



'CZ Excellent' additional insurance package

Product number: 8000115

Valid from 01-01-2025 to 31-12-2025 (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 treatments (D.7.1.)	Maximum 750 euros per year, €50 per day	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
Alternative medicines (D.7.2.)	Maximum 750 euros per year	<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 300 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
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	

What is reimbursed	Amount reimbursed	Characteristics
Urgent oral care abroad (D.14.b.)	100%	<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
Repatriation - accompanying persons (D.14.d.)	Maximum 4 family members	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Transport of human remains (D.14.f.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietetics		
Dietetics (D.18.)	On top of the reimbursement under the general insurance policy 100% 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		
Occupational therapy (D.17.1.)	Maximum 2 hours 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 Up to and including 17 year(s)
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Maximum 2 hours per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Maximum 52 sessions per year	<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
Coping with traumas following a work-related incident (D.6.5.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Skin therapies		
Hair removal (D.10.2.)	Maximum 2.000 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 500 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Camouflage therapy (D.10.4.)	Maximum 5 lessons once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Medical aids		
Head covering/headpiece other than a wig (D.4.4.b.)	Maximum 75 euros per year	<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
Statutory personal contribution and/or amount above the maximum reimbursement under the general insurance policy for medical aids (D.4.1.)	Maximum 500 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
<i>You can choose from one of the following reimbursements:</i>		
Costs for purchasing a bedwetting alarm (D.4.6.)	Maximum 100% once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Costs for renting a bedwetting alarm (D.4.6.)	Maximum 4 months once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	Maximum 75 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Home monitor on loan (D.4.10.)	Maximum 12 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> subsequent extension of home monitor on loan (D.4.10.) 	Maximum 12 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
ADL medical aids (D.4.11.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Home care items (D.4.12.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Ketone strips (D.4.12.)	100%	<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
Braces and bandages (D.4.18.)	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
Cranial orthosis (D.4.21.)	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 hours once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medicines		
Contraceptives (medicines and medical aids) (D.3.5.b.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From 21 year(s)

What is reimbursed	Amount reimbursed	Characteristics
Specialist medical healthcare		
Vasectomy (D.1.1.)	Maximum 400 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Sterilisation (fallopian tubes) (D.1.1.)	Maximum 1.250 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Sterilisation reversal (D.1.2.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Ear position correction surgery (D.1.3.)	Maximum 100% once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
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 1 time(s) per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
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
Vaccination for meningococci (D.2.2.h.)	100%	<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.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietary advice (D.2.7.)	Maximum 250 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
First aid or health course (D.2.8.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Patients' association membership fees (D.2.9.)	Maximum 2 patients' associations per year	<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 500 euros per 3 years	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Accommodation/admission		
Therapeutic camp (D.13.1.)	Maximum 200 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
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
Inpatient accommodation payment (D.13.4.a.)	Maximum 50 euros per day, maximum of 5 days per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From 18 year(s)
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
Childcare in the case of admission of a parent (D.13.8.c.)	Maximum 200 euros per year, per family, from the 3rd day of admission	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Transport		
Statutory personal contribution for patient transport: transport by car, taxi, public transport (2nd class) or other transport (D.12.1.a.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Additional allowance per kilometre when using a car (D.12.1.b.)	Maximum 37 euros in total per kilometre; this includes the reimbursement under your general insurance policy	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Foot care		
Foot care (chiroprody and podiatry) (D.15.1.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Healthcare before childbirth		
Childbirth course (D.19.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Healthcare during childbirth		
Personal contribution for outpatient childbirth (D.20.1.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Healthcare after childbirth		
Breastfeeding-related advice (lactation consultant healthcare) (D.21.1.)	Maximum 200 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Statutory personal contribution for obstetric care (D.21.2.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Obstetric care payment (D.21.3.)	Maximum 130 euros per day, maximum of 14 days	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Additional obstetric care when medically necessary (D.21.4.)	Maximum 4 days	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Aftercare following care in an incubator (D.21.5.)	Maximum 12 hours	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Obstetric care after hospitalisation (D.21.6.)	Maximum 6 hours	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Obstetric care or instruction after adoption (D.21.8.)	Maximum 3 days maximum of 3 hours a day	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible