

The healthcare insurance of University Medical Centres

UMC Healthcare Insurance 2026

Policy Conditions
UMC Ruime Keuze

[View online version](#)

Welcome to Healthcare Insurer UMC

These are the policy conditions that apply to your healthcare insurance. Here you can find important information about your health insurance.

Our website

Do you want to know more about your health insurance? For more information, for example about claim forms or our healthcare insurance, please visit umczorgverzekering.nl.

Find healthcare providers

You can find healthcare providers that have a contract with VGZ on umczorgverzekering.nl/zorgzoeker.

Requesting approval

Would you like to know which healthcare services and treatments are subject to our prior approval (authorisation)? You can find this in these policy terms and conditions. Go to umczorgverzekering.nl/machtiging for all the information.

Help with payments

Need help with payments? Or would you like to know more about paying your premium and medical expenses? Then visit [Need help with payments? We're happy to help!](#)

Contact

Do you want to contact us? Go to umczorgverzekering.nl/service-en-contact to see our contact details. We'll be pleased to help you.

Contents

I. General section	5
Article 1. Insured care	5
Article 2. General provisions	9
Article 3. Premium	11
Article 4. Other obligations	13
Article 5. Change to premium/premium base and conditions	13
Article 6. Start date, term and termination of healthcare insurance	14
Article 7. Statutory excess	17
Article 8. Voluntary excess	18
Article 9. Abroad	19
Article 10. Complaints and disputes	20
 II. Healthcare Provisions	 21
MEDICAL CARE	
Article 11. General practitioner care	21
Article 12. Medical care for specific patient groups	23
Article 13. Care due to overweight and obesity	24
13.1. Chain approach to care and support for insured up to age 18 who are overweight and obese	24
13.2. Chain approach to care and support for insured age 16 and older/adults	25
Article 14. Nursing and care (district nurses)	25
Article 15. Obstetric care and maternity care	26
15.1. Obstetric care	26
15.2. Maternity care	27
Article 16. Specialist medical care	29
Article 17. Rehabilitation	31
17.1. Interdisciplinary specialist medical rehabilitation	31
17.2. Geriatric rehabilitation	32
Article 18. Genetic testing	32
Article 19. In vitro fertilisation (IVF) and other fertility-related care	33
19.1. In vitro fertilisation (IVF)	33
19.2. Other fertility-related care	34
Article 20. Audiological care	34
Article 21. Plastic and/or reconstructive surgery	35
Article 22. Tissue and organ transplants	36
Article 23. Sensory disability care	36
Article 24. Quit Smoking programme	37
 MENTAL HEALTHCARE (GGZ)	
Article 25. Mental healthcare (GGZ) for insured age 18 and older	37

PARAMEDICAL CARE

Article 26.	Physiotherapy and Remedial therapy	41
Article 27.	Speech therapy	43
Article 28.	Occupational therapy	44
Article 29.	Dietetics	45

ORAL CARE

Article 30.	Dental care for insured under age 18	45
Article 31.	Specific dental care	46
31.1.	Dental care in special cases	46
31.2.	Dental implants	47
Article 32.	Oral surgery for insured age 18 and older	48
Article 33.	Prosthetic devices for insured age 18 and older	49

PHARMACEUTICAL CARE

Article 34.	Medications	50
Article 35.	Dietary preparations	54

MEDICAL AIDS

Article 36.	Medical aids and dressings	55
-------------	----------------------------	----

STAY IN A INSTITUTION

Article 37.	Stay	57
-------------	------	----

TRANSPORT OF THE PATIENT

Article 38.	Ambulance and patient transport	59
-------------	---------------------------------	----

HEALTHCARE MEDIATION

Article 39.	Healthcare advice and mediation	61
-------------	---------------------------------	----

III. Definitions

62

I. General section

Article 1. Insured care

1.1. Contents and scope of the covered healthcare

UMC Ruime Keuze is an in-kind policy of the healthcare insurer, further referred to as 'the healthcare policy'.

Pursuant to this healthcare policy, you are entitled to healthcare in kind as set out in these policy conditions. You are also entitled to healthcare advice and healthcare mediation.

Healthcare advice and mediation

Our Healthcare Advice and Mediation department advises you about the healthcare provider you can consider for your healthcare issue. Please also contact our Healthcare Advice and Mediation department if you are confronted with a non-acceptable long waiting list for visiting a polyclinic or for hospitalisation, for example. You can reach this department through our website.

Medical necessity

You are entitled to (reimbursement of the cost of) healthcare as set out in these policy conditions if you are in reasonableness relying on the relevant form and content of healthcare, provided that the form of healthcare is effective and efficient. A key factor in the content and scope of the healthcare form is 'what the relevant healthcare providers generally offer'. Other factors in the content and scope of the healthcare are the status of science and medical practice. This is determined using the Evidence-Based Medicine (EBM) method. If a standard of care (the status of science and medical practice) is not available, the content and form of care are determined by what is considered responsible and adequate care within the discipline concerned.

1.2. Authorised healthcare providers

Your healthcare provider must meet certain conditions. The relevant healthcare provision sets out which healthcare providers may provide the healthcare services and the supplementary conditions the healthcare provider must fulfil. If the care provider does not meet the applicable conditions, you are not entitled to reimbursement.

1.3. Care provided by a contracted healthcare provider

Care in kind is provided by a care provider with whom we have concluded a contract for the relevant healthcare: a contracted care provider. An overview of our contracted care providers and the care they may or may not provide on the basis of the contract is available from our website.

The healthcare provider receives the fee for the healthcare provided from us directly. This is done on the basis of the rate agreed with the healthcare provider concerned.

We make agreements with healthcare providers on the quality, price and service of the healthcare to be delivered. Your interests are our number one priority. And if you select a contracted healthcare provider, this will make a difference in costs for you and us. If you selected a healthcare provider that we have not contracted for the relevant care, please take into account that you will have to pay some of the invoice yourself.

Sometimes we make agreements with healthcare providers about the volume of healthcare that any provider may fulfil for a patient: a volume limit or a financial ceiling. This applies only to certain forms of healthcare. More information is available from our website.

The Zorgzoeker reference shows the healthcare providers that we have made agreements with regarding the volume of healthcare. Does a volume contract or a financial ceiling prevent you from using a healthcare provider? Please contact our Healthcare Advice and Mediation department. We will make sure that you can find another care provider.

Exceptions:

- If you need urgent treatment
- If you have started treatment already
- If you need care for your newborn
- If you are pregnant.

1.4. Care provided by a non-contracted care provider

Are you going to a healthcare provider with which we have not concluded a contract for the care in question? Then you may be required to pay all or part of the invoiced amount yourself. We reimburse the costs of insured care up to a maximum of 75% of the average rates agreed with the relevant healthcare providers for the relevant forms of care ('average contracted rate'). If no rates have been agreed with healthcare providers for the care in question and Wmg rates apply, the costs will be reimbursed up to a maximum of 75% of the Wmg rates. If the claimed amount is lower than the average contracted rate or, if applicable, the Wmg rate, the maximum we will pay out is a percentage of the claimed amount.

Please find the maximum reimbursements in the 'List of maximum reimbursements non-contracted healthcare providers'. This list is available from our website. The maximum reimbursements were determined without factoring in your excess or personal contribution. These amounts will be set off against the maximum reimbursement.

Acute healthcare

If there is a case of acute care that is provided by a non-contracted healthcare provider, you are entitled to reimbursement of the costs up to the Wmg rates applicable in the Netherlands. If no Wmg rates apply, we will reimburse the costs up to the market price perceived as reasonable in the Netherlands. Please inform us about such healthcare as soon as possible.

General practitioner care

Would you prefer to visit a GP or healthcare group with whom we have not concluded a contract for general practitioner care as set out in Article [11. General practitioner care](#) items [11.1.](#), [11.2.](#) and [11.3.1.](#)? Then you are entitled to reimbursement of the cost of healthcare up to a maximum of the applicable Wmg rates. For testing requested by the general practitioner for you and carried out by a different, non-contracted care provider (for example an X-ray or a blood test) we reimburse the costs up to a maximum of 75% of the average contracted rate.

Medical aids on loan

For more information on the reimbursement of medical aids on loan, please see Article [36. Medical aids and dressings](#).

Hardship clause

The Health Insurance Act states that everyone is entitled to reimbursement for non-contracted care. Do you choose payment by a non-contracted healthcare provider? Then you will receive a maximum reimbursement of 75% of the average contracted rate. As a health insurer, we may determine the amount of this reimbursement at our discretion. However, the personal contribution may not prevent you from going to a non-contracted care provider (obstacle criterion). Do you think the amount of this contribution is an obstacle (i.e. prevents you from receiving care)? Then you may request application of the hardship clause. You can contact our Complaints Management Department for this. Indicate why you invoke the hardship clause in your situation. Whether or not your appeal is granted depends on factors such as the amount of the costs and the type of care.

Prohibition on assignment

You cannot transfer your claim on us for Nursing and Care (Article [14. Nursing and care \(district nurses\)](#)), Mental Healthcare (Articles [25. Mental healthcare \(GGZ\) for insured age 18 and older](#) and [37. Stay](#)), Pharmaceutical care (Article [34. Medications](#)) and Medical aids (Article [36. Medical aids and dressings](#)) to care providers or others with whom we have not concluded a contract for this care (prohibition on assignment). This is a clause as referred to in Section 3:83 paragraph 2 of the Dutch Civil Code.

1.5. Submission of invoices

Most healthcare providers send their invoices directly to us. If you have received an invoice, you can submit your expense claims online using the mijnnumczorgverzekering.nl or the [UMZ Zorg app](#). You must keep the original invoice for up to one year after you submit the expense claim. We may request invoices for verification purposes. If you are unable to present the invoices, we may recover the amounts paid from you or set off the amounts paid against any amounts we owe to you. You can also submit expense claims by post. Send the original invoice to P.O. Box 25030, 5600 RS Eindhoven. In some cases, we ask you to complete an expense claim form and send it to us. More information can be found on our website. Please do not send us any photocopies or demands for payment. We only accept original invoices. We only reimburse invoices that we have received within three years. This three-year period starts on the first day after the day that you become aware the claim is due.

The invoice should at least list the following details:

- The date of the invoice being issued by the care provider and the invoice number (sequential numbers, and each invoice number may only occur once)
- Your name, address and date of birth
- Type of treatment, amount per treatment and date of treatment
- Name and address of the care provider.

The invoices and any relevant documents must be itemised allowing for directly and unambiguously deducing which amount of reimbursement we are required to pay. We deduct any excess and statutory personal contribution from the reimbursement. For conversion of foreign invoices in currencies other than euros, we use the historical rates available from www.XE.com. This is based on the rate on the day you were treated. Invoices and other relevant documents must be written in Dutch, German, English, French or Spanish. If we deem it necessary, we may ask you to have an invoice translated by a sworn translator. We will not refund the translation expenses.

1.6. Punctual healthcare

If a contracted healthcare provider is expected not to be able to provide the care, or provide it on time, you are entitled to healthcare mediation if you have an in-kind insurance policy. We may give you permission to go to a non-contracted healthcare provider for this care. You will need prior written permission from us to receive that care. We will then reimburse the costs up to a maximum of the statutory Wmg rates. If no Wmg rates have been set, we reimburse the costs up to a maximum of the amount invoiced.

To determine whether care is provided on time, we use the following starting points:

- Medical factors;
- General, socially acceptable waiting times based on psychosocial, ethical and social factors.

1.7. Direct payment

We reserve the right to directly pay the healthcare costs to the healthcare provider. This payment voids your right to reimbursement.

1.8. Settlement of costs

If we pay directly to the healthcare provider and reimburse more than we are required to pay based on your healthcare insurance policy, or the costs are otherwise at your expense, the costs are payable to you, the policyholder. We will charge these amounts to you at a later stage. You have a legal obligation to pay such amounts. We reserve the right to settle such amounts with amounts due to you.

1.9. Referral, prescription or approval

For some forms of healthcare, you require a referral, prescription and/or prior approval in writing demonstrating that you are dependent on this healthcare. Details are set out in the relevant healthcare article.

A prior referral, prescription and/or approval is not required for emergency healthcare, i.e. healthcare that cannot reasonably be postponed.

Referral or prescription

Does the healthcare article set out that you require a referral or a prescription? Then you can request one from the relevant healthcare provider referred to in the Article. This is generally the general practitioner.

Permission (authorisation)

In some cases you also require our permission prior to receiving the healthcare. This permission is referred to as prior approval. If you have not obtained prior approval where required, then you are not entitled to healthcare or to reimbursement of the cost of the relevant healthcare.

Do you visit a care provider with whom we have concluded a contract for the relevant care? Then you do not require prior approval. Your healthcare provider will in such cases assess if you fulfil the conditions and/or requests approval from us on your behalf. An overview of contracted healthcare providers is available from our website. You can also submit your request directly to us. Please find our address on our website.

Are you going to a care provider that does not have a contract with us for the care that concerns you? In that case, you need to request our approval in advance. For certain care, the healthcare provider may request permission on your behalf. More information can be found on our website. Before granting authorisation, we verify that your healthcare provider is of impeccable conduct. If this is not the case, this may affect the response to your application for authorisation.

If you have authorisation for insured care, it also applies if you switch to another healthcare insurer or if you received authorisation from your previous insurer.

1.10. When are you entitled to reimbursement of the cost of covered healthcare?

You are entitled to (reimbursement of the cost of) care if the care has been provided during the term of your healthcare insurance. Should these Policy Conditions refer to a year or calendar year, the actual date of treatment or date on which services/goods were provided as stated by the healthcare provider will determine the year or calendar year to which the relevant costs should be allocated. If a treatment falls in two calendar years and the healthcare provider may charge the cost as a single amount (for example a Diagnosis Treatment Combination), we will reimburse these costs if the treatment was started within the term of the insurance policy and the cost will be allocated to the calendar year of the first treatment.

1.11. Exclusions

You are not entitled to:

- Types of healthcare or healthcare services that are funded pursuant to legal regulations, including the Wlz (Long-Term Healthcare Act), the Youth Act or the 2015 Wmo (Social Support Act)
- Reimbursement of personal contributions or excess payable under the terms of the healthcare insurance, except if and where these policy conditions determine otherwise
- Reimbursement of fees for not appearing at your appointment with a healthcare provider (the 'no-show fee')
- Reimbursement of fees for written statements, mediation fees charged by third parties without our prior approval in writing, administrative fees or charges incurred by past-due payment of invoices from healthcare providers
- Compensation for injuries/losses that are an indirect consequence of our acts or omissions
- (Reimbursement of the costs of) care caused by or arising from armed conflict, civil war, insurrection, domestic disorder, rioting and mutiny occurring in the Netherlands, as stipulated in Article 3.38 of the Wft Act (Financial Supervision Act).

1.12. Right to of healthcare and other services as a result of terrorist acts

Do you need care resulting from one or more terrorist acts? then the following rule applies. If the total amount of claims submitted within a year or calendar year for non-life, life or in-kind funeral insurers (including healthcare insurers) according to the Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V. (NHT or Dutch Reinsurance Company for Terrorism-Related Claims) exceeds the maximum amount that this company reinsures annually, you are entitled to only a certain percentage of the cost or value of the healthcare. The NHT determines the exact percentage. This applies for non-life, life and funeral insurers (including healthcare insurers) that are subject to the Financial Supervision Act. The exact definitions and provisions for the above-mentioned entitlement are included in NHT's Clauses Sheet Terrorism Cover.

If after a terrorist act an additional amount is provided under Section 33 of the Zvw (Healthcare Insurance Act) or Section 2.3 of the Besluit Zorgverzekering (Healthcare Insurance Decree), you are entitled to an additional scheme as set out in Section 33 of the Healthcare Insurance Act or Section 2.3 of the Healthcare Insurance Decree.

Guarantee pay-out on terrorism-related claims

In order to be able to guarantee that you will receive payment on terrorism-related claims, (almost all) insurers in the Netherlands are party to NHT (the Dutch Reinsurance Company for Terrorism-Related Claims). We are also a member. The NHT issued regulations that ensure pay-out of at least part of any terrorism-related claim.

The NHT has set a maximum to the total amount to be paid out relating to terrorist actions. The maximum amounts to 1 billion euros per year for all insured together. If the total claim amount is higher, each insured that submitted a claim will receive pay-out at an equal percentage of the maximum amount. NHT set out the rules for due processing of loss claims in the Protocol for Processing Claims.

In reality, this may mean you are not paid out the full amount claimed. But it also means that you are assured that you will at least be compensated some or all of the losses or cost.

Article 2. General provisions

2.1. Basis and contents of the healthcare insurance

The insurance contract has been concluded on the basis of the information that you have entered on the application form or that you have provided to us in writing. After taking out the healthcare insurance policy, you will receive a policy from us as soon as possible. Furthermore, you will receive a new policy prior to each new calendar year. These policy conditions form an integral part of the policy. The policy schedule lists the insured and the healthcare insurance policy or policies taken out for them.

2.2. Place of work

The healthcare insurance policy can be taken out by any person subject to mandatory healthcare insurance residing in the Netherlands or abroad.

The healthcare insurer operates throughout the Netherlands. If you are subject to mandatory insurance, you may continue this healthcare policy. Persons subject to mandatory insurance residing abroad are also entitled to concluding this insurance.

2.3. Relevant documents

These insurance conditions refer to documents. These documents are part of the conditions. This concerns the following documents:

- Healthcare Insurance Decree
- Appendix 1 to the Healthcare Insurance Decree
- Clause sheet terrorism cover
- Generic quality framework for Medical aids and care with associated modules
- National Maternity Care Indication Protocol (LIP), or a scheme to replace the LIP
- National Quality Charter GGZ
- List of Professions Recording Consultations
- List of maximum reimbursements for non-contracted healthcare providers
- List GGZ Therapies (Mental Healthcare)
- Limitative List Authorisations Specialist Medical Care
- Limitative List Authorisations Dental Surgery
- Overview of contracted healthcare providers
- Premium Appendix
- Healthcare Insurance Scheme
- Pharmaceutical Care Regulations
- Medical Aids Regulations
- Nursing and care personal budget regulations
- Methodology for assessment of plastic surgery treatments
- Guideline on overweight and obesity in adults and children.

You can find these documents on our website. You can also request the documents via our customer service.

2.4. Fraud

If we suspect fraud, we will conduct an investigation (or have one conducted). You are required to cooperate with this investigation and provide us with relevant and accurate information. During this investigation, we will not pay out any of your claims. Does the investigation reveal that you have, or someone else on your behalf has, committed fraud (for some or all of the relevant claims)? Then your right to (reimbursement of the cost of) care will lapse. In addition, we will recover from you any amounts paid out on the relevant claims. You are also required to pay the costs resulting from the fraud investigation.

Reporting and registration

In the event of fraud, we reserve the right to report the event to the police. We may also record, or have another party record, your information and that of co-perpetrators and accomplices:

- In our Incident Register
- In the CIS Foundation's External Referral Register (EVR).

Termination of insurance policy/policies

If you commit fraud, we will terminate your healthcare insurance policy. In that event, you will not be accepted for a new healthcare insurance policy for 5 years. We will also terminate your supplementary insurance. In that case, you cannot take out supplementary insurance cover with the insurers of Coöperatie VGZ for 8 years.

Fraud by healthcare providers

We list any healthcare providers who commit fraud on the External Referral Registry (EVR). We do not reimburse care from healthcare providers listed in this registry and inform the relevant healthcare providers accordingly. Prior to providing care, the healthcare provider is required to inform you that we will not reimburse their care.

2.5. Private data protection

We process your private data when we carry out your insurance policies. This is completed in compliance with legislation and regulations, including the General Data Protection Regulation (GDPR). Please find more details about this in the privacy statement on our website. The privacy statement also states your rights. If you have any questions regarding processing private data, please contact our Data Protection Officer. For more information about privacy, please check the Privacy page on our website.

2.6. Notifications

Communications sent to the last address known to us will be deemed to have reached you. If you mijnnumczorgverzekering.nl want to receive all communications from us electronically, you can indicate this in the My environment or in the [UMZ Zorg app](#).

2.7. Membership of the Cooperative VGZ

Upon acceptance to this healthcare insurance policy, you, as the policyholder, also become a member of the cooperative society Coöperatie VGZ U.A., unless you notify us in writing that you do not wish to do so. This Coöperatie represents the interests of its members in the field of healthcare or other insurance. You may terminate your membership at any time, subject to a one-month notice period. Membership ends in any case on the date the insurance contract ends.

2.8. Cooling-off period

As a policyholder, you have a cooling-off period of 14 days when you take out the health insurance. You are entitled to cancel the insurance policy in writing within 14 days of signing the contract. In that event the insurance contract is deemed to have never been concluded.

2.9. Prioritisation

Insofar as the provisions set out in Title 7.17 of the Dutch Civil Code or in the Healthcare Insurance Act have or ought to have an effect on the healthcare policy, these will be deemed to form an integral part of these policy conditions. Insofar as the provisions set out in Title 7.17 of the Dutch Civil Code or in the Healthcare Insurance Act are conflicting with the provisions of this contract, the provisions of the Healthcare Insurance Act will be leading, followed by the provisions of Title 7.17 of the Dutch Civil Code, followed by the provisions of this healthcare insurance.

Do the provisions of these English insurance conditions conflict with the provisions of the Dutch version of these insurance conditions? Then what is determined in the Dutch insurance conditions takes precedence.

2.10. Dutch law

This healthcare insurance is governed by Dutch law. The insurance terms and conditions were prepared in Dutch. In the event of a discrepancy between the content and interpretation of the Dutch insurance terms and conditions and a translation, the Dutch insurance terms and conditions will be leading.

Article 3. Premium

3.1. Premium base and premium discounts

The premium base is the premium without premium discount for any voluntary excess. The premium base and premium discounts applicable to you are set out in your policy schedule.

Premium discount for voluntary excess

If you opt for a voluntary excess, you will receive a discount on the premium. This discount is listed on your policy schedule and on the premium annex on our website.

3.2. Who pays the premium?

The policyholder is required to pay premiums. No premium is due for an insured person under age 18 until the first day of the calendar month following the person's 18th birthday. Upon death of an insured, premium is due only up to the date of death. After a change of the insurance policy, we will recalculate the premium as per the effective date of the change.

Example

Someone who turns 18 on 1 July pays the premiums as of 1 August.

What are the criteria regarding the account?

The name of the account holder must be the same as the name of the policyholder. The account must be in a country that participates in the Single Euro Payments Area (SEPA).

3.3. Payment of premium, statutory contributions, excess and fees

- 3.3.1. You are required to pay the premium and (foreign) statutory contribution monthly in advance for all insured, unless otherwise agreed.
- 3.3.2. If you do not use digital mail, you will pay a fee for paper post. The cost amounts to €1.40 per month. You do not pay any fees for the policy and the European healthcare insurance Card (EHIC). More information on paper post costs is available from our website.
- 3.3.3. You will pay the premium, excess, personal contributions, fees for paper invoices and benefits paid to you in error using the payment method agreed with us.

Payment options

- a. You authorise us for automatic direct debit of the amounts due (see also Article 3.3.4.).
 - b. You make use of the option of receiving a digital invoice free of charge via mijnumczorgverzekering.nl. In that case you are expected to personally ensure on-time payment. Direct online payment via iDeal is an option.
 - c. Your employer deducts the premium and any charges for paper post from your salary and remits these amounts to us.
 - d. You make use of the option of receiving a paper invoice. In that case you are expected to personally ensure on-time payment. You will also receive a paper invoice if the direct debit transaction cannot be executed.
- 3.3.4. Your authorisation for direct debit applies to the payment of premiums, excess, personal contributions, charges for paper post and any amounts paid to you in error. Such an authorisation applies during and if necessary also after expiration of the insurance contract. Please refer to your policy schedule to check the date of direct debit collection of the premium for the entire calendar year. For the other costs, we will notify you at least 3 days before the date on which the amount is collected, stating the amount to be taken out of your account and the direct debit transaction date. If you disagree with a processed payment, you can have the payment reversed later. Please contact your bank within 8 weeks of processing the payment.

3.4. Settlement

You may not set off the amounts due against an amount that you still expect from us.

3.5. Payment overdue

- 3.5.1. If you do not pay the premium, statutory contributions, personal contributions, excess, paper post charges and any amounts paid out to you in error before the due date, we will send you a reminder. If you do not pay within the term of at least 14 days as stated in the reminder letter, we may suspend cover of the healthcare insurance policy/policies. In that case you are not entitled to healthcare and reimbursement of healthcare costs from the last premium due date before the reminder. Your obligation to pay the premium will continue during any period of suspension. Entitlement to (reimbursement of costs of) healthcare is restored on the date following the date on which the amount due plus any fees were received.
We reserve the right to terminate the healthcare insurance policy if payments are in arrears. The insurance will not be terminated retroactively in that case.
- 3.5.2. If you have already been reminded for failure to pay premiums, statutory contributions, excess, personal

contributions, paper post charges or any amounts paid out to you in error, we are not required to give you separate written notice if you fail to pay a subsequent charge on time.

- 3.5.3. We reserve the right to directly settle the premium due, fees and statutory interest with any amounts of claimed healthcare costs or other amounts payable to you.
- 3.5.4. If we terminate the insurance because you have not paid the premium on time, we reserve the right to refuse an insurance agreement with you for a period of 5 years.
- 3.5.5. Consequences of not paying 2 or more monthly premiums:
- As a policyholder, do you have premium arrears amounting to 2 monthly premiums? we offer you as policy holder a payment schedule. We will give you 4 weeks to decide to accept our offer for a payment schedule. We will also inform you relating to the consequences of non-acceptance of our offer and your arrears run up to 6 or more monthly premiums.
 - If you, as the policyholder, have premium payment arrears equal to four monthly premiums, you will be sent a warning to the effect that we will report you to the CAK for the healthcare insurance premiums payment arrears scheme if your payment arrears increase to six monthly premiums, unless we agree a payment plan with you.
 - If you, as the policyholder, have premium payment arrears amounting to six monthly premiums or more, we will report you to the CAK for the healthcare insurance premiums payment arrears scheme and you will be required to pay an administrative premium to the CAK. You do not owe us any premiums for the period in which you owe an administrative premium to the CAK. The administrative premium payable to the CAK is higher than the premium that you would normally have to pay to us. Any voluntary excess will cease to apply with effect from the date you are reported to the CAK.

If you have other insured on your policy and payment arrears arose for them, they will receive copies of our messages to you about the premium arrears. You can read the consequences of non-payment of the premium and the administrative premium in Sections 18a to 18g of the Healthcare Insurance Act.

- 3.5.6. You are not liable for paying premiums to us on the period as referred to in Section 18e of the Healthcare Insurance Act.

Article 4. Other obligations

You have the following obligations:

- Inform us of any facts that mean (or could mean) that expenses may be recovered from third parties with actual or potential liability, and to provide us with the necessary information in this context. You may not make any arrangements with a third party without our prior approval in writing. You must refrain from any actions that may harm our interests;
- Cooperate with our medical advisor or employees in order to obtain all information required for (inspection of) the actual execution of the healthcare insurance cover;
- Ask the healthcare provider to disclose the reason for hospitalisation to our medical advisor;
- Report to us any facts and conditions that may be relevant to correct execution of the insurance policy as soon as possible. This includes end of mandatory insurance, start and end of detention, separation or divorce, birth, adoption, or a change in bank or giro account number. We are not liable for any risks in the event of non-compliance with the above provisions.

If you fail to fulfil your obligations and this harms our interests, we reserve the right to suspend your right to (reimbursement of the costs of) the covered healthcare.

Article 5. Change to premium/premium base and conditions

5.1. Change to conditions

We reserve the right to change the conditions and the premium or premium base of the insurance policy at any time. We will inform you, the policy holder, in writing accordingly. A change in the premium base will only become effective 7 weeks after the date on which you were notified of such change. A change in the conditions will only become effective one month after the date on which you were notified of such change.

5.2. Cancellation right

If we change any conditions and/or the premium base of the healthcare insurance policy to your disadvantage, you, as the policyholder, have the right to cancel the insurance contract as per the effective date of the change. You may cancel the contract in any case during one month after being notified of the amendment. However, you do not have this right to give notice if a change in the insured healthcare cover results directly from an amendment of the provisions set out in Sections 11 through 14a of the Healthcare Insurance Act.

Article 6. Start date, term and termination of healthcare insurance

6.1. Start date and term

- 6.1.1. The insurance contract becomes effective on the date on which we receive your application or application form. You will receive a confirmation of receipt stating the date on which we received your application. If you are subject to mandatory insurance and you do not yet have a BSN (citizen service number), you can still be registered as an insured.
- 6.1.2. Sometimes we are unable to derive from the application whether or not concluding a healthcare policy with the person to be insured is mandatory for us. In such cases we will request information from you that would prove that concluding a healthcare policy with you is mandatory. The healthcare policy will only become effective on the day we receive such additional information. You will receive a confirmation of receipt stating the date on which we received your additional information.
- 6.1.3. If you have a different healthcare policy on the day as set out in Article [6.1.1.](#) or [6.1.2.](#), the healthcare insurance policy will become effective on the later date you indicated.
- 6.1.4. If the previous insurance policy has been terminated effective 1 January of a calendar year or due to a change in the conditions, the insurance policy will commence at the new insurer as per the termination date of the old insurance policy. You must then sign up with the new healthcare insurer within 1 month after the termination date of your previous insurance.
- 6.1.5. If the insurance contract takes effect within 4 months after the insurance obligation has arisen, the healthcare insurance starts on the day the insurance obligation arose.

Example

You are required to insure your child within 4 months of childbirth, ensuring that your child is insured from the date it was born.

- 6.1.6. The Healthcare Insurance Act includes provisions relating to mandatory insurance. It is not mandatory for us to conclude a healthcare policy with or for a person subject to mandatory insurance if that person is already insured pursuant to the Healthcare Insurance Act.

6.2. Termination by operation of law

The insurance policy expires automatically on the day following the day:

- The healthcare insurer is no longer permitted to offer or execute healthcare insurance policies due to a change in or suspension of its licence to operate a non-life insurance business. We will disclose any such changes at least 2 months in advance;
- The insured person dies;
- The insured person's obligation to take out insurance terminates.

You, as the policy holder, are required to inform us of the death of an insured or of the end of mandatory insurance of an insured as soon as possible. If you do not notify us of the end of mandatory insurance of an insured on time and we pay the cost of healthcare to a healthcare provider, we will claim these costs from you. If we determine that the insurance policy has terminated, we will send you a termination certificate as soon as possible.

6.3. When can you change or cancel your insurance policy?

6.3.1. Change

Do you want to change your basic insurance policy to a different basic insurance policy? Then please send us the instructions latest by 31 January. Your new insurance policy will start on 1 January (with retroactive effect).

6.3.2. Annual cancellation

As the policy holder, you are entitled to terminate the healthcare insurance policy annually as per 1 January, subject to receiving your notice in writing latest by 31 December of the previous year. You then have until 1 February to find another insurer that will insure you retroactively from 1 January.

6.3.3. Intermediate cancellation

You, as the policy holder, are entitled to intermediate termination of the healthcare insurance policy in writing:

- Of another insured if this insured has taken out a different healthcare policy. If you cancel the healthcare policy before the other healthcare policy becomes effective, the termination date will coincide with the start date of the new healthcare policy. If the notice of cancellation is received later, the cancellation will take effect on the first day of the second calendar month after we have received the cancellation;
- Within 6 weeks after receiving a notification from us as referred to in Section 78c, second subsection, or Section 92, first subsection, of the Healthcare (Market Regulation) Act. The cancellation will take effect on the first day of the second calendar month following the day on which you cancelled;
- In the event of changes to the premium and/or policy conditions as set out in Article [5.2. Cancellation right](#);
- If you participate in one of our group contracts with your former employer, and you are offered to participate in the group contract of your new employer. You may then cancel the healthcare insurance at any time up to 30 days after the new employment commences. In that event both the cancellation and the registration become effective on the start date of the employment at the new employer if that is the first day of the calendar month, and, if not, then on the first day of the calendar month following the start date of the employment.

Cancellation on 18th birthday

If your child turns 18, you may cancel your child's insurance before the end of the calendar year. This is only possible if your child has taken out their own healthcare insurance policy.

6.3.4. Cancellation service

For cancellation of the insurance policy as set out in Articles [6.3.2.](#) and [6.3.3.](#), you may also make use of the cancellation service of the Dutch healthcare insurers. This means you authorise the insurer of your new healthcare policy to cancel the healthcare policy with the previous insurer.

6.3.5. When is cancellation not possible?

If we sent you a reminder for arrears in premium payments, you are not permitted to cancel your healthcare policy during that period until full payment of the premium, interest and collection fees has been received. You may cancel the health insurance policy if we have suspended cover or confirm your cancellation within 2 weeks.

6.4. When are we entitled to cancel, dissolve or suspend the insurance contract?

We can cancel, rescind or suspend healthcare insurance in writing:

- If you fail to pay amounts charged by their due date, as stated in Article [3.5. Payment overdue](#);
- In the event of fraud (see Article [2.4. Fraud](#));
- If you intentionally have not provided any, incomplete or incorrect information or documents that have or could have worked to our disadvantage;
- If you acted with the intent of misleading us, or if we had not accepted your application for healthcare insurance if we had known the actual circumstances. In such cases we reserve the right to cancel the healthcare policy within 2 months of detection and with immediate effect. In such cases, we are not liable for paying out any amounts, or we may reduce the amount to be paid out. We may offset the resulting claims with other amounts payable to you;
- If you exhibit unwelcome behaviour toward us, our staff or healthcare providers, or cause damage to our property. Inappropriate behaviour includes aggression, making threats, using force or intimidation, or other undesirable behaviour. Undesirable behaviour is defined at our discretion. We may report this to the police and register you (or have you registered) in our Incidents Register and the External Referral Registry (EVR). We observe a notice period of 2 months when terminating. If we have terminated your healthcare insurance in such circumstances, you cannot take out supplementary insurance with the insurers of Coöperatie VGZ for 8 years.

6.5. Evidence of termination

If the health insurance policy ends, you will receive a certification of cancellation with the following information:

- Name, address, place of residence and citizen service number (BSN) of the insured
- Name, address and place of residence of the policy holder
- The day on which the healthcare policy terminates
- Whether on that day an excess applied and if yes, the amount of this excess.

If insurance is no longer mandatory, this will also be stated on the certification of cancellation.

6.6. Insuring non-insured persons

If the CAK concluded this healthcare policy on your behalf pursuant to Section 9d, subsection 1 of the Healthcare Insurance Act, the following applies:

- a. You may deem this healthcare policy null and void if you can demonstrate within 2 weeks to both us and the CAK that you already have healthcare insurance. The 2-week period starts on the date on which the CAK has informed you that it has started this healthcare insurance policy on your behalf;
- b. We may lawfully reverse this healthcare policy due to error if you demonstrate that you are not subject to mandatory insurance;
- c. You are not permitted to cancel this healthcare insurance during the first 12 months. After this 12-month period, the regular cancellation options as set out in Article [6.3. When can you change or cancel your insurance policy?](#) apply.

Article 7. Statutory excess

7.1. Amount of statutory excess

If you are age 18 or older, you have a statutory excess of € 385 per calendar year. The costs of healthcare are charged to you up to this amount. If you reach age 18 in the course of a calendar year, the statutory excess applies from the first day of the calendar month following the calendar month after your 18th birthday. The amount of the statutory excess will then be determined in accordance with the calculation method stated in Article [7.4. Calculation method of amount of statutory excess](#).

7.2. Which types of care are subject to the statutory excess?

The statutory excess is applicable to all forms of care as included in these policy conditions, with the exception of:

- General practitioner care. The excess is applicable to medications. The excess is also applied for laboratory tests and diagnostics conducted by a different healthcare provider at the request of the general practitioner and charged to you. See Article [11. General practitioner care](#);
- The co-consultation and joint consultation. The advice of or consultation with a healthcare provider (such as a medical specialist) at the request of the GP in order to provide you with an appropriate diagnosis, treatment or referral as defined in Article [11. General practitioner care](#) and Article [16. Specialist medical care](#);
- Care due to overweight and obesity as defined in Article [13. Care due to overweight and obesity](#);
- Nursing and care as defined in Article [24. Quit Smoking programme](#);
- Obstetric care by an obstetrician, general practitioner or gynaecologist. Any fees associated with obstetric care, such as medication, blood tests and patient transport, are also subject to the excess. See Article [15.1. Obstetric care](#) and Article [16. Specialist medical care](#);
- Insertion and removal of an IUD (coil) by a general practitioner or obstetrician. The excess does apply to the IUD (coil). See Article [34. Medications](#) and the Medical Devices Regulations for reimbursement of the IUD (coil);
- Maternity care. See Article [15.2. Maternity care](#);
- The Stop Smoking programme as set out in Article [24. Quit Smoking programme](#);
- Preferred medications as set out in the Pharmaceutical Care Regulations. Please keep in mind that pharmacy services, for example, dispensing fees, counselling on a new drug or inhalation instruction are not exempt from this excess. See Article [34. Medications](#);
- The preferred and selected liquid nutrition products as set out in the Pharmaceutical Care Regulations. See Article [35. Dietary preparations](#);
- Remedial therapy for osteoarthritis of a hip or knee joint under the supervision of a contracted physiotherapist or contracted remedial therapist as defined in Article [26. Physiotherapy and Remedial therapy](#);
- Medical aids on loan. See Article [36. Medical aids and dressings](#);
- Care related to a live donation, after expiration of the period set out in Article [22. Tissue and organ transplants](#) point d;
- Transport of a donor as set out in Article [22. Tissue and organ transplants](#), items e and f, if the donor has concluded a healthcare insurance;
- The costs of coordinating collaboration between a healthcare provider and other parties for a particular group of insured persons. The coordination must be related to care covered by the healthcare insurance. The healthcare provider may only charge the costs if we have a contract for this with the healthcare provider;
- The exploratory meeting, see article [25. Mental healthcare \(GGZ\) for insured age 18 and older](#);
- Any personal contributions and/or personal payments.

7.3. The relevant healthcare providers and healthcare arrangements to which the statutory excess is not applicable

We have the option of appointing healthcare providers or healthcare arrangements where you are charged no amount or a smaller amount of statutory excess. This also applies to health-promoting or preventive healthcare arrangements to be specified further.

7.4. Calculation method of amount of statutory excess

If your health insurance does not start or end on 1 January, we calculate the voluntary excess as follows:

- a. We divide the excess by the number of days in the calendar year.
- b. We multiply the result under a. by the number of days that the insurance is in effect.
- c. We round up the amount calculated in this way to the nearest whole euro.

Example

The healthcare policy term is 1 January through 30 January. That is a total of 30 days. The calendar year has 365 days. The excess is: € 385 x 30 divided by 365 is €31.64 and is rounded off to €32.

7.5. Calculation of statutory excess

When calculating the excess, the costs of care or another service will be allocated to the calendar year in which the care was received. If a treatment falls in 2 calendar years and the healthcare provider may charge the costs as a single amount (for example the Diagnosis Treatment Combination), these costs will be charged to the excess of the calendar year in which the treatment started.

Article 8. Voluntary excess

8.1. Variations of voluntary excess

If you are age 18 or older, you may select a healthcare policy with a voluntary excess amounting to: €0, €100, €200, €300, €400 or €500 per calendar year. The costs of healthcare are charged to you up to this amount. Depending on the selected amount of the voluntary excess, you will receive a discount on the premium basis. The selected voluntary excess and any discounts are stated on the policy schedule.

8.2. Which types of care are subject to the voluntary excess?

The voluntary excess is applicable to the same healthcare forms as set out in Article

[7.2. Which types of care are subject to the statutory excess?](#)

8.3. Calculation of voluntary excess amount

8.3.1. If your health insurance does not start or end on 1 January, we calculate the voluntary excess as follows:

- a. We divide the excess by the number of days in the calendar year.
- b. We multiply the result under a. by the number of days that the insurance is in effect.
- c. We round up the amount calculated in this way to the nearest whole euro.

Example

You selected a voluntary excess of € 100. The health insurance term is from 1 January to 30 January. That is a total of 30 days. The calendar year has 365 days. The voluntary excess is: €100 x 30 divided by 365 is €8.22 and is rounded off to €8. The statutory excess is € 385 x 30 divided by 365 is €31.64 and is rounded off to €32. The total excess amounts to €40 (€32 statutory excess and €8 voluntary excess).

8.3.2. If the healthcare insurance policy does not become effective on 1 January and you had taken out a healthcare policy with us previously with a different voluntary excess amount, then the total voluntary excess is calculated as follows:

- a. Each amount of voluntary excess x the number of days that the voluntary excess is applicable;
- b. The sum of the amounts stated under a divided by the number of days in the relevant calendar year;
- c. The result of this amount will be rounded off to the nearest whole euro.

8.4. Amendments to voluntary excess

You may change the voluntary excess annually as per 1 January. You are required to forward us such changes latest by 31 January. The change will then become effective as per 1 January (with retroactive effect).

8.5. Calculation of statutory and voluntary excess

If a voluntary excess applies, the healthcare costs will first be deducted from the statutory excess and subsequently from the voluntary excess. The provisions set out in Article [7.5. Calculation of statutory excess](#) apply for the calculation of the voluntary excess amount relating to treatment spread over 2 calendar years.

Article 9. Abroad

9.1. You live or reside in an EU/EEA or treaty country outside the Netherlands

If you live in or are temporarily residing in an EU/EEA or treaty country outside the Netherlands, you are entitled to the following healthcare:

- Healthcare in accordance with the statutory insurance package in an EU/EEA country or treaty country, if applicable to you. This right to healthcare is set out in the EU social security regulations or a social security treaty;
- Healthcare provided by a contracted healthcare provider or healthcare institution;
- Reimbursement of healthcare costs by a non-contracted healthcare provider. We will reimburse the costs up to a maximum of the amount you would receive if you selected a non-contracted healthcare provider in the Netherlands. For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Please note

In the event of emergency care provided by a non-contracted healthcare provider, you are entitled to reimbursement of the costs up to the Wmg rates applicable in the Netherlands or the reasonable market-level rates as applicable in the Netherlands. For foreseeable care that a contracted care provider is not expected to provide in time or at all, we may supplement the compensation for the costs of care provided by a non-contracted care provider up to a maximum of the Wmg rates applicable in the Netherlands or the reasonable market price applicable in the Netherlands.

European Healthcare Insurance Card (EHIC)

On the reverse of your healthcare card, you can find the EHIC. If you travel to an EU/EEA country or Switzerland, this card entitles you to necessary medical care abroad. You can use the EHIC in Australia for emergency medical care. You may only use this EHIC if you are insured with us. If you use this EHIC abroad, while you know or could reasonably know that it is no longer valid, the cost of healthcare will be charged to you. Do you not have an EHIC healthcare card? You can request one free of charge.

9.2. You live or reside in a non-EU/EEA country or non-treaty country

If you are living in or residing in a non-EU/EEA country or non-treaty country, you may choose healthcare in your country of residence or temporary residence and select:

- Healthcare provided by a contracted healthcare provider or healthcare institution;
- Reimbursement of healthcare costs by a non-contracted healthcare provider. We will reimburse the costs up to a maximum of the amount you would receive if you chose a non-contracted healthcare provider in the Netherlands. Please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Please note

The costs of treatment abroad may be higher than the costs of the same treatment in the Netherlands. We will reimburse the costs up to the amount you would receive if you had the treatment in the Netherlands. Therefore please take into consideration that you will likely have to pay for a (large) part of the bill yourself if you are having treatments abroad.

9.3. Approval and/or referral

You would like to be treated abroad? If you are admitted to a hospital or other institution for 1 or more nights for this treatment, you will need our prior consent. You also need permission for receiving care abroad if this is stated in the healthcare provisions (Articles 11 to 39). These Articles also set out when you need a referral or prescription.

Do you not need our permission, but would you like to know in advance whether your treatment abroad is eligible for reimbursement? Then contact us to ask us to review it for you. For more information, please check our website.

You do not require approval if you are unexpectedly hospitalised and the treatment cannot reasonably be postponed until you have returned to your country of residence. If you are admitted for 1 or more nights, you must call, or have someone else call, our emergency centre. The phone number is available in the [UMZ Zorg app](#), on your healthcare card and on our website.

Article 10. Complaints and disputes

10.1. Do you have a complaint? Submit your complaint to the Complaints Management department

You may rest assured that we organise everything carefully relating to your healthcare insurance policy. However, one hundred percent satisfaction is not always achievable. We are open to hearing your complaints and suggestions. For more information regarding filing a complaint, please visit our website.

Tips for submitting a complaint

- Please indicate in as much detail as possible what happened, what you are dissatisfied with, what you think is the best solution and when you can best be reached.
- Please attach all relevant documents. Please do not send any originals with your complaint. After all, you may still need the originals yourself.
- If you are unable or unwilling to submit your complaint, you can have someone else do this on your behalf and designate a proxy. However, for privacy reasons, we will require your permission in writing to deal with such a proxy. We cannot process the complaint until we receive your permission.

You will receive a response to your complaint from us within 30 days. The Complaints Management department acts on behalf of the Executive Board. If you are not satisfied with the decision or have not received a response within 30 days, you can submit your complaint or dispute to Stichting Klachten en Geschillen Zorgverzekeringen (SKGZ), PO Box 291, 3700 AG Zeist, www.skgz.nl. Alternatively, you may submit the dispute to the competent court in the Netherlands.

10.2. Complaints about our forms

Do you find a form redundant or complicated? Then you may submit a complaint. For more information, see our website.

Alternatively, you can submit your complaint to the Dutch Healthcare Authority for the attention of the Information Line/the Notification Centre, PO Box 3017, 3502 GA Utrecht, the Netherlands, email: info@nza.nl. The website of the Dutch Healthcare Authority, www.nza.nl, sets out how to submit a complaint about forms.

II. Healthcare Provisions

Your insurance is an in-kind insurance policy. You are entitled to care on the basis of this insurance cover. Articles 11 through 39 list the details of the care to which you are entitled.

MEDICAL CARE

Article 11. General practitioner care

- 11.1. General practitioner care is medical care as general practitioners tend to provide and the accompanying examinations and diagnostics. GP care also includes health advice, assistance in giving up smoking and preconception care (childbirth consultation). Foot care as defined in the NZa policy rule Other medical care also falls under general practitioner care.

Coaching for quitting smoking

Counselling for quitting smoking is defined as:

- Short treatments, such as one-off short counselling sessions for quitting smoking
- Intensive forms of treatment aimed at behavioural change (in a group or as an individual).

Information about the Quit Smoking Programme is set out in Article [24. Quit Smoking programme](#).

Preconception care

Pre-conception healthcare (pregnancy wish visit) is defined as:

- Advice on healthy nutrition
- Advice on intake of folic acid
- Advice on intake of vitamin D
- Advice on quitting smoking, alcohol and drugs, if necessary with active counselling to realise this
- Advice on using medication
- Advice on treatment of existing conditions and previous pregnancy complications
- Advice on infectious diseases and vaccinations
- Detecting risk based on your disease history and offering genetic counseling if you are not (yet) pregnant.

- 11.2. Specialist medical care bordering on the medical domain of the general practitioner. Examples of such healthcare include:

- Regular or minor surgery interventions
- ECG diagnostics (heart images)
- Lung function test (spirometrics)
- Diagnostics based on the Doppler test (testing the blood flow in the vascular system)
- MRSA screening (screening for Meticillin Resistant Staphylococcus Aureus)
- Audiometrics (hearing system testing)
- IUD (pessary, diaphragm) application or removal, implantation or removal etonogestrel implantation rod. Are you age 21 or older? Then you are not entitled to reimbursement of the contraceptive, except in the context of treatment of endometriosis or menorrhagia (if there is anemia). See Article [34. Medications](#)
- Medically necessary circumcision (circumcision)
- Therapeutic injections (Cyriax).

- 11.3.1. Multidisciplinary care (chain care) in connection with:

- Diabetes mellitus type 2 (DM type 2)
- Chronic obstructive pulmonary disease (COPD; this is a group of lung conditions, such as chronic bronchitis and lung emphysema)
- Cardiovascular diseases (care if you are a patient with a cardiovascular condition).

11.3.2. Contracted multidisciplinary care (chain care) in connection with:

- Increased vascular risk management (care if you have an increased risk of cardiovascular diseases)
- Asthma (if you are age 16 or older)
- Programmatic care for vulnerable elderly.

Your healthcare group may charge you for this care only based on a contract concluded with us.

Multi-disciplinary care (chain care)

Multidisciplinary care specifically developed to organise healthcare for chronic patients in a region better in terms of quality and effectiveness. The healthcare providers work closely together within a healthcare group, ensuring that the healthcare you need is better aligned. The healthcare is based on a standard of care. This is a description agreed by the relevant healthcare providers that an insured person must receive in the event of a certain disorder. This standard forms the starting point for care the insured person receives and who provides this care. If no standard of care is described, care is provided on the basis of the professional standards of the professional groups involved.

Home Care Group

The healthcare group is a partnership of healthcare providers with various disciplines, with a general practitioner in charge. Together, they provide chain healthcare. In addition to the general practitioner, healthcare is also delivered by a nurse, physician's assistant, dietician, podotherapist or pedicurist, for example.

Excess

No excess applies for this healthcare. The excess is applicable to medications. The excess is also applied for laboratory tests and diagnostics conducted by a different healthcare provider at the request of the general practitioner and charged to you. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

Has your GP requested a co-consultation or joint consultation with a healthcare provider (such as a medical specialist) to provide you with an appropriate diagnosis, treatment or referral? Then no excess applies to this care.

This is where to go

1. For general practitioner care (items [11.1.](#) and [11.2.](#)) and multidisciplinary care (item [11.3.1.](#)):
To a primary care physician, GP, healthcare group or medically qualified third parties. Under the medical responsibility of a general practitioner, this care may also be provided by a physician's assistant, nurse, nurse practitioner (NP), physician assistant (PA) or family practice assistant (POH) (GGZ). You may also visit a certified obstetrician for the placement or removal of an IUD. Your obstetrician can inform you about this.
2. For foot care as listed under [11.1.](#) at:
 - A podiatrist who is registered with the Quality Register Paramedics
 - A medical pedicurist registered in ProCert's KRP (Quality Register for Pedicures)
 - A pedicurist with the certification 'Diabetic foot'
 - A pedicurist registered in the Stipezo Register Paramedische Voetzorg (RPV or Register Paramedic Foot care)
 - A pedicurist registered in the Kwaliteitsregister Medisch Voetzorgverleners (KMV or Quality Register Medical Foot care Providers) of Nederlandse Maatschappij Medisch Voetzorgverleners (NMMV or Dutch Association of Medical Foot care Providers).

The podiatrist draws up the treatment plan and determines what part of the treatment a (medical) pedicurist may provide. The partnerships between podotherapists and pedicurists are available from our website.
3. A contracted healthcare group contracted multidisciplinary care (item [11.3.2.](#)): From a contracted healthcare group.

You can ask your general practitioner's clinic about the possibilities for multidisciplinary care. For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions.

If you select a non-contracted healthcare group for contracted multidisciplinary care as described in item [11.3.2.](#), you are not entitled to reimbursement.

Do you not use multidisciplinary care or are you unable to use it in your area? Then you are entitled to care provided by individual healthcare providers under the relevant healthcare Articles, such as general practitioner care (items [11.1.](#) and [11.2.](#)) and dietetics (Article [29. Dietetics](#)).

Would you prefer to visit a general practitioner or healthcare group with whom we have not concluded a contract for general practitioner care or multidisciplinary care as described in section [11.1.](#), [11.2.](#) or [11.3.1.](#)? Then you are entitled to reimbursement of the cost of healthcare up to a maximum of the applicable Wmg rates.

Would you prefer to visit a care provider other than a general practitioner or healthcare group with whom we have not concluded a contract for the relevant care? Then please take into consideration that you will likely have to pay part of the bill yourself. This also applies to testing requested by your general practitioner to be carried out by another non-contracted healthcare provider (for example X-rays or blood tests). For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Article 12. Medical care for specific patient groups

12.1. Medical care for specific patient groups is medical care such as general practitioners and clinical psychologists tend to offer. This is general medical care aimed at vulnerable elderly people, people with chronic progressive degenerative diseases, non-congenital brain injuries or a mental disability.

12.2. This care also comprises:

- a. Day treatment in a group of vulnerable patients aimed at learning how to deal with and compensate for impairments in order to allow the patient to live at home for as long as possible. This would include elderly people with multiple problems, people with Parkinson's, Korsakov, Multiple Sclerosis (MS) or with a mental disability
- b. Day treatment in a group for people with a physical disability or non-congenital brain injury
- c. Day treatment in a group for people with Huntington's disease
- d. Care for people with severe behavioural impairments and a mild mental disability The primary care provider will draw up your treatment plan and lead the multi-disciplinary team. The treatment plan sets out the care and the number of half-day sessions of care in a group.

Excess

This healthcare is set off against the excess.

This is who to see

1. For care as referred to in article 12.1: by a geriatric specialist, a doctor for the mentally handicapped, a healthcare psychologist (GZ-psycholoog), general remedial educationalist or clinical (neuro)psychologist.
2. For care set out in article 12.2: a multi-disciplinary team led by the primary care provider (leading treatment professional). The primary practitioner is a specialist in geriatrics or doctor of mentally handicapped. The primary practitioner for a nationally accredited multidisciplinary care programme may also be a GZ psychologist, general remedial educationalist or clinical (neuro)psychologist.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner or medical specialist. Referral for care as listed in article 12.2 may also be issued by a specialist in geriatrics, physician for the mentally handicapped, GZ psychologist or general remedial educationalist.

Approval

You require our prior approval for:

- Day treatment in a group of vulnerable patients as set out in article 12.2a.
- Day treatment in a group for people with a physical disability or non-congenital brain injury as set out in article 12.2b.

More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Article 13. Care due to overweight and obesity

13.1. Chain approach to care and support for insured up to age 18 who are overweight and obese

The chain approach to care and support due to overweight and obesity is for insured up to age 18 with a moderately increased weight-related health risk (WRH). The WRH is determined based on the Guideline on overweight and obesity in adults and children. The chain approach includes at least guidance and coordination by a central healthcare provider. A central healthcare provider:

- prepares a broad anamnesis
- establishes a plan of action with child and family and ensures consistency of care and treatment, but does not provide the actual care
- coordinates the right support and care at the right time by the right professional for the child and family
- is committed to strengthening the self-management of the child and family so that they are increasingly capable of achieving sustainable behavioural change on their own.

A combined lifestyle intervention (CLI) for insured up to age 18 is part of the chain plan. A CLI is an accredited care programme on healthy eating, eating habits and increased exercise, and serves to develop and maintain a healthy lifestyle. Optionally, customised psychological interventions to support behavioural change may be part of the care programme.

The chain approach as a whole can be applied up to 3.5 years. This 3.5-year period includes a possible 6-month interim period during which activities in the social or public domain take place. The interim period may be extended in consultation with us if it can substantially contribute to achieving the goal of the care plan.

A CLI lasts for 24 consecutive months. You are not entitled to reimbursement of the costs of exercise and guidance.

This is not insured

Is a CLI not part of the care plan? Then the cost of coordination by a central care provider is not covered by healthcare insurance.

Excess

No excess applies for this healthcare.

This is who to see

1. For guidance and coordination by a central care provider: in the case of a level 5 adolescent nurse working in Youth Healthcare
2. For an accredited combined lifestyle intervention: with a licensed child lifestyle coach. On our website, you can find accredited combined lifestyle interventions and children's lifestyle coaches.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner, paediatrician, adolescents physician or level 5 adolescent nurse practitioner.

13.2. Chain approach to care and support for insured age 16 and older/adults

A combined lifestyle intervention (CLI) is an accredited programme on healthy eating, eating habits and increased exercise to develop and maintain a healthy lifestyle. Optionally, customised psychological interventions to support behavioural change may be part of the care programme. Are you age 18 or older? Then you may qualify for an accredited programme starting with a moderately elevated weight-related health risk (WRH or WRH). The WRH is determined on the basis of the Guideline on overweight and obesity in adults and children. Are you age 16 or 17? Then you are eligible for a CLI if you have a moderately elevated WRH and your GP estimates that you could benefit from a CLI for adults. Please find the accredited programmes on our website. A programme is completed in 24 consecutive months. You are not entitled to reimbursement of the cost of exercise or assistance with exercise.

Excess

No excess applies for this healthcare.

This is where to go

1. To a lifestyle coach registered in the KABIZ register (Quality Registration and Accreditation Healthcare Professionals) and affiliated with the Beroepsvereniging Leefstijlcoaches Nederland (BLCN, Professional Association Lifestyle Coaches Netherlands)
2. A physical therapist, remedial therapist, dietician or occupational therapist who are registered lifestyle coaches.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner.

Article 14. Nursing and care (district nurses)

Nursing and care is care such as nurses tend to provide without the need for a stay in an institution. The care is related to the need for or a high risk of medical care as set out in article 2.4 of the Healthcare Insurance Decree. In addition to nursing activities and care, this care also includes coordination, signaling, prevention, instruction, strengthening of the client's own control and autonomy, the client system and case management. This care also includes care such as a nurse would provide if you were to make use of an emergency call via a personal alarm (for example if you had fallen at home). Medical child care at home, in a nursery providing nursing care or in a child care home is also covered by nursing and care. Medical child care is also referred to as intensive child care.

You need an indication for nursing and/or care and a care plan must be prepared. The treatment plan describes the healthcare you need in terms of nature, scope and duration and the goals set.

Please note

An increasing number of specialist medical treatments are provided in a residential setting. We do not reimburse the associated nursing and care if we pay for it as part of specialist medical care.

Personal Budget (pgb)

You may be entitled to reimbursement of nursing and care in the form of a personal budget (pgb). This requires our prior approval. The Nursing and Care Personal Budget Regulations set out the terms and conditions that apply to having a pgb. The Nursing and Care Personal Budget Regulations are available from our website.

Excess

No excess applies for this healthcare. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

Indication assessment must be issued by

- A nurse trained at higher professional education level or a specialist nurse. He/she will draw up a care plan, in consultation with you, that complies with the guidelines of the V&VN (Dutch professional association of nurses and nursing assistants).
- A child nurse for insured persons under the age of 18. This is a nurse trained at higher professional education level or specialist nurse HBO nurse who is registered as a child nurse. The specialist child nurse issues the indication assessment based on the 'Guideline for the Indication Assessment Process for Child Care' (HIK) and works in accordance with the national Medical Child Care Collaboration (MKS) methodology.

This is where to go

1. An institution (or home care institution) for nursing and care with nurse (or child nurse) trained at higher professional education level or specialist nurse in permanent employment. The nurse (or child nurse) trained at higher professional education level or specialist nurse who issues the indication assessment must remain involved in the implementation and evaluation of the care plan. The care is provided by a nurse trained at higher professional education or VET level, specialist nurse, level 3 nursing assistant or personal healthcare nursing assistant (VIG-er).
2. A self-employed nurse (or child nurse) trained at higher professional education level or nurse specialist. The care may also be provided by a nurse trained at VET level, a level 3 nursing assistant or personal healthcare nursing assistant if this care provider works with the nurse (or child nurse) trained at higher professional education level or specialist nurse who issued the indication assessment. The person who issued the indication assessment must remain involved in the implementation of the care plan. The collaboration must be laid down in writing and we must receive a copy.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

You cannot transfer your claim on us for nursing and care to care providers or others with whom we have not concluded a contract for this care (prohibition of assignment). This is a clause as referred to in Article 3:83 paragraph 2 of the Dutch Civil Code. A reimbursement for the costs of care provided by a care provider with whom we do not have a contract will be transferred to the policyholder's account number.

Approval

You require our prior approval for such healthcare. You do not need prior approval for the medical indication. More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Article 15. Obstetric care and maternity care

15.1. Obstetric care

Obstetric care, including pre and after care, is care as obstetricians tend to provide. Obstetric care also includes the use of the delivery room if delivery in a hospital or birth clinic is medically necessary.

This care also comprises:

- Pre-conception healthcare (pregnancy wish visit)
If you wish to get pregnant, you can make use of pre-conception healthcare. Article [11. General practitioner care](#) indicates the elements included in this type of care.
- The non-invasive prenatal test (NIPT) if you have a medical indication.
- Invasive diagnostics (chorionic villus testing or amniocentesis) if an NIPT shows that you have a significant risk of having a child with a chromosomal abnormality (such as Down's syndrome) or if you have a medical indication for invasive diagnostics.

Excess

No excess applies for obstetric care. Any fees associated with obstetric care, such as medication, blood tests and patient transport, are also subject to the excess. No excess applies for the placement and removal of an IUD (coil) by the obstetrician. The excess does apply to the IUD (coil). See Article [34. Medications](#) and the Medical Devices Regulations for reimbursement of the IUD. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

- A midwife. For an ultrasound, you may go to a healthcare provider registered in the designated sub-register of the quality register of Beroepsvereniging Echoscopisten Nederland (Dutch professional association of sonographers). For the diagnostic ultrasound to the placenta check, the healthcare provider must have a collaboration agreement with the Regional Centre for Prenatal Screening.
- A general practitioner who has had additional training and has a specific focus on physiological obstetrics.
- For the NIPT, you can go to an NIPT blood sampling location. The blood test is performed by a university centre. For invasive diagnostics, you can go to a prenatal diagnostic centre.
- Integrated delivery care may only be provided by a integral delivery care organisation (IGO) that has been contracted by us.

Integral maternity care

Obstetricians, maternity care nurses and gynaecologists collaborating in an Integral Maternity Care Organisation are permitted to agree on an integral rate for maternity care with us. Integrated maternity care aims to facilitate cooperation between the various care providers and improve the quality of care for mother and child. The Integral Maternity Care Organisation (IMCO or IGO) may charge you for this care only based on a contract concluded with us. An overview of contracted Integral Maternity Care Organisations is available from our website. You may change healthcare providers during pregnancy, birth and aftercare.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

15.2. Maternity care

Maternity care includes care as maternity nurses tend to provide to mother and child in connection with childbirth, for up to 6 weeks counting from the day of delivery.

Maternity care can be received in:

- your home situation
- a maternity centre
- a birth clinic
- a hospital

The maternity care organisation indicates the number of maternity care hours on the basis of the National Indication Protocol Maternity Care (LIP). Or on the basis of a scheme to replace the LIP. You can find the protocol or the policy on our website. After birth and during the maternity period, the maternity care organisation, together with you and the midwife or ob-gyn, will decide how many hours of maternity care you will receive. You will receive a minimum of 24 hours of maternity care. For each day you already received maternity care in hospital, the average number of hours of maternity care per day will be deducted from the number of maternity care hours to be received.

Digital maternity care

You will receive at least 24 hours of physical maternity care. The maternity care organisation can supplement physical care with digital maternity care for information and/or instruction. A digital consultation with a maternity nurse can also be part of digital maternity care.

Please note

Request maternity care at least 5 months prior to the expected due date via our website. Then you can be assured that your request will be processed in time.

Personal contribution

You are charged a statutory personal contribution amounting to:

- €5.70 per hour for maternity care at home or in a birth clinic;
- €22.50 per day for both mother and child in the event of delivery in a birth clinic or hospital, without a medical need. In addition to the personal contribution, you must pay the difference in costs between the rate charged by the birth clinic or hospital and the maximum reimbursement of €161.50 per day for both mother and child. The maximum daily reimbursement for mother and child together is €278 (see calculation in the table below);
- There is no co-payment for digital maternity care;
- Any lodging costs and any other ancillary costs are at your own expense.

Excess

No excess applies for this healthcare.

This is where to go

A qualified maternity nurse who is registered with the Maternity Care Knowledge Centre or nurse. Maternity care as a part of integral birth care may be provided by an Integral Birth Care Organisation (IGO) that has a contract with us. Please find more information about integral maternity care in Article [15.1. Obstetric care](#).

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Extra information

Are you using a non-contracted maternity nurse or nurse? Please enclose a copy of the indication in accordance with the LIP (Landelijk Indicatie Protocol Kraamzorg - National Referral Protocol Maternity Care). You can request a copy from your maternity care organisation and/or from the independent maternity nurse or nurse.

Personal contribution and maximum reimbursement

Delivery and maternity care at home	Personal contribution and maximum reimbursement
Delivery at home	No personal contribution applies.
Maternity care at home	Subject to a personal contribution for maternity care amounting to €5.70 per hour.
Delivery and maternity care in a birth clinic or hospital with medical necessity	Personal contribution and maximum reimbursement
Delivery in a birth clinic or hospital with medical necessity	No personal contribution applies.
Maternity care in a birth clinic	Subject to a personal contribution for maternity care amounting to €5.70 per hour.
Maternity care in hospital after delivery with medical necessity	No personal contribution applies.

Childbirth and maternity care in a birth clinic or hospital without medical necessity	Personal contribution and maximum reimbursement
Childbirth without medical necessity in the delivery room of a birth clinic Childbirth and maternity care in a hospital without medical necessity	The maximum reimbursement for mother and child together is €278 per day. This fee is calculated as follows: <ul style="list-style-type: none"> • Maximum reimbursement is 2 x €161.50 = €323 per day • Less: personal contribution is 2 x €22.50 = €45 per day • Total: €323 - €45 = €278 per day The difference between the rates charged by the birth clinic or the hospital and the maximum reimbursement of €278 per day is charged to you personally.
Delivery without medical necessity in a birth clinic or hospital as part of integral maternity care by an Integral Maternity Care Organisation contracted by us	The personal contribution for mother and child combined amounts to €572.98. This already takes into account the maximum daily reimbursement of €278.
Maternity care in a maternity centre	Personal contribution and maximum reimbursement
Maternity care in a maternity centre	Subject to a personal contribution for maternity care amounting to €5.70 per hour.
Medical necessity	
Your midwife or the GP who provides the obstetric care determines whether it is medically necessary for the delivery to take place in a hospital or birth centre is medically necessary.	

Article 16. Specialist medical care

Specialist medical care is medical care such as medical specialists tend to provide, including the relevant laboratory and other tests, medications, dressings and medical devices. Specialist medical care also includes:

- Care provided by a thrombosis unit
- Second opinion by a medical specialist

This is subject to a referral from the healthcare provider treating you. This may concern the relevant general practitioner, obstetrician or medical specialist, for example. The second opinion must relate to the medical care that you already discussed with your first healthcare provider. You are required to return to your original healthcare provider with the second opinion, as the first person will remain the leading provider in your treatment.

- A co-consultation may be part of this care at the request of the GP. The GP asks a medical specialist for advice. For example, to avoid a referral to specialist medical care. In a co-consultation, only the GP has contact with the medical specialist.
- A joint consultation may be part of such care at the request of the GP. The joint consultation must relate to the medical care you have already discussed with the GP. You will return to your GP after the consultation. Your GP is still leading in your treatment. If the joint consultation shows that you are entitled to MSZ, you will need a referral letter for this.
- Dialysis in a dialysis centre, hospital or at home. Please find more information regarding dialysis in the home situation and the allowance for additional costs (electric power) on our website.
- Chronic intermittent respiration and the required equipment. Please find more information regarding an allowance for electric power costs of mechanical breathing equipment in the home situation on our website.
- Medically necessary circumcision (circumcision).

To the extent you are participating in research testing as referred to in Article 2.2, healthcare insurance Regulations, medical specialist care also includes:

- a. From 1 July 2021 to 1 April 2027, bladder instillation with bladder irrigation fluids containing chondroitin sulphate and/or hyaluronic acid for the treatment of patients with bladder pain syndrome with non-transurethral treatable Hunners lesions;
- b. From 1 January 2020 to 1 January 2029, hyperthermic intraperitoneal chemotherapy added to primary debulking in patients with stage III ovarian carcinoma;
- c. From 1 January 2020 to 1 January 2027, nusinersen for the treatment of patients age 9 and a half and older, with 5q spinal muscular atrophy .

Once the research testing is completed, you are entitled to this care as described in Article 2.2, healthcare insurance Regulations. This does not apply in the event of intermediate suspension of the research testing.

The Minister of Health has the option of designating care as conditionally admitted care four times a year. The above list may not be up to date. It indicates the status insofar as known at the moment of preparing and printing these policy conditions. Please check Article 2.2 of the healthcare insurance Regulations on our website for the most current overview.

This is not insured

- a. Treatments against snoring with uvuloplasty
- b. Treatments aimed at sterilisations (for both male and female)
- c. Treatments aimed at reversing sterilisations (for both male and female)
- d. Treatment of plagiocephaly and brachycephaly without craniosynostosis with a cranial band
- e. Fertility-related care if you are a woman age 43 or older, unless it concerns an in-vitro fertilisation attempt that was started before reaching age 43.

Excess

This healthcare is set off against the excess. Obstetric care by a gynaecologist is not subject to the excess. Any fees associated with obstetric care are subject to the excess. This means that medications, blood tests or patient transport invoiced separately are set off against the excess.

No excess applies to the co-consultation and joint consultation.

For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A medical specialist. The care may also be provided by a clinical physician audiologist, clinical technologist, geriatric medical specialist, emergency aid physician, specialist nurse or physician assistant (PA), if the indicated care falls within the area of expertise of that healthcare provider.

Please note

The healthcare providers were contracted based on quality criteria for good healthcare. This means that certain specialist medical healthcare is purchased only from healthcare providers who fulfil these criteria. Would you like to know which care providers have a contract with us, and for which care? Please refer to our website to see a list of such information.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Integral birth care

Midwives, maternity nurses and obstetricians who work together in an Integral Maternity Care Organisation (IMCO or IGO) can agree an integral rate for maternity care with us. The IGO may charge you for this care only based on a contract concluded with us.

Referral letter required from

General practitioner, nursing specialist, physician assistant (PA), audiologist, company doctor, paediatrician/doctor in youth health care, geriatric specialist, doctor for the mentally disabled, dentist, obstetrician, optometrist, orthoptist, medical specialist, oral surgeon, Municipal Health Service doctor, clinical physicist audiologist, clinical technologist or physician assistant.

Approval

Some treatments are subject to prior approval. Please find such treatments in the Limitative List Authorisations Specialist Medical Care on our website. More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Which types of care are subject to prior approval?

You need approval for all treatments stated in the Limitative List Authorisations Specialist Medical Care. This includes:

- Ophthalmology: Refraction surgery (eye laser treatments or lens implants) and eyelid corrections
- Otorhinolaryngology (ENT): ear corrections and treatment of nasal shape deviations
- Surgery: Gynaecomasty (breast formation in men), mammary hypertrophy (abnormal breast size), abdominal wall corrections
- Dermatology Benign (non-malignant) tumours, pigment disorders, vascular dermatosis (birthmarks)
- Gynaecology: Vulvar and vaginal abnormalities
- Plastic surgery: See Article [21. Plastic and/or reconstructive surgery](#)

If in doubt, we recommend contacting us to check if prior approval is required for any treatment. Your medical specialist is required to notify you that you will be charged the cost of care if you have not received prior authorisation.

Additional information

The Healthcare Insurance Scheme may exclude certain forms of medical care and medication for treatment of one or more new referrals. The Healthcare Insurance Regulations are available from our website.

Article 17. Rehabilitation

17.1. Interdisciplinary specialist medical rehabilitation

Interdisciplinary specialist medical rehabilitation (Interdisciplinary SMR) is care as offered by rehabilitation physicians. This care is aimed at treating people who, due to certain diseases or conditions, experience serious problems in their daily activities and therefore getting by in society. In SMR interdisciplinary, a rehabilitation physician works with a rehabilitation team of specialised healthcare providers from various disciplines. The aim of interdisciplinary SMR is to enable the patient to become more self-reliant, take charge of matters for themselves and participate in society more effectively.

Where indicated by a rehabilitation physician, you may be entitled to examination, advice and treatment of a specialist medical, paramedical, psychological, behavioural and rehabilitation nature if you suffer from:

- A congenital or acquired disorder of the musculoskeletal system, leading to problems in movement of the spine, trunk or limbs.
- A congenital or acquired neurological disorder, leading to problems in movement of the spine, trunk or limbs. You are also entitled to specialist medical rehabilitation without movement issues in the spine, trunk or limbs if you have non-congenital brain injury and this leads to cognitive problems or speech or swallowing problems.
- A condition that is not primarily located in the musculoskeletal system or in its control, but secondary results in problems of spinal, trunk or limb movement. It must be a complaint, disorder or condition that meets this description according to the Netherlands Healthcare Institute.

You are only entitled to this care if it is the most effective care for preventing, reducing or overcoming your problems and it enables you to achieve or maintain a degree of independence that is reasonably possible given your limitations.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A multidisciplinary team of specialised healthcare providers under the supervision of a rehabilitation physician connected to a rehabilitation institution or hospital.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner, company doctor or medical specialist.

Approval

You require our prior approval. Please find more information about applying for approval in Article [1.9. Referral, prescription or approval](#) of these conditions.

17.2. Geriatric rehabilitation

Geriatric rehabilitation care (GRZ) comprises integrated and multidisciplinary rehabilitation care, as offered by geriatric care specialists in connection with vulnerability and complex multi-morbidity (the simultaneous occurrence of two or more diseases). The aim is to restore or improve your functioning and your participation in society.

Geriatric rehabilitation care is only covered if it is not preceded by a stay, as referred to in Section 3.1.1 of the Long-Term Care Act, that is accompanied by treatment at the same institution.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A multidisciplinary team of experts in geriatric rehabilitation led by a specialist in geriatric medicine.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Article 18. Genetic testing

Hereditary testing is medical care as referred to in Article [16. Specialist medical care](#) and includes testing of hereditary defects by means of genealogical tests, chromosome tests, biochemical diagnostics, ultrasound tests and DNA tests, the provision of hereditary advice and the psychological-social assistance relating to this care. If this is necessary for the advice to be prepared for you, the examination will also include testing of persons other than the insured. In that case those persons may also receive advice.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A centre for genetic counselling. This is an accredited and licensed institution for the application of clinical genetic research and genetic counseling.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner or medical specialist.

Article 19. In vitro fertilisation (IVF) and other fertility-related care

19.1. In vitro fertilisation (IVF)

In vitro fertilisation (IVF) is medical care as referred to in Article [16. Specialist medical care](#) and includes a maximum of the first, second and third IVF attempts per pregnancy to be realised if you are age 42 or younger. If you have started with a first, second or third IVF attempt, you may complete this attempt after your 43rd birthday at the expense of your health insurance company. If you are under age 38, the first and second IVF attempts will only be reimbursed if one embryo is placed each time.

In this context, a realised pregnancy is defined as a continuous pregnancy of at least 10 weeks counted from the moment of follicle puncture. Fertilisation of the egg cell takes place immediately consecutive to the puncture. For cryos (cryo-preserved embryos), a term of at least 9 weeks and 3 days after the implantation date applies to define an ongoing pregnancy.

An IVF attempt, being healthcare in accordance with the in-vitro fertilisation method, comprises:

- a. Promoting the maturation of oocytes in a woman's body based on hormonal treatment
- b. Follicular puncture
- c. Fertilisation of oocytes and cultivation of embryos in the laboratory
- d. The single or multiple implantation of 1 or 2 embryos into the uterine cavity to induce pregnancy.

An IVF attempt does not count until successful follicular puncture has been performed in phase b. Only attempts subsequently aborted count toward the number of attempts. The transfer of embryos obtained in an earlier phase of treatment (whether or not cryopreserved in the meantime) is part of the IVF attempt that led to the creation of the embryos. If there are any embryos left over after an ongoing pregnancy has been established, you are entitled to have them re-placed on the grounds of Article [19.2. Other fertility-related care](#).

When are you entitled to reimbursement of the cost of another 3 IVF attempts?

After a continued (achieved) pregnancy or a (live) child born, whether or not as a result of IVF, a new entitlement to three attempts in the event of a new unsuccessful attempt at pregnancy arises due to unwanted infertility. Even after a change of partner, you are entitled to a new set of an IVF treatment course of 3 attempts if there is joint infertility.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

With a gynaecologist in a facility licensed for this purpose.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

Gynaecologist or urologist.

Extra information

If egg cell donation is used in an IVF treatment, including an ICSI treatment (intracytoplasmic sperm injection), the above conditions for IVF also apply. You are not entitled to (reimbursement of the cost of) the egg cell donation.

IVF treatment abroad

Your eligibility for IVF treatment depends on your personal situation, for example your age and how long you have attempted to become pregnant. Would you like to go abroad for IVF treatment? Please contact us in advance. For more information, see our website.

19.2. Other fertility-related care

Other fertility-related care is medical care as referred to in Article [16. Specialist medical care](#) and includes gynaecological or urological treatments and operations to promote fertility. This care also includes artificial insemination and intra-uterine insemination. Fertility-related care is not reimbursed for women age 43 or older.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A gynaecologist or urologist.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner or medical specialist.

Article 20. Audiological care

Audiological care is medical care as referred to in Article [16. Specialist medical care](#) and includes care relating to:

- Hearing tests
- Advice about the hearing aid to be purchased
- Information about the use of the equipment
- Psychosocial care if required in connection with problems with impaired hearing
- Assistance in making a diagnosis in cases of speech impediments and language or language development disorders in children.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

In a multidisciplinary team of experts associated with an audiology centre, under the responsibility of a medical specialist.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner, audiologist, company doctor, medical specialist, paediatrician, geriatric medical specialist or doctor for the mentally disabled.

Article 21. Plastic and/or reconstructive surgery

Plastic and/or reconstructive surgery is medical care as referred to in Article [16. Specialist medical care](#) and includes treatments of a plastic-surgical nature, if it concerns:

1. Correction of abnormalities of appearance associated with demonstrable physical dysfunction;
2. Correct disfigurement caused by a disease, an accident or a medical procedure;
3. Correct paralysed or weakened upper eyelids if resulting in serious limitation of the visual field, or if it is a result of a congenital deformity or a chronic disorder present at birth;
4. Correct congenital deformities in connection with lip, jaw and palate clefts, deformities of the facial bones, benign proliferations of blood vessels, lymphatic vessels or connective tissue, birthmarks and deformities of the urinary tract and sexual organs;
5. Correct primary sexual characteristics where transsexuality has been established;
6. Surgically insert and replace a breast prosthesis other than after a full or partial mastectomy;
7. Surgically insert and surgically replace a breast prosthesis in the event of agenesis/aplasia of the breast (lack of breast formation) in women and in male-female transgenders.

What is the definition of plastic surgery treatments?

Treatments of a plastic surgical nature are understood to mean: interventions to change the shape or an aspect of the appearance. These procedures are not limited to the specialist field of plastic surgery. The 'Reference Guide assessment plastic surgery treatments' sets out a further explanation of when you are entitled to this care in accordance with the criteria listed. This guide was compiled by the Association of Public Health Physicians (Vereniging Artsen Volksgezondheid, VAV), the Dutch healthcare insurers (Zorgverzekeraars Nederland, ZN) and the Netherlands Healthcare Institute (Zorginstituut Nederland). You can find this reference guide on our website.

This is not insured

- a. Treatment of paralysed or weakened upper eyelids, other than those listed in point 3 of this Article
- b. Abdominal liposuction
- c. Surgical insertion and/or removal of a breast prosthesis without medical necessity or for cosmetic reasons.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A medical specialist. Epilation (hair removal) in transgender care may also be performed by a skin therapist.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner, company doctor, medical specialist or dental surgeon.

Approval

You need prior permission for treatments included in the Exhaustive List of Specialist Medical Care Authorisations. This list can be found on our website. You do not need permission for a primary or secondary breast reconstruction (a first operation to repair the breast) following breast cancer or a risk of breast cancer. More information on requesting permission can be found in Article [1.9. Referral, prescription or approval](#) of these conditions.

Article 22. Tissue and organ transplants

Tissue and organ transplants are classed as medical care as referred to in Article [16. Specialist medical care](#) only if the transplant is performed in a country of the European Union or EEA member state. If the transplant is carried out in another country, the donor must be your spouse, registered partner or blood relative in the first, second or third degree and reside in that country.

Care also includes reimbursement for:

- a. Specialist medical care in connection with donor selection;
- b. Specialist medical care in connection with the surgical removal of the transplant material from the selected donor;
- c. The examination, preservation, removal and transport of the post-mortem transplant material in connection with the intended transplant;
- d. The care of the donor arranged in these policy conditions for a maximum period of thirteen weeks, or in the case of a liver transplant for a maximum period of six months, after the date of discharge from the institution in which the donor was hospitalised for selection or removal of the transplant material insofar as this care is associated with this hospitalisation;
- e. The transport of the donor in the lowest class of a means of public transportation within the Netherlands or, if due to medical necessity, transport by car within the Netherlands, in connection with the selection, hospitalisation and discharge from the hospital together with the care as referred to under d;
- f. The transport to and from the Netherlands of a donor residing abroad, in connection with a transplant of a kidney, a liver or bone marrow with regard to an insured person in the Netherlands plus other costs involved in the transplant which are related to the fact that the donor resides abroad. The costs of staying in the Netherlands and any loss of income are not covered.

If the donor concluded a healthcare policy, the cost of transportation referred to under e and f will be charged to the donor's healthcare insurer.

Excess

This healthcare is set off against the excess. The excess does not apply for:

- Care related to a living organ donation after the period referred to under d has expired.
- Transport of a donor such as set out under e and f, provided the donor has healthcare insurance.

For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A medical specialist.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Article 23. Sensory disability care

Care for the sensory disabled is multi-disciplinary care in connection with a visual, auditory or communicative impairment resulting from a language development disorder or a combination of these impairments. This healthcare is aimed at learning how to manage, reverse or compensate for the disability, with the purpose of optimising independence in daily life.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

An institution specialised in treating people with a sensory disability, with a multidisciplinary treatment team.

Healthcare relating to a visual impairment: the ophthalmologist or healthcare psychologist has final responsibility for the healthcare delivered and the treatment plan. The clinical physician or other disciplines may also bear this responsibility. The activities of the clinical physician or other disciplines are limited in that case to the healthcare as set out in Section 2.5a of the Healthcare Insurance Decree, and the requirements and conditions imposed on sensory disability healthcare.

Healthcare relating to an auditive impairment or communicative impairment due to a language development disorder: the healthcare psychologist has final responsibility for the healthcare delivered. The orthopedagogue or other disciplines may also bear this responsibility. In that case, the activities of the remedial educationalist or other disciplines are limited to the care as described in Article 2.5a Health Insurance Decree and the requirements and conditions set out therein for sensory disability care.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

Medical specialist or general practitioner. Referral for care in connection with an auditory or communicative disability may also be made by a clinical physicist-audiologist at an audiology centre.

Article 24. Quit Smoking programme

The quit smoking programme comprises medical care to support behavioural change with the aim of quitting smoking. Medications can also be part of this care if prescribed as part of the programme, to support behavioural change. You can attend the programme in a group or individually. The objective of the programme is for you to quit smoking. You may attend a Stop Smoking programme maximum three times per calendar year.

Excess

No excess applies to this healthcare type. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

Healthcare providers who work in compliance with the Healthcare Module Tobacco Addiction. The medications may only be delivered by one of our contracted (online) pharmacies. These are listed on our website.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? Or do you use a pharmacist or dispensing general practitioner with whom we have not concluded a contract for these medications? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

MENTAL HEALTHCARE (GGZ)

Article 25. Mental healthcare (GGZ) for insured age 18 and older

Mental healthcare is medical care as psychiatrists and clinical psychologists tend to provide for insured age 18 and older. The treatment (intervention) must comply with the state of art and best practice. On our website, you can find information about treatments that meet this requirement in the List of Therapies GGZ. This overview states which therapies do or do not comply and in which situations they may be applied.

Exploratory consultation

An exploratory consultation may form part of this care at the request of the general practitioner. In an exploratory consultation, the help you are requesting and the support or care you can be offered will be discussed with you. Relevant questions include whether you need support from the municipality or other civil society organisations, or mental healthcare, or support combined with mental healthcare. In the latter case, the most appropriate care - simultaneous or sequential - is also considered. If the exploratory consultation reveals that you are entitled to mental healthcare, you will require a referral letter for that care.

The following is not insured

Care for which effectiveness is not, or not adequately, substantiated by evidence is not covered by basic insurance. To determine whether care is covered, we rely on DSM-5 (Diagnostic and Statistical Manual of Mental Disorders), care standards, opinions of Zorginstituut Nederland, Zorgkompas Zorgverzekeringswet and the List of Therapies GGZ, among others.

Please find below a list of some conditions, treatments and interventions that are not covered by the GGZ mental health system. This list sums up examples and is not exhaustive:

- Treatment of adjustment disorders (for example divorce and mourning)
- Help with work and relationship problems
- Help with sleep disorders, sexual dysfunctions
- Psychosocial help/care (e.g. for stress or burnout)
- Treatment for learning disorders
- Self-help
- Directing to care
- Prevention, unless this involves indicated or care-related prevention
- Services
- Psychological help related to physical conditions
- Intelligence tests
- Neurofeedback
- Treatment that primarily addresses disorders is not included in the DSM-5 qualification. This means treatments for obesity or sex or eating addiction, for example, are not covered
- Counseling of a non-medical nature, such as training, coaching and courses
- Diagnostics without the intention of GGZ mental health treatment
- 5 or more diagnostic consultations leading to a non-insured diagnosis
- Resocialisation without GGZ mental health treatment
- Inpatient addiction treatment admissions that are not immediately followed up with subsequent, outpatient follow-up treatment. The period after discharge is considered a vulnerable period. Only if properly embedded in an outpatient treatment regimen (proper pre and post-treatment care), inpatient treatment (abroad) can be considered effective, and be classed as in accordance with the state of science and practice
- Admission based on a social indication (e.g. in case of lack of housing), unless it concerns Residence with justification.

Excess

The excess applies to this care. The excess does not apply to the exploratory consultation. For more information, see Section [7. Statutory excess](#) and [8. Voluntary excess](#) of these insurance conditions.

This is where to go

A care provider that has an approved GGZ quality statute, registered via the GGZ Quality statute website.

National Quality Charter GGZ

The National Quality Charter for Mental Health Care in the Netherlands (LKS GGZ - Landelijk Kwaliteitsstatuut GGZ) sets out the minimum quality standards that a healthcare provider must fulfil to provide mental healthcare to an insured. It describes the roles, tasks and responsibilities of the healthcare providers involved in various aspects of the healthcare process. This serves to ensure that the right care is provided at the right place by the right healthcare professionals.

All GGZ healthcare providers are required to prepare their own GGZ quality standard.

The LKS GGZ divides the care process into two parts:

1. Problem analysis, indication with diagnosis, treatment and counselling and a relevant reflection;
2. Implementation, coordination and evaluation of treatment and counselling.

The primary practitioner has an indicative role for the first part in the care process and a coordinating role in the second part. The LKS GGZ describes the tasks and responsibilities associated with these roles and how they relate to the role of co-practitioner. It also describes the competencies needed to fulfil these roles as a primary practitioner.

The healthcare provider's quality standard clarifies how the healthcare provider specifies the minimum quality aspects to the insured. It provides the insured and possibly a loved one with information on the principles and practices of the healthcare provider. This enables the insured to make an informed choice of particular healthcare providers and have a say in treatment.

In the section Public Data, the website www.zorginzicht.nl offers an overview showing which care providers have an approved GGZ quality standard and where you can view the standard.

Setting

Mental health care is delivered in different forms. In the mental health sector, this is called a setting. There are eight settings:

1. Outpatient treatment by an independent practice/healthcare provider (quality standard section II)
2. Mono-disciplinary outpatient treatment by an institution (quality standard III)
3. Multidisciplinary specialised outpatient treatment by an institution (quality standard section III). In addition to the primary practitioner, care is provided by at least 2 other healthcare providers with different professions
4. Outreach care is specialised multidisciplinary mental health care for insured with severe psychiatric disorders, for example. Often, care is provided in or near the insured's home.
5. Specialised inpatient mental healthcare (excluding forensic and secure care)
6. Forensic and secure specialised inpatient mental healthcare
7. Forensic and secure specialised outpatient mental healthcare
8. Highly specialised multidisciplinary inpatient or outpatient mental health care

Primary care provider

For each setting, the primary practitioner is determined. The primary practitioner is responsible for diagnostics, setting an indication, treatment and guidance act in accordance with the specification of care as set out in the LKS GGZ for the relevant professional group. Each primary practitioner has their own specialisation.

Setting 1

For generalist basis GGZ (GB GGZ): a clinical (neuro)psychologist, psychotherapist or healthcare psychologist (GZ-psychologist).

For specialised mental health care: a psychiatrist, clinical (neuro)psychologist or psychotherapist.

A psychiatrist, clinical (neuro)psychologist or psychotherapist is available for advice and consultation within the professional network in which the primary practitioner participates.

Setting 2

For GB GGZ (Municipal Mental Health Service): a clinical (neuro)psychologist, GGZ nursing specialist, psychotherapist, GZ psychologist or addiction doctor. If one of the aforementioned primary care practitioners is involved in diagnostics and indication, a general remedial educationalist may also serve as the primary practitioner in this setting.

For specialised mental health care: a psychiatrist, clinical (neuro)psychologist, mental health nursing specialist, psychotherapist, addiction specialist, geriatric specialist or clinical geriatrician. If one of the aforementioned primary practitioners is involved in diagnostics and indication, a GZ psychologist, physician assistant or general remedial educationalist may also serve as the primary care practitioner in this setting.

A psychiatrist, clinical (neuro)psychologist or psychotherapist is available for advice and consultation within the professional network or multidisciplinary team in which the primary practitioner participates.

Settings 3 through 8

For specialised mental health care: a psychiatrist, clinical (neuro)psychologist, mental health nurse specialist, psychotherapist, clinical psychologist, addiction specialist, physician assistant, social psychiatric nurse or general remedial educationalist.

Settings 3, 4, 5 and 8

For specialised mental health care: a specialist in geriatrics or a clinical geriatrician.

Diagnostics and indication

Diagnosis and indication must always involve a practitioner with one of the following professions in the specialised mental healthcare governed by Sections 3 or 14 of the Individual Healthcare Professions Act (BIG): a clinical (neuro)psychologist, psychiatrist, psychotherapist or mental healthcare nursing specialist. Or an addiction doctor for addiction care or a specialist in geriatrics for geriatric psychiatry.

Under the final responsibility of the primary care provider, some of the care may also be provided by a care provider registered in the list of other consultation professions.

Transitional Youth Act

The primary practitioner GGZ for treatment started under the Youth Act may be: child and youth psychologist NIP, GZ psychologist and general remedial educationalist NVO. The primary practitioner has a post-master registration in the SKJ (Stichting Kwaliteitsregister Jeugd) register or a BIG registration. They may only be the primary care provider for a maximum period of 365 days after your 18th birthday.

Highly specialised mental healthcare

For highly specialised mental healthcare, you must go to a care provider contracted by us. If you make use of a healthcare provider who does not have a contract with us for this care, you are not entitled to full or partial reimbursement.

Exploratory consultation

With regard to the exploratory consultation, you must go to a healthcare provider that has been contracted by us. If you use a healthcare provider that has not been contracted by us for this care, you are entitled to no reimbursement at all. Agreement has been reached on who is permitted to conduct exploratory consultations in your region.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

You cannot transfer your claim for mental healthcare against us to healthcare providers or others that have no contract with us for this care. This is a clause as referred to in Section 3:83 paragraph 2 of the Dutch Civil Code. A reimbursement for the costs of care provided by a care provider with whom we do not have a contract will be transferred to the policyholder's account number.

Referral letter required from

General practitioner, occupational physician, medical specialist, psychiatrist, geriatrics specialist, doctor for the mentally handicapped, street doctor or your primary practitioner in case of a referral. A street doctor is a (family) doctor who provides care to homeless people.

Were you receiving mental healthcare based on the Youth Act and you do not have a referral letter for this from a referrer as listed above? Then you need a new letter of referral.

The referral must comply with the 'Mental Health Referral Agreements' as established by the Ministry of Health, Welfare and Sport.

Approval

- You need our prior consent for Esketamine (nasal spray)
- You need our prior approval for mental healthcare with stay (see Article [37. Stay](#)). If the period for which you have given permission is about to expire, you must reapply for permission. Your healthcare provider can help you fill out a GGZ authorisation form. The form is available from our website. Please submit the application at least 2 months before the expiration date. Then you can be assured that your request will be processed in time. The address to send the application to is included in the first section of these conditions.

More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

PARAMEDICAL CARE

Article 26. Physiotherapy and Remedial therapy

Physiotherapy and remedial therapy is care such as physiotherapists and remedial therapists tend to provide. This care includes:

Up to age 18

- Treatment of conditions requiring long-term or chronic treatment. This is set out in the List of Conditions for Physiotherapy and Remedial Therapy (Appendix 1 of the Healthcare Insurance Decree). Please take into consideration that the duration of the treatment of certain conditions is limited to a certain term.
- 9 sessions per calendar year for a disorder not included in the List of Disorders for Physiotherapy and Remedial Therapy. A maximum of 9 additional sessions if you are still suffering from the disorder: in total a maximum of 18 treatment sessions per disorder per calendar year.

Age 18 and older

Pelvic physiotherapy for urine incontinence

One-off 9 treatments in pelvic physiotherapy in connection with urine incontinence.

Remedial therapy for claudication (peripheral arterial vascular condition)

A maximum of 37 treatments of remedial therapy under the supervision of a physiotherapist or remedial therapist (walk training) for peripheral arterial vascular disease in stage 2 Fontaine (claudication) in a period of a maximum of 12 months.

Remedial therapy for arthrosis of the hip or knee joint

A maximum of 12 treatment sessions for remedial therapy under the supervision of a physiotherapist or remedial therapist in the case of arthrosis of the hip or knee joint in a period not exceeding 12 months.

Remedial therapy for axial spondyloarthritis

Long-term active remedial therapy for axial spondyloarthritis with severe functional limitations. This means you are unable to do or need help with normal daily activities (such as self-care, walking, getting up and moving around). On our website, you can find which healthcare providers are permitted to provide this remedial therapy.

Remedial therapy for COPD

Remedial therapy under the supervision of a physiotherapist or remedial therapist in COPD (Chronic Obstructive Pulmonary Disease) GOLD class II and higher.

Remedial therapy in the case of rheumatoid arthritis

Long-term active exercise therapy in the case of rheumatoid arthritis with severe functional limitations. This means you are not able to perform normal daily activities (such as self-care, walking, getting up and moving) or you need help with them.

Treatment of chronic conditions

Treatment of conditions requiring long-term or chronic treatment. This is set out in the List of Conditions for Physiotherapy and Remedial Therapy (Appendix 1 of the Healthcare Insurance Decree). Please take into consideration that the duration of the treatment of certain conditions is limited to a certain term. The first 20 treatment sessions will not be reimbursed.

Chronic List

The list of conditions for physiotherapy and remedial therapy is also referred to as the 'Chronic List'. This name is not fully appropriate, as not all chronic conditions are listed. Listed conditions include certain conditions of the nervous system or the locomotor system, certain vascular and lung-related conditions, lymph oedema, soft tissue tumours and scar tissue on the skin. In some cases it also includes treatment of a condition after hospitalisation to accelerate recovery. Are you unsure if your condition is on this list? Then check with your healthcare provider beforehand. You can find the List of Physiotherapy and Remedial Therapy Disorders (Appendix 1 of the healthcare insurance Decree) on our website.

Fall prevention exercise programme for high risk of falling

Up to 1 exercise programme every 12 months to improve muscle strength, balance and difficulty walking. You are entitled to an accredited programme if a fall risk assessment (also known as a fall analysis) has shown that you need guidance from a physiotherapist or remedial therapist due to physical or psychological problems. Check our website to see who may perform the fall risk assessment. Accredited fall prevention exercise programmes can also be found on our website.

This is not insured

- Arbo (occupational) curative care. This concerns healthcare aimed at healing and treating acute and chronic physical occupational conditions;
- Reintegration processes. Reintegration is the system of measures designed to ensure the occupationally disabled employee's return to the labour process;
- Treatments and treatment programmes with the aim of improving physical condition, such as medical training therapy, physio fitness, movement exercises for seniors, movement exercises for overweight persons and cardio training.

Excess

This healthcare is set off against the excess. The excess does not apply to remedial therapy for osteoarthritis of a hip or knee joint under the supervision of a contracted physiotherapist or contracted remedial therapist. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

With a physiotherapist or remedial gymnastics masseur

Specialised therapy

For specialised physiotherapy and remedial therapy, visit a:

- Pelvic physiotherapist, geriatric physiotherapist, paediatric physiotherapist or manual therapist
- Pelvic remedial therapist, geriatric remedial therapist, paediatric remedial therapist or Cesar/Mensendieck remedial therapist

For oedema therapy at a:

- Oedema therapist or oedema physiotherapist, or skin therapist.

For scar therapy at a:

- Skin therapist

For a hand or finger splint for temporary use with a:

- Physiotherapist with a Certificaat Handtherapeut (CHT-NL - Hand Therapist Certificate). A hand or finger splint for preventive use, such as for playing sports, is not insured.

You will only be reimbursed for the cost of specialised therapy if the care is provided by a therapist registered in the appropriate (sub)register of the:

- Individual Register of Physiotherapy of the Royal Dutch Society for Physiotherapy (KNGF - Koninklijk Nederlands Genootschap voor Fysiotherapie)
- Quality Mark Physiotherapy Individual Register of Stichting Keurmerk Fysiotherapie (SKF - Stichting Keurmerk Fysiotherapie)
- Subspecialist register of the Quality Register of Paramedics (KP - Stichting Keurmerk Fysiotherapie).

Therapy for claudication, Parkinson's disease or rheumatoid arthritis

For remedial therapy for claudication:

- With a physiotherapist or remedial therapist affiliated with Chronic Care Network

For physiotherapy and remedial therapy for Parkinson's disease:

- With a physiotherapist or remedial therapist affiliated with ParkinsonNet

For remedial therapy in rheumatoid arthritis (RA) at a:

- Physiotherapist who has an additional listing for RA with the KNGF or the SKF
- Occupational therapist who has a current registration for RA with the Association of Occupational Therapists (VvOCM) or the Quality Register Paramedics (KP)

We only conclude contracts for remedial therapy for claudication and for physiotherapy or remedial therapy for Parkinson's disease with physiotherapists and remedial therapists affiliated with Chronic Care Network and Parkinson's Network. And for RA, only with physiotherapists or remedial therapists who have the appropriate endorsement or registration. If you go to a healthcare provider who is not affiliated with Chronic Care Network, Parkinson's Network or does not have the correct listing or registration for RA, you will receive a lower reimbursement.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Chronic Care Network for COPD

Do you need remedial therapy because of COPD? Then you can see a physiotherapist or remedial therapist who is a member of the national network Chronic CareNet. For more information, see our website.

Referral letter required from

General practitioner, company doctor, medical specialist, nursing specialist or physician assistant indicating that you have a condition stated in the List of Conditions for Physiotherapy and Remedial Therapy (Appendix 1 of the Healthcare Insurance Decree).

Article 27. Speech therapy

Speech therapy is care such as speech therapists tend to provide, if this care has a medical purpose and the treatment can be expected to result in restoration or improvement of the speech function or speech ability.

This is not insured

Speech therapy treatments related to:

- Dyslexia
- Impaired language development in connection with a dialect or a different mother tongue
- Speaking in public
- The art of declamation.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A speech therapist.

Speech therapy treatments that deviate from regular treatments may only be provided by a speech therapist registered in one of the following sub-registers of the Dutch Association for Speech Therapy and Phoniatrics (NVLF):

- Aphasia
- Hanen programmes
- Integral healthcare for stuttering
- Preverbal speech therapy (eating and drinking)
- Stuttering.

Stutter therapy may also be given by a stutter therapist registered with the Nederlandse Vereniging voor Stottertherapie (NVST - Dutch Association for Stutter Therapy).

ParkinsonNet

Do you suffer from Parkinson and you require speech therapy? We only contract with speech therapists affiliated with ParkinsonNet for this care. If you go to a healthcare provider that is not on the ParkinsonNet list, you will receive a lower reimbursement.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Article 28. Occupational therapy

Occupational therapy is care such as occupational therapists tend to provide, subject to the condition that the purpose of this care is to promote or restore your self-care, autonomy and independence, up to a maximum of 10 treatment hours per calendar year.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

An occupational therapist.

Specialised therapy

For specialised occupational therapy, you can visit a:

- Paediatric occupational therapist
- Hand occupational therapist
- An hand occupational therapist with a Hand Therapist Certificate (CHT-NL - Certificaat Handtherapeut) for a hand or finger splint for temporary use. A hand or finger splint for preventive use, such as for playing sports, is not insured.

You will only be reimbursed for specialised therapy if the care is provided by an occupational therapist registered in the appropriate subspecialty register of the Quality Register Paramedics (KP - Kwaliteitsregister Paramedici).

ParkinsonNet

Do you suffer from Parkinson and you require occupational therapy? We only contract with occupational therapists affiliated with ParkinsonNet for this care. If you go to a healthcare provider that is not on the ParkinsonNet list, you will receive a lower reimbursement.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Article 29. Dietetics

Dietetics is care such as dieticians tend to provide, if this care has a medical purpose, up to a maximum of 3 treatment hours per calendar year. Dietetics is defined as patient education with a medical purpose and the treatment of patients by means of diet therapy aimed at eliminating, reducing or compensating for food-related or nutritionally influenceable diseases or complaints.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

To a dietician.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Dietetics as part of multi-disciplinary care (chain care)

If you have diabetes mellitus type 2, COPD (chronic obstructive pulmonary disease), increased vascular risk or asthma, and you are receiving multi-disciplinary healthcare as set out in Article [11. General practitioner care](#), then dietetics for these or related conditions are provided via this multi-disciplinary healthcare.

ORAL CARE

Article 30. Dental care for insured under age 18

Dental care is care as dentists tend to provide it. For insured persons under age 18, the care includes the following operations/treatments:

1. Check-up (periodic preventive dental examination); 1 time per year. If necessary, you are entitled to such check-ups more than once per year;
2. Incidental visit
3. Removing plaque
4. Fluoride treatment from the date the first element of the adult teeth has broken through: twice annually. If necessary, you are entitled to such check-ups more than twice per year;
5. Sealing (sealing pits and grooves in teeth and molars)
6. Gum treatment (periodontal treatment)
7. Anaesthesia
8. Root canal treatment (endodontic assistance)
9. Fillings (restoration of teeth with plastic materials)
10. Treatment after maxillary complaints (gnathological treatment)
11. Full dental prosthesis for upper and/or lower jaw, plate prosthesis or frame prosthesis (removable prosthetic devices)
12. Specialist dental surgery with the exception of the insertion of dental implants
13. X-ray examinations. You are not entitled to X-ray tests for orthodontics.

If you are under age 23, then you are entitled to reimbursement of the cost of crowns, bridges and implants if it concerns replacement of one or more permanent incisor or canine teeth that have not grown or are missing due to an accident. The necessity of this healthcare must be determined before reaching age 18.

Excess

If you are age 18 and up, then this healthcare service will be set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A dentist, dental surgeon, prosthodontist or dental hygienist. The dentist or dental hygienist may work in a youth dental care facility. For an autotransplant with a multi-disciplinary treatment team where the surgical part is carried out by a periodontist, dental implantologist or oral surgeon and the dental treatment part by a dentist. The healthcare provider who performs the surgical part.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Approval

- You require our prior approval for:
- Crowns, bridges and implants
- Jaw overview pictures
- Autotransplants by a dental periodontist, dental implantologist or dentist
- The 11th sealing or more
- Extracting a front tooth, baby tooth or baby tooth in a difficult situation where the gums have to be pushed aside
- The surcharge for a severely shrunken jaw in the case of a dental prosthesis
- Treatments of the chewing system
- Treatments of the gums
- More than 1 hour of preventive information per year
- More than 90 minutes of dental cleaning per year
- The cost of all other dental treatments that combined exceed €1,400 per year.

More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Article 31. Specific dental care

Specialist dental care is for people with a specific condition. Such dental care takes more time and more expertise. You are only entitled to special dentistry if it enables you to maintain or acquire a dental function equivalent to that which you would have had if you had not had the disorder.

31.1. Dental care in special cases

Dental care in special cases is care as dentists tend to provide, which is necessary:

1. If you have a severe impairment in development or growth, or have acquired a deviation in the dental/maxillary/mouth system;
2. If you have a non-dental physical or mental condition;
3. If you must undergo a medical treatment and this treatment would have inadequate results without such special dental care. This generally concerns eliminating inflammation in the mouth. Examples of de-inflammation include treatment of the gums, pulling teeth or administering antibiotics.

The care referred to under 1. includes orthodontics if you have a very serious developmental or growth disorder of the mouth or teeth that requiring co-diagnosis or co-treatment of surgical dental care of a specialist nature or relating to other disciplines than dental care.

Personal contribution

You are due a statutory personal contribution if you are age 18 or older concerning healthcare that is not directly related to the indication for special dentistry. The personal contribution is equivalent to the amount that may be charged if it is not a matter of special cases requiring dental care.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

1. Dental healthcare in specific cases: dentists, certified oral hygienist working in a centre for specific dental care, dental surgeon or orthodontist in collaboration with a dental surgeon.
2. Orthodontic care in special cases:
A certified oral hygienist working in a centre for specialist dental care, dental surgeon, orthodontist in collaboration with a dental surgeon or a dentist registered in the Quality Register Orthodontic Association (OK register) in collaboration with a dental surgeon. Patients with a cleft lip or cleft palate may only be treated by an orthodontist in collaboration with a dental surgeon.

The healthcare may be provided in:

1. Dental care practice
2. Hospital
3. Centre for specific dental care.

Do you need a treatment under helium or other sedation or full anaesthesia? Then the healthcare may only be provided in a hospital or centre for specific dental care. A centre for specific dental care is:

1. An institution for specific dental care accredited by the Nza (Netherlands Healthcare Authority)
2. A centre that complies with the following requirements:
 - A positive audit report by NVA (Dutch Association for Anaesthetics) was issued;
 - The centre works with an anaesthesiologist who is an NVA member;
 - There is a contract document with an ambulance service or hospital for transport to a hospital if required;
 - There is a contract document with a hospital near the centre for taking in patients if required;
 - The centre applying the helium or other sedation is certified by ACTA (Academic Dental Care Centre Amsterdam);
 - When treating children, the dentist must be an accredited dentist-paedo-dontologist.

Please refer to our website to see a list of such centres.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

Dentist, orthodontist or a dental surgeon.

Approval

You require our prior approval. Please find more information about applying for approval in Article [1.9. Referral, prescription or approval](#) of these conditions.

31.2. Dental implants

The care includes the placement of a dental implant in the context of special dental care if you:

1. Have a severe developmental disorder, growth disorder, or acquired abnormality of the dental-oral system;
2. Have an acquired defect of the jaw-mouth system in the form of a very severely shrunken toothless jaw and the implants serve to secure a removable prosthesis.

Implants in a very severely shrunken toothless jaw

If you have had a full dental prosthesis (dentures) for a long time, your jaw may lapse so severely that your dental prosthesis hardly has any grip. In such a case, implants can be a solution. This generally concerns 2 implants in the lower jaw with 2 buttons or a rod screwed in that serve to click on the dentures. The dentures are still removable by hand. For prosthetic devices for insured age 18 and older, see Article [33. Prosthetic devices for insured age 18 and older](#).

Personal contribution

You are due a statutory personal contribution if you are age 18 or older concerning healthcare that is not directly related to the indication for special dentistry. The personal contribution is equivalent to the amount that may be charged if it is not a matter of special cases requiring dental care.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

Dentists, certified oral hygienist working in a centre for specific dental care, dental surgeon or orthodontist in collaboration with a dental surgeon. In the event of implants in a very severely lapsed toothless jaw, this healthcare may also be provided by a dental implantologist.

The healthcare may be provided in:

1. Dental care practice
2. Hospital
3. Centre for specific dental care.

Do you need a treatment under helium or other sedation or full anaesthetics? Then the healthcare may only be provided in a hospital or centre for specific dental care. A centre for specific dental care is:

1. An institution for specific dental care accredited by the Nza (Netherlands Healthcare Authority)
2. A centre that complies with the following requirements:
 - A positive audit report by NVA (Dutch Association for Anaesthetics) was issued;
 - The centre works with an anaesthesiologist who is an NVA member;
 - There is a contract in writing with an ambulance service or hospital for transport to a hospital if required;
 - There must be a contract in writing with a hospital near the centre for intake of patients
 - The centre using (nitrous oxide) sedation is accredited accordingly by the Academic Center for Dentistry Amsterdam (ACTA)
 - When treating children, the dentist must be an accredited dentist-paedo-dontologist.

Please refer to our website to see a list of such centres.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

Dentist, orthodontist or a dental surgeon.

Approval

You require our prior approval. More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Article 32. Oral surgery for insured age 18 and older

Oral surgery is surgical dental care of a specialist nature and the accompanying X-ray examination as dentists tend to provide if you are age 18 or older.

This is not insured

- Surgical treatment of gums (periodontal surgery)
- Placement of an implant
- Uncomplicated extractions. These extractions involve teeth or molars that your dentist can also pull.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

An oral surgeon.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Referral letter required from

General practitioner, company doctor, dentist, orthodontist, obstetrician, medical specialist or dental surgeon.

Approval

Some treatments are subject to prior approval. Please find such treatments in the Limitative List Authorisations Dental Surgery on our website. More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Article 33. Prosthetic devices for insured age 18 and older

The care includes a removable complete dental prosthesis for the upper and/or lower jaw, whether or not to be placed on implants if you are age 18 or older. The care also includes fitting the fixed part of the supra-structure (the meso-structure) for a removable complete dental prosthesis to be placed on dental implants. Repairing and filling (rebasing) these dentures is also part of this care.

Personal contribution

You are charged a statutory personal contribution amounting to:

- 10% of the cost for an implant-supported dental prosthesis in the lower jaw
- 8% of the cost for an implant-supported dental prosthesis in the upper jaw
- 25% of the cost for a regular dental prosthesis
- 10% of the cost for repairing and rebasing your dental prosthesis.

Your personal contribution is 17% of the cost of making a normal denture on one jaw and an implant-supported denture on the other jaw at the same time (code J50).

Personal contribution dental prosthesis

You are entitled to a dental prosthesis for the upper and/or lower jaw. This is subject to a personal contribution. The personal contribution also applies to the cost of placing the fixed part of the supra structure (meso structure). A meso structure is the non-removable construction between implants and the dentures (the click system). The costs of extracting teeth do not qualify for reimbursement, but may be reimbursed if you have supplementary (dental) insurance. In addition to a personal contribution, the excess also applies. For an implant for a full denture if you have a very severely shrunken toothless jaw, see Article [31.2. Dental implants](#).

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A dentist, dental implantologist or dental prosthodontist.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Approval

1. You need our prior approval for conventional (normal) dentures:
 - a. If there are additional engineering costs for a metal reinforcement, softening base, non-toxic synthetic resin/ monomer-free synthetic resin and/or mesh reinforcement/fibre reinforcement
 - b. If you want to replace your dentures within 5 years after purchase
 - c. For the supplement very severely shrunken jaw
2. You require our prior approval for:
 - a. Dental prosthesis on implants
 - b. Rebasing (filling) or repairing dental prosthesis on implants
 - c. A bar or buttons (meso structure)

More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

PHARMACEUTICAL CARE

Article 34. Medications

Pharmaceutical care includes the supply of medications, or advice and guidance such as pharmacists tend to provide for medication assessment and responsible use of medication and drugs.

This care also comprises:

- Issuing a drug subject to prescription
- Issuing a drug subject to prescription with an instruction talk if the drug is new to you
- Instructions for a medical aid to be used for a drug subject to prescription
- Medication assessment of chronic use of medications subject to prescription.
- Guidance on and improvement of use of medicines in collaboration with the general practitioner
- Pharmaceutical consultation.

Registered medications

The care includes medications registered as preferred in the Healthcare Insurance Regulations. These are set out in Appendices 1 and 2 of the Healthcare Insurance Regulations.

Preferred medications

Appendix 1 of the Healthcare Insurance Scheme sets out groups of medications with the same active ingredient. We select certain active ingredients and a preferred medication. You are only entitled to such preferred medications. Please find a list of such preferred medications in the Pharmaceutical Care Regulations on our website. We do not reimburse other medications with the same active ingredient. If treatment with a preferred medication is not medically warranted, your doctor will list 'medical necessity' on the prescription. In that case, you have the right to choose a different medication.

Medical necessity

Doctors may only list 'medical necessity' on the prescription if they can substantiate it. Does the pharmacist have any questions about the medical necessity? For example because you have not used the medication before? Then the pharmacist will contact your doctor. The pharmacist will choose which medication to give you based on the active ingredient prescribed by your doctor and your doctor's explanation. If there is no medical necessity, the pharmacist will give you the preferred medication.

Preferred medications and your excess

The excess does not apply for preferred medication. Please find a list of such preferred medications in the Pharmaceutical Care Regulations on our website. The excess does apply to pharmacy services. This may include the fees for supplying a medication and assistance regarding the use of new medications. If you use a medication other than the preferred medication due to medical necessity, the excess applies.

Self-care products

Care includes self-care medications if you need to use these medications for more than 6 months. You are only entitled to laxatives, remedies for allergies, remedies for diarrhoea, remedies to empty the stomach and remedies for dry eyes, which are listed in Appendix 1 of the healthcare insurance Regulations. For the first 15 days, you are not entitled to reimbursement of the cost of such medication.

Non-registered medications

Care includes non-registered drugs if rational pharmacotherapy is involved. Rational pharmacotherapy is the treatment, prevention or diagnosis of a condition with a medicine in a form suitable for you, the efficacy and effectiveness of which has been demonstrated in scientific literature and which is also the most economical for health insurance purposes.

You are entitled to the following non-registered medications:

- Pharmacy preparations;
- Medications that your doctor specifically orders for you from a manufacturer with a manufacturer licence as referred to in the Medications Act;
- Medications that are not available in the Netherlands, but are imported at the request of the doctor who is treating you. You are entitled to such medications only if you have a rare disorder that does not occur in the Netherlands more frequently than in 1 in 150,000 inhabitants.

Temporary shortage of medications

If a registered medicine cannot be supplied in the Netherlands or cannot be supplied in sufficient quantities, the care will include a replacement medicine from abroad. This drug must have been brought from abroad with permission from the Health and Youth Inspectorate or with a temporary license from the Medicines Evaluation Board.

This is not insured

- Pharmaceutical care for a medicine that is not covered by insurance
- Education on pharmaceutical self-management for a patient group
- Advice pharmaceutical self-care
- Advice use of medications subject to prescription during travel
- Advice risk of disease when travelling
- Pharmaceutical care in the cases indicated in the Healthcare Insurance Scheme
- Preventive travel kit of medications and vaccinations
- Medications for research as referred to in Section 40, third subsection, under b, of the Wet op de geneesmiddelen (Medications Act)
- Medications that are equivalent or virtually equivalent to a non-preferred registered medication, unless classed differently by ministerial regulation
- Medications as referred to in Section 40, third subsection, under f, of the Medicines Act

The Healthcare Insurance Scheme is available from our website.

Please note:

Pharmaceutical counselling during hospitalisation, day treatment or polyclinic visits and pharmaceutical counselling in the context of discharge from hospital are reimbursed exclusively as part of specialist medical care.

Personal contribution

Some medications are subject to a statutory personal contribution.

Your statutory personal contribution amounts to a maximum of € 250 per calendar year.

If your health insurance does not start or end on 1 January, we will calculate the personal contribution as follows:

- We divide the personal contribution by the number of days in the calendar year.
- We multiply the result under a. by the number of days that the insurance is in effect.
- We round up the amount calculated in this way to the nearest whole euro.

Personal contribution medications

The Minister of Health, Welfare and Sport determines which medications are covered by the Healthcare Insurance Act and which medications are subject to a personal contribution. Your maximum personal contribution amounts to € 250 per calendar year. In addition to a personal contribution, an excess may apply. For more information, please check our website.

Excess

This healthcare is set off against the excess. Do you use preferred medications as set out in the Pharmaceutical Care Regulations? Then the excess does not apply.

Please take into consideration that the services of the pharmacy, for example the issue fee, the instructions for a new drug or inhaling instructions, are not exempt from your excess.

For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

Pharmacist or dispensing general practitioner.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article

[1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

You cannot transfer your claim on us for pharmaceutical care as referred to in this article to care providers or others with whom we have not concluded a contract for this care (prohibition of assignment). This is a clause as referred to in Article 3:83 paragraph 2 of the Dutch Civil Code. A reimbursement for the costs of care provided by a care provider with whom we do not have a contract will be transferred to the policyholder's account number.

Prescription

General practitioner, obstetrician, dentist, orthodontist, medical specialist, oral surgeon, physician assistant or nurse (with appropriate prescribing rights).

For how many days can your pharmacist issue medication to you?

Your pharmacist may give you drugs for a certain period. The period depends on your prescription, the specific medication and the period during which you are required to use the medication.

New medication

- A maximum of 15 days or
- The smallest package if this contains more than you need for 15 days

Medication based on repeat prescription

- 1 month for a drug that costs over €1,000. If you are well adjusted to the medication after a consecutive period of 6 months, your pharmacist may issue this medication to you for a period of 3 months.
- 1 month for sleeping drugs
- 1 month for medications that reduce anxiety and unrest (with the exception of anti-depressant class medications)
- 1 month for medications listed in the Opium Act.
- At least 3 months and maximum 12 months for a drug to treat a chronic condition.

Reasons to issue a drug for a shorter period

- The drug has limited shelf life
- The drug has limited availability

Contraceptives and insulin

For the contraceptive pill and for insulin, you only need a prescription the first time.

Approval

1. You require our prior approval for a number of registered medications included in Appendix 2 of the Healthcare Insurance Scheme. Please find a list of such medications in the Pharmaceutical Care Regulations. We reserve the right to amend the list of preferred medications at any time. You will receive information about it. To apply for permission, your doctor can obtain a doctor's certificate from www.znformulieren.nl or download and fill out an approval form from our website. If you use a pharmacist or dispensing general practitioner with whom we have concluded a contract for the relevant care, you can then hand in the form filled in by your doctor together with the prescription. Your pharmacist assesses your compliance with the conditions. If, for reasons of privacy, you do not wish to hand in this form at your pharmacy, you can also send it or have it sent to us directly. Do you visit a pharmacist or dispensing general practitioner with whom we have not concluded a contract for the relevant care? You can then request approval in advance by submitting the form directly to us. Look for the address on our website.
2. You require our prior approval for the following non-registered medications:
 - A number of pharmacy preparations (custom medication) supplied. These are preparations your pharmacy makes and delivers to your pharmacy;
 - Medications that your doctor specifically orders for you from a manufacturer with a manufacturer licence as referred to in the Medications Act;
 - Medications that are not available in the Netherlands, but are imported at the request of the doctor who is treating you.

More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

Contraceptives

If you are under age 21, you are entitled to reimbursement of contraceptives, including the contraceptive pill, a contraceptive rod, diaphragm, ring or cervical cap. Some items are subject to a personal contribution.

If you are age 21 and up, You are only entitled to contraceptives if these items are used to treat endometriosis or menorrhagia (if suffering from anaemia). Please note: This requires our prior approval. For information on requesting approval, see Item 1 under the Approval heading of this article.

If you are not entitled to such reimbursement, you may be reimbursed for the cost of the contraceptive if you have supplementary insurance. For more details, please refer to the conditions of your supplementary insurance policy.

Irrespective of your age, you are entitled to having a contraceptive such as a diaphragm or implanon rod placed or removed by a general practitioner or by a medical specialist. For placing or removing a diaphragm, you may also choose an obstetrician certified for this service.

Article 35. Dietary preparations

Dietary preparations are polymeric, oligomeric, monomeric and modular dietary preparations. Dietary preparations are only part of the care if you cannot manage with adapted normal food and other products of special nutrition and you are:

- a. Suffering from a metabolic disorder
- b. Suffering from a food allergy
- c. Suffering from a resorption disorder
- d. Suffering from disease-related malnutrition or risk of malnutrition as indicated based on a validated screening instrument; or
- e. You are dependent on this product in accordance with the guidelines accepted by the relevant professional groups in the Netherlands.

Dietary preparations

Dietary preparations are medical food with a different form and formula than standard food. There are various types, including liquid nutrition and tube feeding. Liquid nutrition may include extra energy, protein, fat or vitamins and minerals. Catheter-administered nutrition (tube feeding) is special nutrition directly taken into your stomach or digestive system via a thin tube (catheter).

Dietary product

A dietary product is a nutrition product with an adjusted formula. Examples are gluten-free or low-sodium products. We do not reimburse such products.

Excess

This healthcare is set off against the excess. The Pharmaceutical Care Regulations set out a list of preferred products for liquid nutrition, puddings and custards with various flavours. The excess does not apply to such preferred products. You may also choose alternative products. Then the excess does apply. Please find the Pharmaceutical Care Regulations on our website. We reserve the right to amend the list of preferred products at any time. For more information about excess, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A pharmacist, dispensing general practitioner or a preferred healthcare provider. For tube feeding, you can only go to a medical specialty store, also called a facility.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Please note

If you are buying a dietary preparation in a general store such as a supermarket or chemist, Then you don't get any compensation.

Prescription

General practitioner, medical specialist, dental surgeon, physician assistant, nurse or dietician.

Approval

You will need our permission in advance. To apply for approval, you can use the prescription issued by your general practitioner or the Declaration of Dietary Preparations filled in by your medical specialist, dental surgeon, physician assistant, nurse or dietician (ZN Declaration of Polymeric, Oligomeric or Modular Dietary Preparations). More information about applying for approval is set out in Article [1.9. Referral, prescription or approval](#) of these policy conditions.

MEDICAL AIDS

Article 36. Medical aids and dressings

Medical aids and dressings are functional support aids and dressings materials as referred to in the Healthcare Insurance Decree and the Healthcare Insurance Regulations. In the Medical Devices Regulations we have set out further conditions for obtaining such medical devices/aids. The Healthcare Insurance Decree, the Healthcare Insurance Scheme and the Medical Aids Regulations are available from our website. Certain groups of medical aids are included in the Healthcare Insurance Scheme with a functional description. This means that the healthcare insurer can determine which medical aids are covered in the Medical Aids Regulations. If you want a medical aid that is part of the group of functional descriptions of medical aids, but the specific medical aid is not included in the Medical Aids Regulations, you may submit an application form to us.

Most medical aids and bandaging are given to you under direct ownership. If you receive a medical aid as such, you simply own the medical aid permanently. Other medical aids are generally leased out to you. Lease means that you may use the medical aid as long as you need and as long as you remain insured with us. You conclude a loan agreement with us or the care provider that sets out your rights and obligations. Medical aids and devices on loan can be obtained only from a care provider with whom we have concluded a contract.

Do you use an aid or bandage and want to switch to a new medical aid supplier? If so, contact your current medical aid supplier in time to opt out. You can contact one medical aid supplier at a time for each care request.

Does it involve consumables such as dressings, diabetic aids, incontinence or ostomy materials? Then notify your new medical aid supplier until you have sufficient medical aids and/or dressings. This prevents unnecessary inventory. Unnecessary stock will not be reimbursed to you.

The following information is available from the Medical Devices Regulations:

- Whether you will lease or own the medical aid;
- The quality standards the healthcare provider must meet;
- Whether you need a referral and if so, from which party;
- Whether you need our prior approval (for (first) purchase, repeat or repair);
- Term of use of the device in question. This term of use is indicative. If required, you may ask us to deviate from it;
- Maximum number of pieces to be delivered. Such numbers are indicative. If required, you may ask us to deviate from it;
- Specific details such as maximum reimbursements or statutory personal contributions.

You will receive the medical aids ready for use. If applicable, you receive the medical aid including the first batteries, chargers and/or user instructions.

Information relating to contracted healthcare providers

We make agreements with healthcare providers on quality, price and service. If you go to a care provider with whom we have a contract for the relevant care, you can expect a good product and excellent service. Also, you do not need to apply for permission or pay any costs. We will pay the healthcare provider directly.

Personal contribution/maximum reimbursement

The Medical Aids Regulations set out the statutory personal contribution or maximum reimbursements for the relevant medical aids.

Excess

This healthcare is set off against the excess. The excess does not apply to medical aids on a lease basis. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

A healthcare provider for medical aids. Please refer to the Medical Aids Regulations to see if the healthcare provider is required to meet certain quality requirements.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

You cannot transfer your claim on us for Medical aids to care providers or others with whom we have not concluded a contract for this care (prohibition of assignment). This is a clause as referred to in Article 3:83 paragraph 2 of the Civil Code. A reimbursement for the costs of care provided by a care provider with whom we do not have a contract will be transferred to the policyholder's account number.

Leased equipment

If a healthcare provider (medical aid supplier) with a contract provides a medical aid on loan, but you go to a non-contracted healthcare provider for that medical aid, we will reimburse no more than 75% of the average costs per user per year that we would have paid if you had gone to a healthcare provider (medical aid supplier) that had a contract for the care in question. The amount of the average costs is equal to the costs we would have paid for providing a medical aid on loan. The Medical Aids Regulations specify which medical aids are provided on loan by a healthcare provider (medical aid supplier) with a contract.

Referral letter required from

The Medical Aids Regulations set out which medical aids require a referral. This referral letter must include the indication.

Approval

The Medical Aids Regulations set out which medical aids require prior approval.

Please find more information about applying for approval in Article [1.9. Referral, prescription or approval](#) of these conditions.

Extra information

1. You are required to take good care of the medical aid. Within the normal average term of use, you will receive approval for replacement of a medical aid only if the current medical aid is no longer adequate. You may submit an application for replacement within the term of use, modification or repair to us with a motivation.
2. You may obtain approval for a second piece of the medical aid if you are reasonably dependent on it.
3. Leased medical aids may be subject to inspection. If we are of the opinion that you are not (or no longer) reasonably dependent on the medical aid, we may reclaim the aid.

STAY IN A INSTITUTION

Article 37. Stay

Stay is a medically necessary stay of 24 hours or longer in the context of general practitioner care (Article [11. General practitioner care](#)), obstetric care (Article [15.1. Obstetric care](#)), medical specialist care (Articles 16 to 23), mental healthcare (Article [25. Mental healthcare \(GGZ\) for insured age 18 and older](#)) and surgical dental care of a specialist nature (Article [30. Dental care for insured under age 18](#), [31. Specific dental care](#) and Article [32. Oral surgery for insured age 18 and older](#)) as set out in these insurance terms and conditions, during an uninterrupted period of up to 3 years (1095 days), as defined in Article 2.12 of the healthcare insurance Decree. An interruption of up to 30 days is not considered an interruption, but these days do not count towards the calculation of the 3 years (1095 days). Interruptions due to weekend and holiday leave do count towards the calculation of the 3 years.

A stay is also possible for insured persons under the age of 18 who require medical child care (intensive child care) as described in Article [14. Nursing and care \(district nurses\)](#).

Reimbursement for a stay in the vicinity of a hospital is possible if this is necessary in connection with specialist medical care. The maximum reimbursement is €94.50 per day.

When are you entitled to an allowance for a stay in the vicinity of a hospital?

Are you receiving CAR T-cell therapy and do you live more than 60 minutes away from the expert hospital where you are receiving the treatment? If so, we can provide a reimbursement for accommodation near the hospital at your request. Reimbursement begins on the day you leave the hospital and stops after 14 days, unless you need to stay longer due to medical complications. The maximum reimbursement is €94.50 per day.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

The stay may take place in a hospital, in a psychiatric ward of a hospital, in a GGZ mental healthcare institution, or in a recovery/rehabilitation institution.

First-line stay is permitted in an institution performing medical care under the responsibility of the general practitioner, geriatric medical specialist or doctor for mentally disabled.

The stay related to medical child care may take place in a children's care home.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Are you going to a care provider that does not have a contract with us for the care that concerns you? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

You cannot transfer your claim on us for a stay in a GGZ institution to care providers or others with whom we have not concluded a contract for this care (prohibition of assignment). This is a clause as referred to in Article 3:83 paragraph 2 of the Dutch Civil Code. A reimbursement for the costs of care provided by a care provider with whom we do not have a contract will be transferred to the policyholder's account number.

At the instructions of

General practitioner, obstetrician, medical specialist, psychiatrist or dental surgeon. For medical child care stays, a paediatrician or level 5 paediatric nurse practitioner may issue a prescription.

They determine whether a stay is medically necessary in connection with medical care or medically necessary in connection with surgical care of a specialist nature as referred to in Article

[32. Oral surgery for insured age 18 and older](#) Oral Surgery for insured age 18 and older.

Approval

You need our prior approval for stays in connection with medical child care (Article [14. Nursing and care \(district nurses\)](#)), specialist medical care (Article [16. Specialist medical care](#)), rehabilitation (Article [17.1. Interdisciplinary specialist medical rehabilitation](#)), plastic and/or reconstructive surgery (Article [21. Plastic and/or reconstructive surgery](#)), mental healthcare (Article [25. Mental healthcare \(GGZ\) for insured age 18 and older](#)) and oral care (Articles [30. Dental care for insured under age 18](#), [31. Specific dental care](#) and [32. Oral surgery for insured age 18 and older](#)) if this is indicated in the relevant care Article. Look for more information in the relevant healthcare Article.

You also need our permission for a stay in the vicinity of a hospital if this is necessary in connection with specialist medical care.

TRANSPORT OF THE PATIENT

Article 38. Ambulance and patient transport

Ambulance and patient transport includes:

1. Transport by ambulance due to medical necessity as referred to in Section 1, first subsection, of the Wet ambulancevoorzieningen (Ambulance Facilities Act), over a maximum distance of 200 km, single journey:
 - a. To a healthcare provider or institution for healthcare of which the cost is fully or partially covered under the healthcare insurance policy;
 - b. To an institution where you will stay with the costs fully or partially covered pursuant to the Wlz;
 - c. If you are under age 18, to a healthcare provider or institution where you will receive mental healthcare, of which the cost is fully or partially covered under the competent Municipal Executive pursuant to the Youth Act;
 - d. From a Wlz institution as set out in this article under item 1b, to:
 - A healthcare provider or institution for examination or treatment that is fully or partially covered by the Wlz;
 - A healthcare provider or institution for measuring and fitting a prosthesis that is fully or partially covered by the Wlz;
 - e. To your home or another home, if you cannot reasonably receive the necessary care in your home if you come from one of the care providers or institutions referred to in this article in points 1a through 1d;
2. Patient transport over a distance of no more than 200 kilometres, one way. Seated transport of the patient includes transport of the patient by car, other than by ambulance, or transport in the lowest class of a means of public transport to and from a healthcare provider or institution as referred to under item 1a, 1b or 1d or a home as referred to under item 1e. You are exclusively entitled to such transport in the following situations:
 - a. For kidney dialyses and for the visits, tests and check-ups necessary for the treatment;
 - b. For oncology treatments with chemotherapy, immunotherapy or radiotherapy and for the visits, tests and check-ups necessary for the treatment;
 - c. If you are only able to move about in a wheelchair;
 - d. If your vision is restricted to such an extent that you are not able to move about without assistance.
 - e. If you are under age 18 and you are dependent on nursing and care due to complex somatic problems or due to a physical disability, with a need for permanent supervision or the availability of 24/7 care in the vicinity (medical child care, also referred to as intensive child care);
 - f. If you are dependent on geriatric rehabilitation as referred to in Article [17.2. Geriatric rehabilitation](#);
 - g. If you are dependent on day treatment in a group as part of medical care for specific patient groups as referred to in Article [12. Medical care for specific patient groups](#) under point 2a, 2b or 2c;
 - h. If, in connection with the treatment of a long-term illness or disorder, you are dependent on transport for a long period of time and not supplying or reimbursing this transport would be predominantly unfair to you (hardship clause). This includes patient transport for medical visits, check-ups and examinations which are necessary for the treatment.

When are you eligible for patient transport on the basis of a visual disability?

Your visual disability must be such that you are unable to travel by public transport. This is determined, among other things, by your vision (visual acuity) and your field of vision. You are entitled to patient transport if your vision in both eyes is less than 0.1 or if you have a field of vision less than 20 degrees. You may also have a combination of poor vision and a very severely impaired field of vision. In this case, an individual assessment will be required to determine your right to transport.

When can you invoke the hardship clause?

If the outcome of the sum 'number of consecutive months that transport is necessary X number of times per week X number of km, single journey' exceeds or is equal to 250. For instance: you had to go to hospital twice per week for 5 months. The one-way distance was 25 kilometres (km). In this case you may apply for the hardship clause, as 5 months x 2 times per week x 25 km single journey makes 250.

The patient transport set out in this article also includes the transport of an accompanying person, if support is necessary, or if it concerns support for children younger than 16 years of age. In special cases, we can allow the transportation of 2 escorts.

Lodging costs

Are you dependent on transportation as referred to in 2a through 2g for at least three consecutive days? Then at your request, we may grant reimbursement for lodging costs up to a maximum of €94.50 per day. In that case, you are entitled to transport or a mileage allowance for the return journey to the treatment location and to reimbursement of two or more overnight stays in the vicinity of the treatment location. The lodging allowance therefore partly replaces the transport allowance.

Personal contribution

You are charged a statutory personal contribution of up to €134 per calendar year for patient transport. This is not subject to a personal contribution for ambulance transportation and accommodation costs.

Excess

This healthcare is set off against the excess. For more information, please refer to Articles [7. Statutory excess](#) and [8. Voluntary excess](#) of these policy conditions.

This is where to go

1. For ambulance transport: a licensed ambulance transport company.
2. For patient transport:
 - A taxi driver/transportation firm
 - A public transport company. Reimbursement is based on public transport card, second class
 - Private vehicle, self-drive or family care providers (family members, people close to you): reimbursement of €0.40 per kilometre. The distance is calculated based on the quickest route as provided by the ANWB route planner. The two single journeys (there and back) are calculated separately.

For more information about healthcare provided by a contracted healthcare provider, please refer to Article [1.3. Care provided by a contracted healthcare provider](#) of these policy conditions. Do you use a taxi operator that does not have a contract with us? For more information, please refer to Articles [1.4. Care provided by a non-contracted care provider](#) and [1.6. Punctual healthcare](#) of these policy conditions.

Subject to prescription by

General practitioner or medical specialist. For patient transport as set out in item 2e (medical child care), you need a prescription from the paediatrician or level 5 child nurse. For patient transport as set out in item 2g (medical care specific patient groups), you need a prescription from a general practitioner, medical specialist, geriatric specialist, doctor for the mentally handicapped, healthcare psychologist or general remedial educationalist. You do not need a prescription for emergency ambulance transport.

Approval

You need our prior consent for patient transport and reimbursement of lodging expenses. For more information, see our website.

You can request permission from the transportation desk via our website for:

- Patient transport for kidney dialysis and oncology treatments
- Patient transport to and from a nursing home or children's home in the case of intensive child care
- Reimbursement of lodging expenses.

Additional information

1. If we grant you approval to go to a certain healthcare provider or institution, the 200-km limitation does not apply.
2. In cases where transport of the patient by ambulance, car or a public means of transport is not possible, we may allow the transport of the patient to take place by another means of transport to be designated by us.

HEALTHCARE MEDIATION

Article 39. Healthcare advice and mediation

You are entitled to mediation for care if there is an unacceptably long waiting list for treatment by a care provider that may provide this care in accordance with the health insurance policy. You may use the services of our Healthcare Advice and Mediation department for such mediation services. You can reach this department through our website.

You may also approach this department for general questions on care, such as relating to looking for a healthcare provider with a certain area of expertise or help in navigating through the care sector. Together with you, our healthcare advisors will look into the possibilities.

If no solution can be offered or the solution does not result in the care being provided on time, we may give you permission to use a healthcare provider with whom we have not concluded a contract for the care in question. You will need prior written permission from us to receive that care. We reimburse the costs of the care from this non-contracted healthcare provider up to a maximum of the Wmg rates applicable in the Netherlands. If no Wmg rates apply, we reimburse the costs up to a maximum of the amount invoiced.

III. Definitions

Acute care: Healthcare that cannot reasonably be postponed. Acute healthcare is also referred to as emergency care. If it concerns care provided abroad, acute care also concerns care that cannot reasonably be postponed until you have returned to your country of residence.

Audiology centre: Hearing and language diagnostics and treatment and advice for hearing aids.

Certified translator: this is a translator authorised to provide certified translations. This is necessary when translating official documents such as medical certificates and civil status documents. Certified translators are listed in the Register of Certified Translators and Interpreters (Rbtv), www.bureauwbtv.nl

CAK: Centraal Administratie Kantoor (CAK - Central Administrative Bureau).

Group health insurance contract: a group health insurance contract (group contract) concluded between the healthcare insurer and an employer or legal entity with the object of offering associated participants the option of obtaining a healthcare insurance policy and any supplementary covers under the conditions as set out in this contract.

Diagnosis treatment combination (DTC or dbc): A DTC (Diagnosis-Treatment Combination (dbc)) describes the completed and validated process of specialist medical care by means of a dbc code that is determined by the Dutch Healthcare Authority (NZA - Nederlandse Zorgautoriteit). This includes part of the care process or the full care process from the diagnosis as made by the healthcare provider up to the ensuing treatment (if any). The dbc regimen begins the moment that you register with a care need, and ends at the end of the treatment or after 120 days.

Personal contribution: A fixed amount/share of (reimbursement of the costs of) care referred to in these policy conditions that you yourself must pay before becoming entitled to (reimbursement of the cost of) the remaining part of the healthcare.

Excess:

1. Statutory excess: an amount towards the costs of care or other services as set out in or pursuant to Section 11 of the Healthcare Insurance Act, which is payable by you.
2. Voluntary excess: an amount towards the costs of healthcare or other services as agreed between you, as the policy holder, and the healthcare insurer, as set out in or pursuant to Section 11 of the Zvw (Healthcare Insurance Act), which is payable by you.

European Union and EEA Member State: This includes the following countries within the European Union in addition to the Netherlands: Austria, Belgium, Bulgaria, Croatia, Cyprus (the Greek area), the Czech Republic, Denmark, Estonia, Finland, France (including Guadeloupe, French Guyana, Germany, Martinique, St. Barthélemy, St. Martin and La Réunion), Greece, Hungary, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Austria, Poland, Portugal (including Madeira and the Azores), Romania, Slovenia, Slovakia, Spain (including Ceuta, Melilla and the Canary Islands), Czech Republic and Sweden. On the basis of treaty provisions, Switzerland is classed as equivalent to the above countries in this context. EEA countries (Member States who are a party to the Agreement on the European Economic Area) are also included: Liechtenstein, Norway and Iceland.

Fraud: intentionally committing or attempting to commit forgery, deception, injuring the rights of debt collectors or beneficiaries and/or misappropriation or embezzlement in the process of entering into and/or performing an insurance contract or healthcare insurance contract, with the objective of obtaining a benefit, reimbursement or performance to which the party is not entitled, or obtaining insurance cover under false pretences.

Birth clinic: institution where you can give birth under the responsibility of a midwife. You can often also receive maternity care in a birth clinic. A birth clinic is located in a hospital or close to a hospital. The hospital will be accessible via a covered walkway (a 'dry' corridor).

GGR (Weight-Related Health Risk): The WRH indicates the extent to which the health risk is increased. This factor is based on the BMI (Body Mass Index) in combination with the presence of risk factors for a certain condition or existing conditions.

GGZ: Mental healthcare.

GGZ Institution: Institution that provides medical care in connection with a psychiatric disorder.

Institution:

1. An institution in the sense of the Wet toetreding zorginstellingen (WTZi - Care Institutions Accreditation Act);
2. A legal entity established abroad providing healthcare in the relevant country in the legal framework of the social security system applicable in that country, or focusing on providing care to specific groups of public officers.

KNMG: The Koninklijke Nederlandsche Maatschappij tot bevordering der Geneeskunst (KNMG) is a federation of professional associations of doctors and the association De Geneeskundestudent and represents the interests of doctors in the Netherlands.

NZa: Nederlandse zorgautoriteit - Dutch Healthcare Authorities.

Policy: The healthcare policy as set out in Article 1, paragraph 1 under i of the healthcare insurance Act, i.e., the deed recording the healthcare insurance policy concluded between the policyholder and a healthcare insurer. The (healthcare) policy consists of a policy schedule and these insurance terms and conditions.

Setting (GGZ): setting (mental healthcare) refers to provision of healthcare in a context distinguished from other settings based on the required infrastructure and involvement of various disciplines.

In writing: wherever reference is made in these insurance terms and conditions to 'in writing' it shall also mean 'by email'.

Approval (consent, authorisation): Approval in writing for receiving certain care provided to you by or on behalf of the healthcare insurer, prior to receiving the relevant healthcare service.

You: policyholder and/or insured party.

UMC Ruime Keuze: A healthcare insurance policy concluded between the healthcare insurer and the policyholder for an insured person. These policy conditions refer to the UMC Ruime Keuze as 'the healthcare policy'.

Stay: a stay of 24 hours or longer.

Treaty country: A country that is not a member state of the European Union or EEA, with which the Netherlands has concluded a treaty on social security and which includes a regulation on the provision of medical care. This includes the following countries: Australia (for holiday/temporary stay), Bosnia-Herzegovina, Cape Verde, North Macedonia, Morocco, Serbia-Montenegro, Tunisia, Turkey and the countries of the United Kingdom (England, Northern Ireland, Scotland and Wales).

Insured: The person for whom the risk of needing medical care, as referred to in the healthcare insurance Act, is covered by healthcare insurance and who is listed as such on the healthcare insurer's policy schedule.

Policyholder: The person who has contracted health insurance with the health insurance company. These policy conditions refer to the policy holder and the insured as 'you'. Provisions referring only to the policy holder specifically specify this accordingly in the relevant Article.

Person subject to statutory insurance: A person who is subject to statutory insurance pursuant to the Healthcare Insurance Act; the person must take out a healthcare insurance or have this taken out.

Policy Conditions UMC Ruime Keuze /policy conditions: The healthcare insurer's model contract referred to in Article 1j of the healthcare insurance Act.

Wlz: Long-Term Care Act.

Wmg rates: Rates as determined pursuant to the Market Regulation Healthcare Act (Wmg Act).

Hospital: Institution for specialist medical care where stays of 24 hours or longer are offered.

Healthcare: Care and/or other services.

Care Provider: A person or legal entity who provides care professionally or commercially as defined in Article 1, opening words and sub c, part 1 of the Wmg. The term 'Care provider' also includes all practitioners engaged for the delivery of care at the risk and expense of the healthcare provider.

Healthcare provision: Article relating to certain care. See Section II, Healthcare Provisions.

Healthcare insurer/UMC: N.V. Zorgverzekeraar UMC, with its registered office in Arnhem, Chamber of Commerce registration number: 09154428. The healthcare insurer is registered in the Insurers Register of the Financial Markets Authorities Netherlands (AFM - Autoriteit Financiële Markten) and the Dutch Central Bank (DNB - De Nederlandsche Bank), licence number: 12001037. The healthcare insurer is part of Coöperatie VGZ U.A. The healthcare insurer is referred to as 'we' and 'our' in these policy conditions.

Healthcare Insurance: A non-life insurance agreement relating to healthcare entered into between a healthcare insurer and a policyholder for a person with an obligation to take out insurance as referred to in Article 1 under d of the Healthcare Insurance Act (Zvw), and these policy conditions form an integral, inseparable part of this insurance agreement.

UMC Healthcare Insurance

The healthcare insurance of University Medical Centres

More information

Do you have any questions after reading these terms and conditions? Or would you like more information? Then visit umczorgverzekering.nl