



'CZ 50+' additional insurance package

Product number: 8065013

Valid from 01-01-2024 to 31-12-2024 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on a combination of 'in-kind' and 'refund' cover.

This means you are insured for:

Reimbursement for healthcare in kind:

- contracted healthcare is 100% of the statutory fixed rate or if there is no statutory fixed rate, of the agreed rate.
- non-contracted healthcare is 50% of the statutory fixed rate or if there is no statutory fixed rate, of the average agreed rate (but never more than the statutory maximum rate or the market rate applicable in the netherlands); or of the claimed rate if that is lower.

reimbursement for refund-based healthcare is up to 100% of:

- the statutory fixed rate or if there is no statutory fixed rate, the statutory maximum rate; or if there is no statutory maximum rate:
- the market rate applicable in the netherlands.

in any case, we never reimburse more than the claimed rate or the maximum stated for the insured healthcare.

In order to be reimbursed for the healthcare, the terms and conditions of insurance associated with this reimbursement overview apply. This healthcare is not subject to the deductible.

What is reimbursed	Amount reimbursed	Characteristics
Alternative and psychosocial healthcare		
Alternative and psychosocial healthcare (D.7.)	Maximum 350 euros per year	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
<i>The reimbursement of 350 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none">• alternative and psychosocial treatments (D.7.1.)	Maximum 40 euros per day	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
<ul style="list-style-type: none">• alternative medicines (D.7.2.)	100 %	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
Glasses, contact lenses and laser eye surgery		
Glasses, contact lenses, laser eye surgery and the statutory personal contribution under the general insurance policy (D.4.7.a., D.4.7.b., D.4.7.c. and D.1.4.)	Maximum 100 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none">• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
Urgent medical care abroad (D.14.a.)	Outside the Netherlands or your country of residence 100 % of the claimed rate this includes the reimbursement under your general insurance policy	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Urgent oral care abroad (D.14.b.)	Maximum 275 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Repatriation in the event of illness (D.14.c.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietetics		
Dietetics (D.18.)	Maximum 120 euros per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Occupational therapy		
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Per year 2 uur	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Per year 13 sessions	<ul style="list-style-type: none"> This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 50% of your invoice up to 50% of the average rate agreed with healthcare providers with whom we have a contract This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy rollover (D.16.5.)	Maximum 5 unused sessions	<ul style="list-style-type: none"> • This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. • This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 50% of your invoice up to 50% of the average rate agreed with healthcare providers with whom we have a contract • This healthcare is not subject to the deductible
Mental healthcare		
Drop-in centre (D.6.3.)	Maximum 150 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Skin therapies		
Hair removal (D.10.2.)	Maximum 570 euros once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Acne treatment (D.10.3.)	Maximum 230 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Camouflage therapy (D.10.4.)	Maximum 200 euros once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Medical aids		
Hairpiece (wig) or other headpiece (D.4.4.a. and D.4.4.b.)	Maximum 75 euros per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package, for all the healthcare combined	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Statutory personal contribution for hearing aids, tinnitus maskers and ear pieces (D.4.5.)	Maximum 300 euros per hearing aid	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Diabetes testing supplies (D.4.15.)	Maximum 40 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	Maximum 60 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Medical aids for ADLs (D.4.11.)	Maximum 100 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Home care items (D.4.12.)	75 %	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Ketone strips (D.4.12.)	75 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Support pessary (D.4.14.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Epileptic seizure alarms (D.4.20.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care		
Carer relief (D.24.2.a.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care broker (D.24.3.)	Maximum 7 uur once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Oral care		
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention		
Preventive examination to identify risk factors related to cardiovascular disease (D.2.2.a.)	Maximum 50 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Online health check (D.2.2.h.)	Per year 1 time(s)	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Online health course: Self-help programme, course on infant nutrition, healthy cooking course or mindfulness training (D.2.2.k., D.2.2.l. and D.6.8.)	Per year 60 euros maximum of 1 programme, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention for travel abroad (D.2.3.e.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Consultation on menopause, PMS or cancer (e.g. breast cancer) (D.2.5.a. and D.2.5.b.)	Maximum 200 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Sports medicine-related advice (D.2.6.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietary advice (D.2.7.)	Maximum 75 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
First aid or health course (D.2.8.)	Maximum 100 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Self-management course (D.2.11.)	Maximum 100 euros once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Exercise programme (D.22.2.)	Maximum 350 euros per 3 years	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Accommodation/admission		
Accommodation costs (D.13.2.a. and D.13.2.b.)	Maximum 500 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Personal contribution for a stay in a hospice (D.13.7.)	Maximum 30 euros per day	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Foot care		
General foot care (D.15.1.)	Maximum 115 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible