



# 'CZ direct' ('Natura Direct' health insurance policy)

Product number: 9100102

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

Your insurance is a basisverzekering and is based on 'in-kind' 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 65% 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.

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.

What is reimbursed	Amount reimbursed	Characteristics
<b>Abroad</b>		
<i>You can choose from one of the following reimbursements:</i>		
1. healthcare abroad (B.2.2.)	Same level and scope for which the healthcare is insured in the Netherlands or your country of residence	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
2. healthcare in a treaty country (B.2.1.)	The statutory regulation in the treaty country	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
<b>Dietary preparations</b>		
Dietary preparations (B.16.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
<b>Dietetics</b>		
Dietetics (B.11.)	Per year 3 hours of treatment	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Dietetics as part of multidisciplinary care (B.11.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Occupational therapy</b>		
Occupational therapy (B.9.)	Per year 10 hours of treatment	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Physiotherapy</b>		
Physiotherapy and exercise therapy up to and including the age of 17 (B.8.3.)	Per condition 9 sessions per year, en zo nodig 9 behandelingen extra voor dezelfde aandoening, from the first session	<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> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy for whiplash up to and including the age of 17 (B.8.3.)	During a maximum of 3 months 100 % and, if necessary, extension for a maximum period of 6 months, from the first session	<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> <li>• From the first session</li> </ul>
Physiotherapy and/or exercise therapy for whiplash from the age of 18 (B.8.1.)	During a maximum of 3 months 100 % and, if necessary, extension for a maximum period of 6 months, from the 21st session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy for juvenile osteochondrosis up to and including the age of 17 (B.8.3.)	From the first session 100 %	<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> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy for juvenile osteochondrosis from 18 to 21 years of age inclusive (B.8.1.)	From the 21st session 100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 up to and including 21 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy according to the list of conditions from the age of 18 (B.8.1.)	From the 21st session 100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy according to the list of conditions up to and including the age of 17 (B.8.3.)	From the first session 100 %	<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> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy for motor retardation or a developmental disorder of the central nervous system up to and including the age of 16 (B.8.3.)	From the first session 100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 16 year(s)</li> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy for radicular syndrome with loss of motor function or pelvic instability after childbirth from the age of 18 (B.8.1.)	During a maximum of 3 months 100 % from the 21st session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy for radicular syndrome with loss of motor function or pelvic instability after childbirth up to and including the age of 17 (B.8.3.)	During a maximum of 3 months 100 % from the first session	<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> <li>• From the first session</li> </ul>

<b>What is reimbursed</b>	<b>Amount reimbursed</b>	<b>Characteristics</b>
Physiotherapy and exercise therapy for fractures after conservative treatment from the age of 18 (B.8.1.)	During a maximum of 6 months 100 % from the 21st session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy for fractures after conservative treatment up to and including the age of 17 (B.8.3.)	During a maximum of 6 months 100 % from the first session	<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> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy for frozen shoulder (adhesive capsulitis) or peripheral artery disease at Fontaine stage 3 from the age of 18 (B.8.1.)	During a maximum of 12 months 100 % from the 21st session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy for frozen shoulder (adhesive capsulitis) or peripheral artery disease at Fontaine stage 3 up to and including the age of 17 (B.8.3.)	During a maximum of 12 months 100 % from the first session	<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> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy after discharge and return home or termination of day treatment from the age of 18 (B.8.1.)	During a maximum of 12 months following discharge or termination of treatment at the facility 100 % from the 21st session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy after discharge and return home or termination of day treatment up to and including the age of 17 (B.8.3.)	During a maximum of 12 months following discharge or termination of treatment at the facility 100 % from the first session	<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> <li>• From the first session</li> </ul>
Physiotherapy and exercise therapy for a soft tissue tumour from the age of 18 (B.8.1.)	For up to 2 years after radiotherapy 100 % from the 21st session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the 21st session</li> </ul>
Physiotherapy and exercise therapy for a soft tissue tumour up to and including the age of 17 (B.8.3.)	For up to 2 years after radiotherapy 100 % from the first session	<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> <li>• From the first session</li> </ul>
Pelvic physiotherapy for urinary incontinence from the age of 18 (B.8.2.)	Maximum 9 sessions once per insured person	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>
Physiotherapy (supervised walking therapy) for intermittent claudication from the age of 18 (B.8.4.)	During a maximum of 12 months 37 sessions	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>
Physiotherapy (supervised exercise therapy) for osteoarthritis in the hip or knee joint from the age of 18 (B.8.5.)	During a maximum of 12 months 12 sessions	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Exercise therapy for COPD stage II or higher for Group A (B.8.6.)	During a maximum of 12 months 5 sessions from the first session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the first session</li> </ul>
Exercise therapy for COPD stage II or higher for Group B1 (B.8.6.)	During a maximum of 12 months from the start of the treatment 27 sessions from the first session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the first session</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>• extension of exercise therapy for COPD stage II or higher for Group B1 (B.8.6.)</li> </ul>	Per 12 months 3 sessions in the subsequent years	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>
Exercise therapy for COPD stage II or higher for Group B2, C or D (B.8.6.)	During a maximum of 12 months from the start of the treatment 70 sessions from the first session	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From the first session</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>• extension of exercise therapy for COPD stage II or higher for Group B2, C or D (B.8.6.)</li> </ul>	Per 12 months 52 sessions in the subsequent years	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>
Fall prevention exercise programme (B.8.7.)	Once per year 100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 65 year(s)</li> </ul>
<b>Medical mental healthcare</b>		
Outpatient mental healthcare from the age of 18 (B.19.1.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>
Mental healthcare with admission from the age of 18 (B.19.3.)	Maximum of 3 years (1095 days) 100 % from the 1st day of admission	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>
<b>Medical care for specific patient groups</b>		
Medical care for specific patient groups by a geriatric specialist or doctor for the mentally disabled (B.28.2.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Medical care for specific patient groups by behavioural scientist (B.28.3.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
First-line allied healthcare for specific patient groups (B.28.4.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Medical care in a group setting for vulnerable patients (B.28.5.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Medical care in a group setting for people with acquired brain injury (B.28.6.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Medical care in a group setting for people with Huntington's disease (B.28.7.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Medical care in a group setting for people with severely disturbed behaviour and mild intellectual disabilities (B.28.8.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
<b>General practitioner</b>		
General practitioner care for advice, examination, supervision and multidisciplinary care (B.3.1.)	100 %	<ul style="list-style-type: none"> <li>• Consultations and treatments are not subject to the deductible</li> <li>• From the age of 18, a deductible does apply to vaccinations and vaccines, for example (though not to the administration of such)</li> <li>• From the age of 18, the deductible applies to an MRI, or laboratory or diagnostic tests carried out by a hospital or independent laboratory</li> </ul>
General practitioner care for medical care (B.3.2.)	100 %	<ul style="list-style-type: none"> <li>• Consultations and treatments are not subject to the deductible</li> </ul>
General practitioner care for implanting or removing an IUD or contraceptive implant (e.g. Implanon) (B.3.2.)	100 %	<ul style="list-style-type: none"> <li>• Consultations and treatments are not subject to the deductible</li> <li>• From the age of 18, the deductible applies to an IUD or Implanon rod (though not to the insertion or removal of such)</li> </ul>
General practitioner care for cow's milk allergy and the cow's milk allergy test (B.3.2.)	100 %	<ul style="list-style-type: none"> <li>• Consultations and treatments are not subject to the deductible</li> </ul>
General practitioner care with a focus on tuberculosis and infectious diseases (B.3.2.)	100 %	<ul style="list-style-type: none"> <li>• Consultations and treatments are not subject to the deductible</li> <li>• From the age of 18, a deductible does apply to vaccinations and vaccines, for example (though not to the administration of such)</li> <li>• From the age of 18, the deductible applies to an MRI, or laboratory or diagnostic tests carried out by a hospital or independent laboratory</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
General practitioner care for mental healthcare (B.3.3.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
General practitioner care and combined lifestyle intervention from the age of 18 (B.3.4.)	100 %	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>From 18 year(s)</li> </ul>
Healthcare and support for overweight and obese children (B.3.5.)	Maximum of 3.5 years 100 %	<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>Medical aids</b>		
Hairpiece (wig) (B.17.6.)	Maximum 465 euros from 0 euros	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> <li>From 0 euros</li> </ul>
Medical aids related to hearing disorders (B.17.8.)	100 %	<ul style="list-style-type: none"> <li>From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question</li> </ul>
Calling apps for the deaf and hearing impaired (B.17.8.)	100 %	<ul style="list-style-type: none"> <li>Medical aids on loan are not subject to the deductible. The costs involved in the use thereof and consumables for the medical aid are subject to the deductible</li> </ul>
Bone-anchored hearing aid with softband (B.17.8.)	100 %	<ul style="list-style-type: none"> <li>Medical aids on loan are not subject to the deductible. The costs involved in the use thereof and consumables for the medical aid are subject to the deductible</li> </ul>
Solo device (B.17.8.)	100 %	<ul style="list-style-type: none"> <li>Medical aids on loan are not subject to the deductible. The costs involved in the use thereof and consumables for the medical aid are subject to the deductible</li> </ul>
Alarm clock and alerting devices (B.17.8.)	100 %	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
Hearing aids, tinnitus maskers and ear pieces up to and including the age of 17 (B.17.8.)	100 %	<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>What is reimbursed</b>	<b>Amount reimbursed</b>	<b>Characteristics</b>
Hearing aids, tinnitus maskers and ear pieces from the age of 18 (B.17.8.)	From 0 euros 75 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 25% of the purchase costs</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Hearing loops, infrared device, FM device and streamers (B.17.8.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Medical aids for urinary and faecal dysfunction (B.17.9.)	100 %	<ul style="list-style-type: none"> <li>• From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question</li> </ul>
Anal douche with accessories (B.17.9.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Incontinence products (B.17.9.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Stoma products (B.17.9.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Orthopaedic shoes up to and including the age of 15 (B.17.10.1.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €65 per pair</li> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 15 year(s)</li> <li>• From 0 euros</li> </ul>
Orthopaedic shoes from the age of 16 (B.17.10.1.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €130 per pair</li> <li>• Deductible applies from the age of 18</li> <li>• From 16 year(s)</li> <li>• From 0 euros</li> </ul>
Contact lenses, scleral contact lenses, bandage contact lenses and colour and coloured contact lenses for pathological myopia up to and including 17 years (B.17.11.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €61 per calendar year in the case of a new lens on one side</li> <li>• Statutory personal contribution of €122 per calendar year in the case of a new lens on both sides</li> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 17 year(s)</li> <li>• From 0 euros</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Contact lenses, scleral contact lenses, bandage contact lenses and colour and coloured contact lenses for a medical condition or trauma (B.17.11.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €61 per calendar year in the case of a new lens on one side</li> <li>• Statutory personal contribution of €122 per calendar year in the case of a new lens on both sides</li> <li>• Deductible applies from the age of 18</li> <li>• From 0 euros</li> </ul>
Lenses for glasses and filter lenses up to and including 17 years (B.17.11.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €61 per calendar year in the case of a new lens on one side</li> <li>• Statutory personal contribution of €122 per calendar year in the case of a new lens on both sides</li> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 17 year(s)</li> <li>• From 0 euros</li> </ul>
Medical aids for contraceptive purposes (B.17.13.)	100 %	<ul style="list-style-type: none"> <li>• From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question</li> <li>• Up to and including 20 year(s)</li> </ul>
Diaphragms and copper IUDs (B.17.13.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• Up to and including 20 year(s)</li> </ul>
Medical aids for monitoring and regulation of blood glucose disorders (B.17.19.)	100 %	<ul style="list-style-type: none"> <li>• From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question</li> </ul>
Real-Time Continuous Glucose Monitoring (B.17.19.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Real-Time Continuous Glucose Monitoring (B.17.19.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>



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Insulin pump and accessories (B.17.19.)	100 %	<ul style="list-style-type: none"> <li>From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question</li> </ul>
Diabetes supplies (B.17.19.)	100 %	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
Personal alarm equipment (B.17.23.)	100 %	<ul style="list-style-type: none"> <li>Medical aids on loan are not subject to the deductible. The costs involved in the use thereof and consumables for the medical aid are subject to the deductible</li> </ul>
<b>Short-term stays in a facility</b>		
Short-term stays in a facility (B.27.)	Maximum of 3 months 100 % extension is possible if the goal is justified in a care plan	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> <li>From 18 year(s)</li> </ul>
<b>Speech and language therapy and stammer therapy</b>		
Speech and language therapy (B.10.)	100 %	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
<b>Medicines</b>		
Medicines under the Medicines Reimbursement System (GVS) (B.15.1.)	100 %	<ul style="list-style-type: none"> <li>Statutory personal contribution maximum of €250</li> <li>Deductible applies from the age of 18</li> <li>You do not pay a deductible for a preferred medicine for which the active ingredient, brand and Z-index code are on our list of preferred medicines ('Lijst voorkeursgeneesmiddelen')</li> <li>You do not pay a deductible for products associated with a quit smoking course; see the 'Quitting smoking' course clause</li> </ul>
Medication assessment (B.15.2.)	Zo nodig vaker 1 times per 12 months	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Medicines prepared by the pharmacy (B.15.4.)	100 %	<ul style="list-style-type: none"> <li>• A statutory personal contribution of a maximum of €250 applies to compounded medicines that include an active ingredient for which a statutory personal contribution applies</li> <li>• Deductible applies from the age of 18</li> </ul>
Medicines imported from abroad (B.15.5.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
<b>Specialist medical healthcare</b>		
Specialist medical healthcare (B.4.3.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>• admission for specialist medical healthcare (B.4.2.)</li> </ul>	Maximum of 3 years (1095 days) 100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Skinvision (B.4.3.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the compulsory deductible</li> <li>• From 18 year(s)</li> </ul>
Plastic surgery (B.4.5.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Rehabilitation (B.4.6.1)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Geriatric rehabilitation (B.4.6.2.)	During a maximum of 6 months 100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Organ transplant, healthcare for the recipient (B.4.7.1.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Liver transplant: healthcare for the donor (B.4.7.2.)	Up to a maximum of 6 months after admission at the expense of the recipient 100 % after 6 months at the expense of the donor	<ul style="list-style-type: none"> <li>• This healthcare and the transport are not subject to the deductible</li> </ul>
Healthcare for the donor in the case of other organs (B.4.7.2.)	Up to a maximum of 13 weeks after admission at the expense of the recipient 100 % after 13 weeks at the expense of the donor	<ul style="list-style-type: none"> <li>• This healthcare and the transport are not subject to the deductible</li> </ul>
The costs of electricity for mechanical ventilation when this is provided in your home (B.4.9.)	Per quarter 13.140 euros	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Fertility treatment IVF and ICSI (B.4.14.)	3 attempts	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• Up to and including 42 year(s)</li> </ul>

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<b>Oral care</b>		
Oral care in exceptional circumstances (B.12.1.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Implant insertion in toothless jaw (B.12.2.)	100 %	<ul style="list-style-type: none"> <li>• A statutory personal contribution applies to the full denture attached to a dental implant</li> <li>• Deductible applies from the age of 18</li> </ul>
Orthodontic care in exceptional circumstances (B.12.3.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
Regular oral care (B.13.)	100 %	<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>
Regular and specialist oral care (B.13.)	100 %	<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>
Dentures up to and including the age of 17 (B.13.)	100 %	<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>
Full denture for one jaw combined with full implant-retained denture for the other jaw, from the age of 18 (B.14.d.)	From 0 euros 83 %	<ul style="list-style-type: none"> <li>• Personal contribution 17%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>• associated mesostructure for the implant-retained dentures for the lower jaw, from the age of 18 (B.14.d.)</li> </ul>	From 0 euros 90 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 10%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>• associated mesostructure for implant-retained dentures for the upper jaw, from the age of 18 (B.14.d.)</li> </ul>	From 0 euros 92 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 8%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Dental surgery from the age of 18 (B.14.a.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Full dentures for upper and/or lower jaw without implants, from the age of 18 (B.14.b.)	From 0 euros 75 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 25%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Repairing and rebasing full dentures from the age of 18 (B.14.b.)	From 0 euros 90 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 10%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Implant-retained lower denture from the age of 18 (B.14.c.)	From 0 euros 90 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 10%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Implant-retained upper denture from the age of 18 (B.14.c.)	From 0 euros 92 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 8%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Repair or rebasing of a removable, implant-retained denture (B.14.b.)	From 0 euros 90 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution 10%</li> <li>• Deductible applies from the age of 18</li> <li>• From 18 year(s)</li> <li>• From 0 euros</li> </ul>
Implant with crown to replace an incisor or canine, from the age of 18 (B.14.e.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> <li>• Up to and including 22 year(s)</li> </ul>
<b>Prevention</b>		
Support with quitting smoking (B.21.2.)	Per year 1 attempt to quit	<ul style="list-style-type: none"> <li>• Coaching and support during a quit smoking course are not subject to the deductible if you go to a healthcare provider that we have contracted for this healthcare</li> <li>• Medicines or nicotine substitutes are not subject to the deductible if they are prescribed by a contracted quit smoking healthcare provider and are prescribed as part of the quit smoking course</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Transport</b>		
Transport by ambulance (B.18.1.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>
<i>You can choose from one of the following reimbursements:</i>		
1. transport by car (B.18.2.)	Maximum 38 euros per kilometre, from 0 euros	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €118 per calendar year for all patient transport combined</li> <li>• Deductible applies from the age of 18</li> <li>• From 0 euros</li> </ul>
+ transport by taxi (B.18.2.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €118 per calendar year for all patient transport combined</li> <li>• Deductible applies from the age of 18</li> <li>• From 0 euros</li> </ul>
+ transport by public transport (2nd class) (B.18.2.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €118 per calendar year for all patient transport combined</li> <li>• Deductible applies from the age of 18</li> <li>• From 0 euros</li> </ul>
+ transport by other means of transport (B.18.2.)	From 0 euros 100 %	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €118 per calendar year for all patient transport combined</li> <li>• Deductible applies from the age of 18</li> <li>• From 0 euros</li> </ul>
2. accommodation costs (B.18.2.)	Maximum 89 euros per night	<ul style="list-style-type: none"> <li>• No statutory personal contribution</li> <li>• Deductible applies from the age of 18</li> </ul>
<b>Foot care</b>		
Preventive foot care (B.23.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies if a medical specialist at the hospital provides the healthcare and claims the costs as part of a diagnosis-treatment combination ('Diagnose Behandel Combinatie', DBC)</li> </ul>
<b>Conditional healthcare</b>		
Conditional healthcare (B.22.)	100 %	<ul style="list-style-type: none"> <li>• Deductible applies from the age of 18</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Dietetics as recovery care after COVID-19 (coronavirus) (B.22.)	Maximum 7 hours of treatment during a maximum of 6 months, until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>extension of dietetics as recovery care after COVID-19 (coronavirus) (B.22.)</li> </ul>	Maximum 7 hours of treatment during a maximum of 6 months, until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
Occupational therapy as recovery care after COVID-19 (coronavirus) (B.22.)	Maximum 10 hours of treatment during a maximum of 6 months, until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>extension of occupational therapy as recovery care after COVID-19 (coronavirus) (B.22.)</li> </ul>	Maximum 10 hours of treatment during a maximum of 6 months, until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
Physiotherapy and exercise therapy as recovery care after COVID-19 (coronavirus) (B.22.)	Maximum 50 sessions during a maximum of 6 months, until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>extension of physiotherapy and exercise therapy as recovery care after COVID-19 (coronavirus) (B.22.)</li> </ul>	Maximum 50 sessions during a maximum of 6 months, until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
Speech and language therapy as recovery care after COVID-19 (coronavirus) (B.22.)	During a maximum of 6 months 100 % until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> <li>extension of speech and language therapy as recovery care after COVID-19 (coronavirus) (B.22.)</li> </ul>	During a maximum of 6 months 100 % until 1 January 2025	<ul style="list-style-type: none"> <li>Deductible applies from the age of 18</li> </ul>
<b>District nursing and Personal Care Budget ('Persoonsgebonden Budget', PGB)</b>		
District nursing (B.26.)	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 before childbirth</b>		
Preconception care, midwifery care and preventive care on non-medical grounds (B.5.1.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> <li>• From the age of 18, the deductible applies to an IUD or Implanon rod (though not to the insertion or removal of such)</li> </ul>
Preconception care, midwifery care and preventive care on medical grounds (B.5.1.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> <li>• From the age of 18, the deductible applies to the insertion of an IUD or implantation or removal of an Implanon rod</li> </ul>
General routine ultrasound (B.5.2.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Specific diagnostic ultrasound (B.5.2.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Antenatal screening on non-medical grounds (B.5.3.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Antenatal screening on medical grounds (B.5.3.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Registration and initial interview for obstetric care (B.5.4.)	Once per pregnancy 100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Healthcare during childbirth</b>		
Midwifery care during a home birth (B.6.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Midwifery care in a hospital or birth centre (B.6.)	Maximum of €246 100 %	<ul style="list-style-type: none"> <li>• If more than €246 is charged for the delivery, you will also have to pay any amount in excess of €246 yourself.</li> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> </ul>
Midwifery care during childbirth in a hospital under the supervision of a specialist medical team (B.6.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> </ul>
<b>Healthcare after childbirth</b>		
Obstetric and midwifery care after childbirth at your home (B.7.)	Spread over a maximum of 6 weeks 100 % from 0 euros	<ul style="list-style-type: none"> <li>• The statutory personal contribution for obstetric care is €5.10 per hour</li> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> <li>• From 0 euros</li> </ul>
Obstetric and midwifery care after childbirth if you choose to give birth in a hospital (midwifery unit) or birth centre (B.7.)	Spread over a maximum of 6 weeks 100 % maximum of €143 per person per day, from 0 euros	<ul style="list-style-type: none"> <li>• Statutory personal contribution of €20 per person per day</li> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> <li>• From 0 euros</li> </ul>
Obstetric and midwifery care after childbirth in hospital on medical grounds (B.7.)	100 %	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise</li> </ul>



<b>What is reimbursed</b>	<b>Amount reimbursed</b>	<b>Characteristics</b>
<b>Sensory impairment care</b>		
Sensory impairment care (B.25.)	100 %	<ul style="list-style-type: none"><li>• Deductible applies from the age of 18</li></ul>
<i>And you are insured for:</i>		
<ul style="list-style-type: none"><li>• sensory impairment care with a stay or admission (B.25.)</li></ul>	100 %	<ul style="list-style-type: none"><li>• Deductible applies from the age of 18</li></ul>

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