dietetics   | 3 hours       | Yes        |                       |  |          | € 120     | € 120     | € 120     | € 120    | € 120     | € 120    |
| Dietary advice  |               |            |                       |  |          | € 50      | € 75      | € 100     | € 50     | € 100     | € 75     |
| <b>Courses and exercise programmes</b>  |               |            |                       |  |          |           |           |           |          |           |          |
| Health courses  |               |            |                       |  |          | € 50      | € 100     | € 200     | € 50     | € 100     | € 100    |
| Exercise programmes (once every 3 years)  |               |            |                       |  | € 350    | € 350     | € 350     | € 350     | € 350    | € 350     | € 350    |
| Self-management course for chronic conditions (once during the entire insurance term)   |               |            |                       |  |          | € 100     | € 100     | € 100     |          | € 100     | € 100    |
| Carer course (once during the entire insurance term)  |               |            |                       |  |          | € 150     | € 150     | € 150     | € 150    | € 150     | € 150    |
| <b>Oral care in the event of accidents</b>  |               |            |                       |  |          |           |           |           |          |           |          |
| Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)  |               |            |                       |  | € 10,000 | € 10,000  | € 10,000  | € 10,000  | € 10,000 | € 10,000  | € 10,000 |

STEP 1

STEP 3

## GENERAL INSURANCE POLICY

## DENTAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Tandarts'

'Uitgebreide Tandarts'

'Jongeren'

'Gezinnen'



|  | Reimbursement      | Deductible | Personal contribution |  | 'Tandarts'  | 'Uitgebreide Tandarts'  | 'Jongeren'  | 'Gezinnen'   |
|--|--------------------|------------|-----------------------|--|---|---|---|--|
| <b>Total reimbursement for dental care</b>   |                    |            |                       |  | € 450   | € 1,150   | € 450   | € 250  |
| <b>Dental care up to the age of 18</b>   |                    |            |                       |  |   |   |   |  |
| Check-ups  | •                  |            |                       |  |   |   |   |  |
| Fluoride treatment   | •                  |            |                       |  |   |   |   |  |
| Other dental care such as tooth removal, fillings and root canal treatment   | •                  |            |                       |  |   |   |   |  |
| <b>Dental care from the age of 18</b>  |                    |            |                       |  |   |   |   |  |
| Check-ups  |                    |            |                       |  | 100%  | 100%  | 100%  | 100%   |
| Other dental care such as tooth removal, fillings and root canal treatment   |                    |            |                       |  | 75%   | 75%   | 75%   | 100%   |
| <b>Dental care for all age groups</b>  |                    |            |                       |  |   |   |   |  |
| Crowns, inlays, resin-retained bridges, pontics and root caps  |                    |            |                       |  | 75%   | 75%   | 75%   | 100%   |
| Full set of dentures (upper and/or lower)  | Once every 5 years | Yes        | Yes                   |  | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 100% of the personal contribution payable under the general insurance policy |
| Repair/rebasing of full dentures (upper and/or lower)  | •                  | Yes        | Yes                   |  | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 100% of the personal contribution payable under the general insurance policy |
| Partial set of dentures or metal plate denture   |                    |            |                       |  | 75%   | 75%   | 75%   | 100%   |
| Upper implant overdentures   | •                  | Yes        | Yes                   |  | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 100% of the personal contribution payable under the general insurance policy |
| Lower implant overdentures   | •                  | Yes        | Yes                   |  | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 75% of the personal contribution payable under the general insurance policy | 100% of the personal contribution payable under the general insurance policy |
| Implant fees and additional inpatient or outpatient costs  | •                  | Yes        |                       |  |   |   |   |  |
| Dental care for certain indications/handicaps  | •                  | Yes        |                       |  |   |   |   |  |
| <b>Orthodontic care</b>  |                    |            |                       |  |   |   | € 350   |  |
| Orthodontic care up to the age of 18 (1-year waiting period; once during the entire insurance term)                                      |                    |            |                       |  | 80% up to €2,045  | 80% up to €2,045  |   | €2,045   |
| Orthodontic care from the age of 18 (1-year waiting period; once during the entire insurance term)                                       |                    |            |                       |  | 80% up to €345  | 80% up to €345  |   | 80% up to €345   |
| Orthodontic care for certain indications/handicaps   | •                  | Yes        |                       |  |   |   |   |  |
| <b>Oral care in the event of accidents</b>   |                    |            |                       |  |   |   |   |  |
| Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages) |                    |            |                       |  | € 10,000  | € 10,000  | € 10,000  | € 10,000   |





## Carrying care forward

### Legal information

#### Organisation

CZ Zorgverzekeringen N.V. (COC no. 27093766)

Onderlinge Waarborgmaatschappij CZ groep u.a. (COC no. 18028752)

#### Address

Postbus 90152, 5000 LD Tilburg, Netherlands

#### Viewing the terms and conditions of insurance

Visit [www.cz.nl/voorwaarden](http://www.cz.nl/voorwaarden) (in Dutch) or one of our branches, or give us a call.

Insurance contracts are governed by Dutch law.

#### Complaints

Please let us know if you are not happy with our services. You can consult our complaints procedure at [www.cz.nl/klachten](http://www.cz.nl/klachten) (in Dutch). As a health insurer, CZ is affiliated with 'Stichting Klachten en Geschillen Gezondheidszorg' (SKGZ), which has been appointed by the government to resolve health insurance disputes. SKGZ meets all of the government's quality requirements. Further information is available at [www.skgz.nl](http://www.skgz.nl) (in Dutch).

The following bodies also supervise our insurance operations: 'De Nederlandsche Bank', the 'Autoriteit Financiële Markten' (permit numbers 12001020/12000561), the 'Nederlandse Zorgautoriteit' and the 'Nederlands Zorginstituut'.

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