



'CZdirect Fysio 12+' additional insurance package

Product number: 9100113

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 healthcare (D.7.)	Maximum 250 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
<i>The reimbursement of 250 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"> • alternative and psychosocial treatments (D.7.1.) 	Maximum 25 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	
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
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Maximum 12 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
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

What is reimbursed	Amount reimbursed	Characteristics
Medicines		
Contraceptive pill from the age of 21 (D.3.5.a.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From 21 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		
Prevention for travel abroad (D.2.3.e.)	100%	<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
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