



Package Comparer

OHRA Zorgverzekering 2022

This guide shows at a glance what coverage is provided under each of the insurance policies so that you can compare the various healthcare packages. Only insurance policies that can be taken out in 2022 are included. For the cover provided per reimbursement under all of the supplementary insurance policies, see www.ohra.nl/vergoedingenwijzer. If you only want to see what is covered in your own policy, download the OHRA App or log on to Mijn OHRA, where you will find details of what is reimbursed under your insurance policies.

Basic insurance

The government determines the reimbursements under the basic insurance plan. OHRA has made agreements on rates with most healthcare providers. OHRA reimburses in full the bill you receive from these healthcare providers. A sign in the package comparer signifies that this care is insured. If you visit a healthcare provider with whom OHRA does not have an agreement, we also reimburse the bill in full, unless it concerns the costs of GGZ or district nursing of non-contracted care providers. Then we reimburse a maximum of 75%. Very occasionally, however, we receive a bill from a healthcare provider that is unreasonably high. We are prohibited by law from reimbursing such a bill. Fortunately, this almost never happens. In the 'excess' column, you can see whether or not a reimbursement falls under the excess. Only insured persons aged 18 and older pay the excess. The 'personal contribution' column shows whether a personal contribution applies. For the exact amount see www.ohra.nl/vergoedingenwijzer. The personal contribution is fixed by the government and comes on top of your excess.

Supplementary and dental insurance policies

If you want more extensive cover than the basic policy provides, you can take out supplementary and dental insurance. All of the amounts quoted in this guide are maximum amounts per insured person per calendar year, unless otherwise stated. In every case, the healthcare provider and/or institution must be recognized by OHRA.

Supplementary health insurance policies with Physio Carry Over

Have you not used your full physiotherapy allowance for 2022? The OHRA Sterk Fysio Meenemen, OHRA Aanvullend Fysio Meenemen and OHRA Extra Aanvullend Fysio Meenemen supplementary policies allow you to carry over as many as nine physiotherapy treatment sessions to 2023. With OHRA Compact Fysio Meenemen you can carry over up to 6 treatment sessions to 2023. To be able to use this service you must also have an supplementary policie with physiotherapy cover at OHRA in 2022. You can take out these policies with Physio Carry Over only until 1 January 2022. The coverage is the same as that of OHRA Compact, OHRA Sterk, OHRA Aanvullend and OHRA Extra Aanvullend, but is supplemented by the Physio Carry Over Service. For more information, go to www.ohra.nl/fysiomeeneemservice.

This overview presents the overall reimbursements and coverage. The full content and scale of the insurance packages can be found in the policy conditions. No rights may be derived from this overview.

| | OHRA Zorgverzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|--|----------------------|--------|-----------------------|--------------|------------|-----------------|-----------------------|-----------------|
| Alternative healing and remedies | | | | | | | | |
| Total reimbursement for alternative healing and remedies | | | | | | € 200 | € 350 | € 500 |
| Alternative healing | | | | | | € 40 per day | € 40 per day | € 40 per day |
| Alternative remedies (registered as homoeopathic or anthroposophic medication) | | | | | | ✓ | ✓ | ✓ |
| Delivery and maternity care | | | | | | | | |
| Hospital delivery on medical grounds | ✓ | | | | | | | |
| Hospital delivery or maternity care without medical grounds | ✓ | | yes | | | | | |
| Use of delivery room | ✓ | | | | | | | |

| | OHRA Zorg- verzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|---|--|----------|--------------------------|-----------------|---------------|--------------------|-----------------------------|--------------------|
| Delivery and maternity care (continuation) | | | | | | | | |
| Obstetric care by a midwife, general practitioner or specialist | ✓ | | | | | | | |
| Statutory personal contribution for hospital delivery | | | | | | | | ✓ |
| Maternity care | | | | | | | | |
| Tip: request maternity care at the latest 5 months before the expected delivery date through Mijn OHRA Zorgverzekering) | | | | | | | | |
| Maternity care in maternity centre or hospital without medical grounds | ✓ | | yes | | | | | |
| Maternity care at home. You must apply by the 4th month of pregnancy | maximum of 10 days | | yes | | | | | |
| Maternity package | service | | | | | | | |
| Personal contribution for maternity care | | | | | | | | ✓ |
| Incubator after-care | | | | | | | | 15 hours |
| Breastfeeding advice | | | | | | | | € 200 |
| Maternity care after hospitalization | | | | | | | | 15 hours |
| Additional maternity care (only on medical grounds). Prior consent required. | | | | | | | | 5 x 3 hours |
| Maternity care for adopted child younger than 6 months. Prior consent required. | | | | | | | | 3 x 3 hours |
| Fertility treatments | | | | | | | | |
| IVF/ICSI and the associated hormonal preparations at a governmentapproved (institution for women up to the age of 43) | attempts 1, 2 and 3 | yes | | | | | | |
| Other fertility treatments | ✓ | yes | | | | | | |
| Prenatal screening on medical grounds: NIPT | ✓ | possible | | | | | | |
| Prenatal screening without medical grounds: Combination test | | | | | | | | ✓ |
| Other | | | | | | | | |
| Monitoring equipment to prevent cot death. Prior consent required. | | | | | | | | ✓ |
| Childbirth course (per pregnancy) | | | | | | | | € 200 |
| BirthTENS (pain management). Prior consent required. | | | | | | | | ✓ |
| Glasses/contact lenses/eye laser treatment | | | | | | | | |
| Spectacles/contact lenses/eye laser treatment, per 2 calendar years | | | | | | | | € 75 |
| Abroad | | | | | | | | |
| Area of coverage | | | | world | world | world | world | world |
| Non-emergency assistance abroad. Prior consent required for hospitalization. | 100% in accordance with regular Dutch rate | yes | | | | | | |

| | OHRA Zorgverzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|---|--|--------|---|--------------|------------|-----------------|-----------------------|-----------------|
| Abroad (continuation) | | | | | | | | |
| Emergency assistance abroad | 100% in accordance with regular Dutch rate | yes | | ✓ | ✓ | ✓ | ✓ | ✓ |
| Helpline: | | | | | | | | |
| • Travel by doctor | | | | service | service | service | service | service |
| • Repatriation of patients/ injured persons | | | | service | service | service | service | service |
| • Repatriation of deceased | | | | service | service | service | service | service |
| • Sending medicines | | | | service | service | service | service | service |
| • Telecommunication costs | | | | | | € 350 | € 350 | € 350 |
| Emergency dental treatment from the age of 18 | | | | € 250 | € 250 | € 250 | € 250 | € 250 |
| Vaccinations for travel abroad | | | | | | € 250 | € 250 | € 250 |
| Pharmaceutical care | | | | | | | | |
| Diet preparations (for certain medical conditions) | ✓ | yes | | | | | | |
| Drugs such as antibiotics | in accordance with drug reimbursement system | yes | possible (you will find the maximum reimbursement and special personal contribution in the drug reimbursement system) | | | | | |
| Contraceptives (pill/coil/pessary) up to the age of 21 | in accordance with drug reimbursement system | yes | possible (you will find the maximum reimbursement and special personal contribution in the drug reimbursement system) | | | | | |
| Contraceptives (pill/coil/pessary) from the age of 21 | | | | | | € 200 | € 200 | € 200 |
| Compensation of statutory personal contribution drug reimbursement system | | | | | | € 25 | € 50 | € 150 |
| Compensation of statutory personal contribution for contraception up to the age of 21 | | | | | | ✓ | ✓ | ✓ |
| Informal care | | | | | | | | |
| Recipient of informal care is insured with OHRA | | | | | | | | |
| Replacement informal care | | | | | | 14 days a year | 14 days a year | 14 days a year |
| Course in informal care | | | | | | one-off € 150 | one-off € 150 | one-off € 150 |
| Informal care broker (once during the term of the policy) | | | | | | 7 hours | 7 hours | 7 hours |
| Recovery, accommodation and after-care | | | | | | | | |
| Accommodation allowance (€ 76,50 per night) for continuous treatment without admission (instead of reimbursement patient transport) | ✓ | yes | | | | | | |

| | OHRA Zorg- verzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|--|-------------------------------------|--------------------------|---|-----------------|---------------|--------------------|-----------------------------|--------------------|
| Recovery, accommodation and after-care (continuation) | | | | | | | | |
| Nursing and personal care (community nursing) (Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with) | ✓ | | | | | | | |
| Convalescent homes. Prior consent required. | | | | | | € 250 | € 500 | € 1.000 |
| Therapeutic (holiday) camp for children (for certain indications) | | | | | | | | € 200 |
| Childcare during hospitalisation | | | | | | | | € 200 |
| Accommodation costs at the guest house rate (for example, Ronald McDonald House) | | | | | | | | € 200 |
| Assistance with recovery | service | | | | | | | |
| Nursing and care as a result of medical care for children up to 18 years | ✓ | | | | | | | |
| Hospice | | | | | | | | |
| Personal contribution hospice | | | | | | | € 500 | € 1,000 |
| Skin therapy (prescribed by a physician) | | | | | | | | |
| Acne treatment | | | | | | € 50 | € 100 | € 150 |
| Camouflage therapy (once during the term of the policy) | | | | | | € 50 | € 100 | € 150 |
| Depilation or laser treatment (facial/neck hair removal) for female insured persons. (The laser treatment must be performed under the responsibility of a dermatologist or skin therapist). | | | | | | € 100 | € 150 | € 200 |
| UV-B light therapy equipment (purchase or rental costs). Prior consent required. | ✓ | yes | | | | | | |
| General practitioner | | | | | | | | |
| Care provided by general practitioner | ✓ | | | | | | | |
| Preventive foot care for diabetic patients | ✓ | | | | | | | |
| Combined lifestyle intervention (from the age of 18) | ✓ | | | | | | | |
| Medical care aids | | | | | | | | |
| Medical aids (such as wigs, hearing aids) | see OHRA's Medical Aids Regulations | yes, except when on loan | possible (you will find the maximum reimbursement and special personal contribution for each medical aid in the Medical Aids Regulations) | | | | | |
| Personal contribution medical aids basic insurance | | | | | | | € 250 | € 500 |
| Head covering other than a wig | | | | | | | € 75 | € 75 |
| Personal alarms | | | | | | | | € 150 |
| Epilepsy alarms | | | | | | | ✓ | ✓ |
| Bed-wetting alarms (cost of purchase or rental for up to 4 months) | | | | | | | ✓ | ✓ |

| | OHRA Zorg- verzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|--|------------------------------|--------|---------------------------|-----------------|---------------|--------------------|-----------------------------|--------------------|
| Medical care aids (continuation) | | | | | | | | |
| Cranial helmets (for certain indications) | | | | | | ✓ | ✓ | ✓ |
| Support soles | | | | | | | € 100 | € 150 |
| Therapeutic sport braces | | | | | | € 150 | € 150 | € 150 |
| Modified lingerie after a mastectomy (once during the term of the policy) | | | | | | € 90 | € 90 | € 90 |
| Specialist medical healthcare | | | | | | | | |
| Admission | ✓ | yes | | | | | | |
| Thrombosis service | ✓ | yes | | | | | | |
| Correction of the position of the ears | | | | | | | | ✓ |
| Sterilisation for men | | | | | | | | € 400 |
| Sterilisation for women | | | | | | | | € 1250 |
| Second opinion from a doctor | ✓ | yes | | | | | | |
| Rehabilitation | ✓ | yes | | | | | | |
| Transplants (organ/tissue) | ✓ | yes | | | | | | |
| Sensory impairment care | ✓ | yes | | | | | | |
| Accommodation costs | ✓ | yes | | | | | | |
| Personal contribution for hospice care | ✓ | yes | | | | | | |
| Surgical treatment against snoring | | | | | | | | ✓ |
| Genetic testing and advice | ✓ | yes | | | | | | |
| Audiology care | ✓ | yes | | | | | | |
| Mechanical ventilation | ✓ | yes | | | | | | |
| Help with children's cancer treatment | ✓ | yes | | | | | | |
| Specialist geriatric medicine | ✓ | yes | | | | | | |
| Mentally disabled doctor | ✓ | yes | | | | | | |
| Dental care | | | | | | | | |
| Dental accident cover | | | | € 20.000,- | € 20.000,- | € 20.000,- | € 20.000,- | € 20.000,- |
| Dental care up to the age of 18 | | | | | | | | |
| Check-up (several times a year with an indication from the dentist) | 1x per year | | | | | | | |
| Fluoride treatment | 2x per year | | | | | | | |
| Other dental care. With the exception of crowns, bridges, implants, bleaching of teeth and orthodontics. | ✓ | | | | | | | |
| Replacement of incisors or eyeteeth (up to the age of 22, if permanent incisors or eyeteeth have not appeared or if they are missing due to an accident before the age of 18) | ✓ | yes | | | | | | |
| Crowns and bridges | | | | | | € 500 | € 500 | € 500 |
| Dental care from the age of 18 | | | | | | | | |
| Complete dentures (upper and/or lower) | 75%, 1 x per 5 years | yes | 25% | | | | | |
| Repairs and rebasing (filling) complete dentures (upper and/or lower) | ✓ | yes | 10% of the total costs | | | | | |

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|--|---|--------|---------------------------|-----------------|---------------|--------------------|-----------------------------|--------------------|
| Dental care from the age of 18 | | | | | | | | |
| Reimbursement of personal contribution for complete dentures (upper and/or lower) | | | | | | | | € 200 |
| Dental care in exceptional cases | | | | | | | | |
| For certain indications/disability. Prior consent required. | ✓ | yes | | | | | | |
| Orthodontics | | | | | | | | |
| Orthodontics up to the age of 18 (once during the term of the policy) | | | | | | | 75% / € 1,000 | 75% / € 2,000 |
| Orthodontics from the age of 18 (once during the term of the policy) | | | | | | | € 250 | € 250 |
| Orthodontics in exceptional cases. Prior consent required. | ✓ | yes | | | | | | |
| Implants (for certain indications). Prior consent required. | | | | | | | | |
| Reimbursement dentist and oral surgeon | ✓ | yes | | | | | | |
| Additional outpatient clinic and clinic costs (hospital) | ✓ | yes | | | | | | |
| Lower denture on implant | ✓ | yes | 10% of the entire implant | | | | | |
| Upper denture on implant | ✓ | yes | 8% of the entire implant | | | | | |
| Therapies | | | | | | | | |
| Physiotherapy up to the age of 18 | | | | | | | | |
| Physiotherapy and Cesar/Mensendieck exercise therapy, per indication Prior consent required if you are seeing a healthcare provider with whom OHRA has not made an agreement | max. 9 (if result is inadequate, max. 9 more) treatments | | | | | | | |
| Physiotherapy for indications that appear on the list of disorders adopted by the government. See www.ohra.nl . Prior consent required. | ✓ | | | | | | | |
| From the 21st treatment for indications that appear on the list of disorders adopted by the government. See www.ohra.nl . Prior consent required. | ✓ | yes | | | | | | |
| Physiotherapy for osteoarthritis in the hip and knee | 12 treatments | yes | | | | | | |
| Physiotherapy for stage 2 intermittent claudication (Supervised Walking Therapy, SWT) up to the 38th treatment | 37 treatments | yes | | | | | | |
| Pelvic therapy for urinary incontinence | 9 treatments | yes | | | | | | |

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|--|------------------------------|--------|--------------------------|-----------------|-----------------|--------------------|-----------------------------|--------------------|
| Therapies (continuation) | | | | | | | | |
| Physiotherapy up to the age of 18 | | | | | | | | |
| Exercise therapy for COPD stage II or higher (number of treatments depends on GOLD classification): | | | | | | | | |
| • Class A 1st treatment year | 5 treatments | yes | | | | | | |
| • Class B1 1st treatment year | 27 treatments | yes | | | | | | |
| • Class B1 from 2nd treatment year | 3 treatments | yes | | | | | | |
| • Class B2, C and D 1st treatment year | 70 treatments | yes | | | | | | |
| • Class B2, C and D from 2nd treatment year | 52 treatments | yes | | | | | | |
| Physiotherapy for all ages | | | | | | | | |
| Physiotherapy and Cesar/ Mensendieck exercise therapy | | | | 6 treatments | 9 treatments | 9 treatments | 9 treatments | 18 treatments |
| Screening physiotherapy | | | | ✓ | ✓ | ✓ | ✓ | ✓ |
| Ergotherapy | | | | | | | | |
| Ergotherapy | 10 hours | yes | | | | | | |
| Ergotherapy up to the age of 18, in addition to the basic insurance coverage | | | | | | 2 hours | 2 hours | 2 hours |
| Instruction and guidance for carers of the insured persons receiving ergotherapy | | | | | | 2 hours | 2 hours | 2 hours |
| Other | | | | | | | | |
| Speech and stutter therapy | ✓ | yes | | | | | | |
| Sensory care for disabled persons | ✓ | yes | | | | | | |
| Light therapy (rental/purchase of light box) | | | | | | € 100 | € 150 | € 250 |
| Foot treatment and advice in the event of medical indication of rheumatoid arthritis or severe vascular problems in the legs. Prior consent is required. | | | | | | € 50 | € 100 | € 150 |
| Foot treatment in other situations (by chiropodist or podiatrist, prescribed by a physician) | | | | | | € 50 | € 100 | € 150 |
| Dietetics | 3 hours | yes | | | | | € 100 | € 150 |
| Dietary advice | | | | | | € 100 | € 150 | € 200 |
| Preventive care | | | | | | | | |
| Stop smoking programme | ✓ | | | | | | | |
| Programmes dealing with symptoms of depression and alcohol abuse | ✓ | yes | | | | | | |
| Flu shot, 1 x per year | | | | | | ✓ | ✓ | ✓ |
| Psychological care | | | | | | | | |
| Basic mental health care | | | | | | | | |
| Basic mental health care from the age of 18 (including Internet-based treatment programme) (Prior permission required if you go to a health-care provider which OHRA has not made any agreements with) | ✓ | yes | | | | | | |

| | OHRA Zorgverzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|--|------------------------|--------|-----------------------|--------------|------------|-----------------|-----------------------|-----------------|
| Specialist mental health care | | | | | | | | |
| Psychiatric help with admission (Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with) | 3 years | yes | | | | | | |
| Psychiatric help without admission (Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with) | ✓ | yes | | | | | | |
| Psychotherapy (for certain disorders) (Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with) | ✓ | yes | | | | | | |
| Other | | | | | | | | |
| Consultation on menopause, pregnancy or cancer (e.g. breast cancer) | | | | | | | | € 200 |
| Transport | | | | | | | | |
| Transport for organ donor | ✓ | | | | | | | |
| Ambulance transport service (one way) | maximum 200 kilometres | yes | | | | | | |
| Patient transport (one way) in the following situations: | maximum 200 kilometres | | yes | | | | | |
| • Personal car. Prior consent required. | € 0.32 per km | yes | | | | | | |
| • Public transport. Prior consent required. | ✓ | yes | | | | | | |
| • Taxi. Prior consent required. | ✓ | yes | | | | | | |
| Patient transport is only reimbursed in the following cases: | | | | | | | | |
| <ul style="list-style-type: none"> • For renal dialysis treatments • For radiotherapy or chemotherapy treatments • If you are blind or visually impaired • For oncological treatments with immunotherapy • If you are wheelchair-bound • Geriatric rehabilitation • In the case of long-term illness or a disorder, if you have a statement from your physician that you rely on transport • In the case of intensive child healthcare, to and from a nursing day care centre if medically necessary • If you, as an elderly person, cannot travel independently due to multiple problems • If you have a progressive degenerative neurological condition such as Parkinson's disease, Huntington's disease and MS | | | | | | | | |

| | OHRA Zorg- verzekering | Excess | Personal contribution | OHRA Compact | OHRA Sterk | OHRA Aanvullend | OHRA Extra Aanvullend | OHRA Uitgebreid |
|--|------------------------------|--------|--------------------------|--|------------------------------|-----------------------|-------------------------------------|-------------------------------------|
| Transport (continuation) | | | | | | | | |
| <ul style="list-style-type: none"> If you have a congenital brain injury If you have an intellectual disability and are eighteen years of age or older | | | | | | | | |
| Personal contribution for transport of the patient | | | | | | | ✓ | ✓ |
| Travel expenses of parents (personal car or public transport 2nd class) Prior consent required | | | | | | | | € 200 € 0.19 per km |
| Transport of patient by car on top of the reimbursement from your basic insurance | | | | | | | € 0.19 per km | € 0.19 per km |
| Transport of patient by taxi. Prior consent required. 100% for contracted healthcare, maximum rate per kilometre for non-contracted healthcare | | | | | | | ✓ | ✓ |
| Transport of patient by car or public transport (2nd class) (in connection with medical specialist care) if you are not entitled to reimbursement under the basic insurance | | | | | | | € 0.19 per km ✓ public transport | € 0.19 per km ✓ public transport |
| Mediation | | | | | | | | |
| Waiting list mediation | service | | | | | | | |
| Dental care for insured persons aged 18 or older | | | | | | | | |
| | | | | Tand Sterk | TandenGaaf 250 | TandenGaaf 500 | | |
| Dental treatments by a dentist or oral hygienist to preserve the teeth: | | | | | | | | |
| • consultations | | | | | | | | |
| • fillings | | | | | | | | |
| • cleaning | | | | | | | | |
| • extractions | | | | 75% up to € 250 | 100% up to € 250 | 100% up to € 500 | | |
| • X-ray | | | | | | | | |
| • root canal treatment | | | | | | | | |
| • anaesthetics | | | | | | | | |
| Crowns, bridges, implants, dentures and inlays | | | | (This reimbursement is not included in the Tand Sterk) | | | | |
| Dental accident cover | | | | € 20.000 | € 20.000 | € 20.000 | | |
| OHRA Zorgverzekerd op Reis | | | | | | | | |
| | | | | Excess | Personal contribution | | | |
| Area of coverage | | | | | | | | world |
| Emergency assistance abroad | | | | 100% in accordance with regular Dutch rate | | | | ✓ |
| Helpline: | | | | | | | | |
| • Travel by doctor | | | | | | | | service |
| • Repatriation of patients/injured persons | | | | | | | | service |
| • Repatriation of deceased | | | | | | | | service |
| • Sending medicines | | | | | | | | service |
| • Telecommunication costs | | | | | | | | € 350 |
| Emergency dental treatment from the age of 18 | | | | | | | | € 250 |
| Dental accident cover | | | | | | | | € 20.000 |

These overviews show the key reimbursements and coverage. For the full content and scope of the insurance packages, please consult your policy conditions. No rights may be derived from this overview.

For more information, visit
www.ohra.nl/vergoedingenwijzer

OHRA Direct
geregeld