



# 'CZ Top Collectief' additional insurance package

Product number: 8050005

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
<b>Alternative and psychosocial healthcare</b>		
Alternative and psychosocial healthcare (D.7.)	Maximum 550 euros per year	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<i>The reimbursement of 550 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"><li>• alternative and psychosocial treatments (D.7.1.)</li></ul>	Maximum 40 euros per day	
<ul style="list-style-type: none"><li>• alternative medicines (D.7.2.)</li></ul>	100 %	
<b>Glasses, contact lenses and laser eye surgery</b>		
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 150 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Abroad</b>		
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"> <li>This healthcare is not subject to the deductible</li> </ul>
Urgent oral care abroad (D.14.b.)	Maximum 275 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Repatriation in the event of illness (D.14.c.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Dietetics</b>		
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"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Occupational therapy</b>		
Occupational therapy (D.17.1.)	Per year 2 uur 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"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 17 year(s)</li> </ul>
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Per year 2 uur	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Physiotherapy</b>		
Physiotherapy and exercise therapy (D.16.1.)	Per year 32 sessions	<ul style="list-style-type: none"> <li>This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate.</li> <li>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</li> <li>This healthcare is not subject to the deductible</li> </ul>
Work-related physiotherapy intake (D.16.3.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy rollover (D.16.5.)	Maximum 5 unused sessions	<ul style="list-style-type: none"> <li>• This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate.</li> <li>• 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</li> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Mental healthcare</b>		
Drop-in centre (D.6.3.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Coping with traumas following a work-related incident (D.6.5.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Online psychological programme (D.6.6.)	Per year 1 time(s) per employee	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Mindfulness (D.6.7.)	Maximum 295 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Skin therapies</b>		
Hair removal (D.10.2.)	Maximum 570 euros once per insured person	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Acne treatment (D.10.3.)	Maximum 230 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Camouflage therapy (D.10.4.)	Maximum 200 euros once per insured person	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Medical aids</b>		
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"> <li>• This healthcare is not subject to the deductible</li> </ul>
Statutory personal contribution for hearing aids, tinnitus maskers and ear pieces (D.4.5.)	Maximum 200 euros per hearing aid	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Diabetes testing supplies (D.4.15.)	Maximum 40 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<i>You can choose from one of the following reimbursements:</i>		
1. costs for purchasing a bedwetting alarm (D.4.6.)	Maximum 100 % once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
2. costs for renting a bedwetting alarm (D.4.6.)	Maximum 4 months once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
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"> <li>This healthcare is not subject to the deductible</li> </ul>
Home monitor on loan (D.4.10.)	Maximum 12 months once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>subsequent extension of home monitor on loan (D.4.10.)</li> </ul>	Maximum 12 months once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Medical aids for ADLs (D.4.11.)	Maximum 70 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Home care items (D.4.12.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Ketone strips (D.4.12.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Support pessary (D.4.14.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Epileptic seizure alarms (D.4.20.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Cranial orthosis (D.4.21.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Informal care</b>		
Carer relief (D.24.2.a.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Informal care broker (D.24.3.)	Maximum 7 uur once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Medicines</b>		
Contraceptives (medicines and medical aids) (D.3.5.b.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>From 21 year(s)</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Specialist medical healthcare</b>		
Sterilisation male (D.1.1.)	Maximum 400 euros	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>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)</li> <li>You are male</li> </ul>
Sterilisation female (D.1.1.)	Maximum 1.250 euros	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>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)</li> <li>You are female</li> </ul>
Ear position correction surgery (D.1.3.)	Maximum 100 % once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 17 year(s)</li> </ul>
<b>Oral care</b>		
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Prevention</b>		
Preventive examination to identify risk factors related to cardiovascular disease (D.2.2.a.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Prevention allowance (D.2.2.)	Maximum 250 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<i>The reimbursement of 250 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"> <li>online health check or basic preventive examination (D.2.2.b.)</li> </ul>	Per year 1 time(s) maximum of €75 per examination	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<ul style="list-style-type: none"> <li>eHealth training (D.2.2.g.)</li> </ul>	Per year 1 time(s)	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<ul style="list-style-type: none"> <li>online health check (D.2.2.h.)</li> </ul>	Per year 1 time(s)	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<ul style="list-style-type: none"> <li>flu jab (D.2.2.i.)</li> </ul>	Per year 1 time(s)	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Prevention for travel abroad (D.2.3.e.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
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"> <li>This healthcare is not subject to the deductible</li> </ul>
Sports medicine-related advice (D.2.6.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Dietary advice (D.2.7.)	Maximum 100 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
First aid or health course (D.2.8.)	Maximum 200 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Self-management course (D.2.11.)	Maximum 100 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Exercise programme (D.22.2.)	Maximum 350 euros per 3 years	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Accommodation/admission</b>		
Therapeutic camp (D.13.1.)	Maximum 200 euros	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 17 year(s)</li> </ul>
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"> <li>This healthcare is not subject to the deductible</li> </ul>
Personal contribution for a stay in a hospice (D.13.7.)	Maximum 30 euros per day	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
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"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Foot care</b>		
General foot care (D.15.1.)	Maximum 115 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Healthcare before childbirth</b>		
Childbirth course (D.19.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Healthcare during childbirth</b>		
Personal contribution for outpatient childbirth (D.20.1.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Healthcare after childbirth</b>		
Breastfeeding-related advice (D.21.1.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Statutory personal contribution for obstetric care (D.21.2.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Additional obstetric care when medically necessary (D.21.4.)	Maximum 4 days	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Aftercare following care in an incubator (D.21.5.)	Maximum 12 uur	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Obstetric care after hospitalisation (D.21.6.)	Maximum 6 uur	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>