

Health insurance

pertaining to policy terms and conditions: GHU2010

Costs due to War and Kindred Risks

We will reimburse the costs that fall under the health insurance coverage (standard or extended), even if these are incurred as a result of war and kindred risks. War and kindred risks includes armed conflict, civil war, uprisings, domestic unrest, riots and mutiny. The costs of war and kindred risks are insured on a mutual basis. This means that you will be reimbursed at cost price provided there are sufficient resources in the 'war and kindred risks fund'. If there are insufficient resources in the fund, you will be reimbursed a percentage.

Medical Expenses

- We will only reimburse the costs listed below if they are medically necessary.
- The maximum that we reimburse is the amount approved by the official institutions in the country where the medical treatment is given. In the Netherlands, that institution is the Dutch Health Care Authority, known as the NZa.

General Practitioner	Cost price
Medicines	Cost price
Tests, e.g. laboratory tests	Cost price
Specialists	Cost price
Hospitalisation, including nursing, specialists, tests and other additional costs	Cost price <ul style="list-style-type: none"> • Maximum of 365 days. • If the hospital has several nursing classes, we will reimburse the costs of the nursing class that is equivalent to the 3rd class in a Dutch hospital.
Transplant (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart-lung and kidney-pancreas)	Cost price
Dialysis	Cost price
Plastic surgery	Cost price We will only reimburse these costs in the event of: <ul style="list-style-type: none"> • disfiguration caused by an accident; or • serious defects immediately present and detected at birth.
Medical transport	Cost price A maximum of € 0.20 per km is reimbursed if you use your own transport.
Rehabilitative day care	Cost price
Physiotherapy and exercise therapy	Maximum of 25 treatments per person and per year insured
Speech therapy	Maximum of 25 treatments per person and per year insured
Vaccinations and immunoglobulins against rabies and tetanus	Cost price We will only reimburse these costs if you have been exposed to the risk of infection.
Dental treatment	Maximum of € 350 per person and per year insured.
Psychotherapy	Maximum of € 700 per person and per year insured. We will only reimburse the costs if the therapy is given by a psychotherapist or psychiatrist.

Pregnancy and delivery	<ul style="list-style-type: none"> • During the first 12 months coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention. • After the 12-month waiting time, coverage also exists for other costs. As soon as you know that you are pregnant, you must call the OOM Emergency Centre. If you do this on time, we will reimburse at cost price. If you fail to do this or do this too late, we will only reimburse a maximum of 65% of the costs.
Maternity care	Maximum of € 1,500

SOS Costs

Repatriation/evacuation	<p>We will only reimburse these costs if on site medical treatment is not possible and the treatment cannot be postponed (i.e. only when urgent). In that case we will reimburse:</p> <ul style="list-style-type: none"> • the patient's travelling costs (round trip). You can choose to be repatriated to the closest treatment option or to your country of origin or the country where you reside. • travelling and accommodation costs for 1 accompanying person if medical accompaniment is necessary or if the patient is younger than 16. • travelling and accommodation costs of children younger than 24 months (who are insured through us) if the mother is repatriated. <p>Travelling costs are reimbursed at cost price (scheduled or charter flight, on an economy class basis).</p> <p>Accommodation costs are reimbursed up to a maximum of € 100 per day and up to a maximum of € 2,000 per case of illness.</p>
Search/rescue	Maximum of € 10,000 per event.
Transport of mortal remains	Cost price
Special costs	<ul style="list-style-type: none"> • Costs of extending an airline ticket in the event of illness/an accident while on leave in your country of origin: maximum of € 1,200. • Visit by 1 person in the event of danger to the life/death of an insured person: travelling costs (cost price) and accommodation costs up to a maximum of € 100 per day and a maximum of € 2,000 per case of illness. • Telecommunication charges in the case of covered repatriation: maximum of € 125 per repatriation.