

# Guide to Reimbursements 2020



Contracted care

Onderwijs

# What we reimburse

The following is what we reimburse under the basic, supplementary, Aanvullend Onderwijs and dental insurance policies. These reimbursements are for care provided by our contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

## We offer 3 basic insurance policies

All basic insurance policies reimburse the same care. This is stipulated by the government. The three basic insurance policies we offer differ in terms of the number of hospitals and care providers where 100% of the cost of your treatment is reimbursed. The policies also differ in terms of the applicable reimbursement tariffs for non-contracted care. When it comes to the reimbursements provided by basic insurance, it is important to bear in mind that the mandatory excess may apply. A statutory personal contribution may also apply.

	Basis Budget arranged care policy with hospital care at selected hospitals	Basis Zeker arranged care policy	Meest gekozen	Basis Exclusief reimbursement policy
Contracted hospitals	<b>100%</b> reimbursement <b>Please note!</b> at a limited number of selected hospitals <sup>1)</sup>	<b>100%</b> reimbursement		<b>100%</b> reimbursement
Non-contracted hospitals	<b>75%</b> reimbursement of the average tariff <sup>2)</sup> we pay for this care (provided by contracted hospitals) <sup>3)</sup>	<b>75%</b> reimbursement of the average tariff <sup>2)</sup> we pay for this care (provided by contracted hospitals) <sup>3)</sup>		<b>100%</b> reimbursement up to the statutory or market rate <sup>4)</sup>
Contracted care providers	<b>100%</b> reimbursement	<b>100%</b> reimbursement		<b>100%</b> reimbursement
Non-contracted care providers	<b>75%</b> reimbursement of the average tariff <sup>2)</sup> we pay for this care (provided by contracted hospitals) <sup>3)</sup>	<b>75%</b> reimbursement of the average tariff <sup>2)</sup> we pay for this care (provided by contracted hospitals) <sup>3)</sup>		<b>100%</b> reimbursement up to the statutory or market rate <sup>4)</sup>

- 1) The selected hospitals are listed at [zk.nl/ziekenhuizenbasisbudget](http://zk.nl/ziekenhuizenbasisbudget).
- 2) The average contracted rate is calculated using the average of all contracts or the basic or standard rate for regular services under the Healthcare Insurance Act. Because there is no insight into the quality of the care provided by non-contracted care providers, no value is attached to the surcharges for quality.
- 3) You can visit all hospitals without a surcharge for emergency care, obstetrics and midwifery and dental surgery, for example. You can also receive treatment at any hospital without having to pay more if you are referred by a specialist.
- 4) If you are treated by a non-contracted care provider, we reimburse the costs of care that we insure up to a maximum of the legally established tariff. If there is no legally established tariff, we will reimburse the care up to the prevailing market rate in the Netherlands.

## Supplementary insurance Aanvullend Onderwijs

You can choose to take out supplementary insurance for care that is not covered by your basic insurance. For people who work in the education sector, we offer the collective supplementary insurance Aanvullend Onderwijs, with extra reimbursements that fit your work and private life. This Guide to Reimbursements contains all supplementary and dental insurance policies. You can use the guide to compare policies and find the one that best suits you.



Do you want to know if we have a contract with your hospital or care provider?

All of our contracted hospitals and care providers are listed at [zk.nl/zorgzoeker](http://zk.nl/zorgzoeker).

# Guide to Reimbursements 2020

This Guide to Reimbursements is a summary of what we reimburse. Unless otherwise indicated, all reimbursements are per person per calendar year.

**Please note!** This overview only shows reimbursements for contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

Alternative therapies	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Alternative forms of treatment, therapy and (anthroposophic and homeopathic) medicine				€40 per day up to €425 incl. medicine	€40 per day up to €625 incl. medicine	€40 per day up to €750 incl. medicine
Bones, muscles and joints	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Exercise programmes (for previous heart failure, type 2 diabetes, COPD, rheumatoid arthritis or any other rheumatic disease, or cancer)					€350 throughout the insurance period, if taught by a contracted physiotherapist or Cesar/Mensendieck remedial therapist	€350 throughout the insurance period, if taught by a contracted physiotherapist or Cesar/Mensendieck remedial therapist
Remedial therapy in a hot water pool for rheumatoid arthritis					€150	€200
Occupational therapy	yes, 10 hours				3 hours	4 hours
Pedicure care (for diabetic, medical or rheumatoid foot conditions)	yes, limited and only in case of diabetes (see "Foot care for insured persons with diabetes")				€25 per treatment up to €100	€25 per treatment up to €150
Podiatry/podology/podopostural therapy and/or (sport) arch supports					€200 incl. 1 pair of (sport) arch supports	€250 incl. 1 pair of (sport) arch supports
Foot care for insured persons with diabetes	yes, limited					
Abroad	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Non-urgent medical treatment abroad	yes, up to the tariff charged in the Netherlands	care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions
Accommodation and transport costs in the case of treatments requiring particular expertise provided abroad		accommodation costs: €75 per night air travel (economy class) 100%, public transport (lowest class) 100%, own transport and taxi transport €0.32 per kilometre We reimburse up to €5,000 for accommodation and transport costs for you, your escort and your family members combined.	accommodation costs: €75 per night air travel (economy class) 100%, public transport (lowest class) 100%, own transport and taxi transport €0.32 per kilometre We reimburse up to €5,000 for accommodation and transport costs for you, your escort and your family members combined.	accommodation costs: €75 per night air travel (economy class) 100%, public transport (lowest class) 100%, own transport and taxi transport €0.32 per kilometre We reimburse up to €5,000 for accommodation and transport costs for you, your escort and your family members combined.	accommodation costs: €75 per night air travel (economy class) 100%, public transport (lowest class) 100%, own transport and taxi transport €0.32 per kilometre We reimburse up to €5,000 for accommodation and transport costs for you, your escort and your family members combined.	accommodation costs: €75 per night air travel (economy class) 100%, public transport (lowest class) 100%, own transport and taxi transport €0.32 per kilometre We reimburse up to €5,000 for accommodation and transport costs for you, your escort and your family members combined.

Abroad	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Urgent pharmaceutical care abroad (not reimbursed by your basic insurance)		€50	€50	€50	€50	€50
Urgent medical treatment abroad	yes, up to the tariff charged in the Netherlands	Supplementary coverage up to 100% of the costs	Supplementary coverage up to 100% of the costs	Supplementary coverage up to 100% of the costs	Supplementary coverage up to 100% of the costs	Supplementary coverage up to 100% of the costs
Vaccinations and preventive medication required for foreign travel			yes	yes	yes	yes
Transport of the insured person and mortal remains to the Netherlands (repatriation)		yes	yes	yes	yes	yes
Physiotherapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Pelvic physiotherapy to treat urinary incontinence for insured persons aged 18 or older*	yes, treatments 1–9		10 treatments	14 treatments	29 treatments	36 treatments
Physiotherapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older*	12 treatments per 12 months		10 treatments	14 treatments	29 treatments	36 treatments
Physiotherapy to treat chronic obstructive pulmonary disease (COPD) for insured persons aged 18 years or older*	In the first 12 months, depending on the GOLD classification up to: - 5 treatments for class A - 27 treatments for class B - 70 treatments for classes C and D  If treatment is still required after the first 12 months, you are entitled to the following (depending on the GOLD classification): - 3 treatments per 12 months for class B - 52 treatments per 12 months for classes C and D		10 treatments	14 treatments	29 treatments	36 treatments
Physiotherapy to treat leg pain caused by stage II intermittent claudication (restricted blood supply to the legs) for insured persons aged 18 or older*	37 treatments per 12 months		10 treatments	14 treatments	29 treatments	36 treatments
Physiotherapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS), 'Annex 1 relating to article 2.6 of the Health Insurance Decree'	all treatments					
Physiotherapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS), 'Annex 1 relating to article 2.6 of the Health Insurance Decree'	treatments 1–9 per diagnosis (up to 9 extra treatments if medically necessary)		10 treatments	14 treatments (with a maximum of 9 manual therapy treatments per indication)	29 treatments (with a maximum of 9 manual therapy treatments per indication)	36 treatments (with a maximum of 9 manual therapy treatments per indication)

Physiotherapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Physiotherapy and Cesar or Mensendieck remedial therapy 18 or older: 1 disorder* on the list approved by the Minister of Health, Welfare and Sport (VWS) 'Annex 1 relating to article 2.6 of the Health Insurance Decree'	from the 21st treatment onward (you pay for treatments 1 to 20)		10 treatments (you pay for treatments 11 to 20)	14 treatments, with a maximum of 9 manual therapy treatments per indication (you pay for treatments 15 to 20)	20 treatments, with a maximum of 9 manual therapy treatments per indication	20 treatments, with a maximum of 9 manual therapy treatments per indication
Physiotherapy and Cesar or Mensendieck remedial therapy 18 or older: 1 disorder* not on the list approved by the Minister of Health, Welfare and Sport (VWS) 'Annex 1 relating to article 2.6 of the Health Insurance Decree'			10 treatments	14 treatments (with a maximum of 9 manual therapy treatments per indication)	29 treatments (with a maximum of 9 manual therapy treatments per indication)	36 treatments (with a maximum of 9 manual therapy treatments per indication)
Post-care physiotherapy (after oncology, for cardiovascular disease, or following a stroke)		yes, if provided by a physiotherapist or Cesar/Mensendieck remedial therapist	yes, if provided by a physiotherapist or Cesar/Mensendieck remedial therapist	yes, if provided by a physiotherapist or Cesar/Mensendieck remedial therapist	yes, if provided by a physiotherapist or Cesar/Mensendieck remedial therapist	yes, if provided by a physiotherapist or Cesar/Mensendieck remedial therapist

\*This reimbursement only applies for 1 disorder. If you need physiotherapy or Cesar/Mensendieck remedial therapy for several disorders, please contact us for more information.

Skin	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Acne treatment					€250	€250
Camouflage therapy					€200 throughout the insurance period	€200 throughout the insurance period
Electrical epilation, IPL or laser epilation					€300	€300
Medical devices	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Hand splint					- finger or small thumb splint: €40 - wrist, hand or large thumb splint: €60 - dynamic or static splint: €90	- finger or small thumb splint: €40 - wrist, hand or large thumb splint: €60 - dynamic or static splint: €90
Headwear					€100	€100
Medical devices reimbursed by your basic insurance	yes, see the Medical Devices Regulations (Reglement Hulpmiddelen) on our website					
Artificial nipples or mamilla prosthesis (customised prosthesis)				yes	yes	yes
Personal alert system required for medical reasons	yes, for personal alert systems (see the Medical Devices Regulations (Reglement Hulpmiddelen) on our website)				yes, subscription costs for personal alert systems	yes, subscription costs for personal alert systems
Adhesive strips for breast prosthesis				yes	yes	yes
Bedwetting alarm				€100 throughout the insurance period	€100 throughout the insurance period	€100 throughout the insurance period

Medical devices	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Wig or own-hair Toupin	€443 per wig or own-hair Toupin (see the Medical Devices Regulations (Reglement Hulpmiddelen) on our website)				€100	€200
Incontinence therapy (hire costs)					yes, if supplied by a contracted supplier	yes, if supplied by a contracted supplier
Medicines and dietary preparations	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Contraceptives up to 21	yes, with the exception of the statutory personal contribution of €250 (ceiling price)		statutory personal contribution	statutory personal contribution	statutory personal contribution	statutory personal contribution
Contraceptives 21 or older	yes, only in the case of endometriosis or menorrhagia, with the exception of the statutory personal contribution of €250 (ceiling price)		yes, incl. statutory personal contribution if supplied by a contracted pharmacy	yes, incl. statutory personal contribution if supplied by a contracted pharmacy	yes, incl. statutory personal contribution if supplied by a contracted pharmacy	yes, incl. statutory personal contribution if supplied by a contracted pharmacy
Medicines reimbursed by your basic insurance (statutory personal contribution)	yes, with the exception of the statutory personal contribution of €250 (ceiling price), see the Pharmaceutical Care Regulations on our website.		statutory personal contribution (with the exception of ADHD medication)	statutory personal contribution (with the exception of ADHD medication)	statutory personal contribution (with the exception of ADHD medication)	statutory personal contribution (with the exception of ADHD medication)
Registered medicines and pharmacy preparations not covered by the basic insurance (see our website for a list of covered medicines/conditions)		€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy
Melatonin (for sleep problems)				yes, if obtained from the eFarma online pharmacy	yes, if obtained from the eFarma online pharmacy	yes, if obtained from the eFarma online pharmacy
Oral health care and dentistry	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
If you have also taken out supplementary dental insurance, check further on in this Guide to Reimbursements to see what, if any, reimbursement is provided by your supplementary dental insurance.						
(Deferred) front tooth replacement from 18 to 23 years	yes					
Implants in a severely shrunken, toothless jaw for a full set of removable dentures	yes, in the case of a serious developmental or growth disorder or an acquired deformity of the teeth, jaw or mouth					
Dental surgery 18 or older	yes					
Crowns, bridges, inlays, implants and autotransplants up to the age of 18				yes	yes	yes
Full set of removable dentures (false teeth)**	75% (the statutory personal contribution is 25%)					statutory personal contribution

Oral health care and dentistry	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Full set of removable implant-retained dentures**	92% for the upper jaw (the statutory personal contribution is 8%) 90% for the lower jaw (the statutory personal contribution is 10%)					statutory personal contribution

\*\*The reimbursement for a combination of an implant-retained denture on one jaw and a non-implant retained denture on the other (code J50) is 83% (the statutory personal contribution is 17%).

Repair or refitting of a full set of removable dentures (false teeth)	90% (the statutory personal contribution is 10%)					statutory personal contribution
Orthodontic care (braces) incl. a second opinion up to 18 <b>Please note!</b> A waiting period of 1 year may apply for this reimbursement.					€2,000 throughout the insurance period	€2,500 throughout the insurance period
Dental care required as a result of an accident		€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident
Dental or orthodontic care in exceptional cases	yes					
Dental care for insured persons with a disability	yes					
Dental care up to 18	yes					
Eyes and ears	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Audiology centre	yes					
Spectacles and/or contact lenses				€100 per 3 calendar years	€150 per 3 calendar years	€250 per 3 calendar years
Upper eyelid correction (required for medical reasons)	yes					
Ear position correction (without medical necessity) up to 18					yes, if performed by a contracted care provider	yes, if performed by a contracted care provider
Hearing aid	yes, with the exception of the statutory personal contribution of 25% (see the Medical Devices Regulations on our website)					
Refractive surgery / lens implantation (additional costs)					€650 throughout the insurance period	€750 throughout the insurance period
Sensory impairment care	yes					
Mental health care	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
General Basic GGZ 18 years or older	yes, for mild to moderate non-complex mental health problems or stable problems					
Non-clinical specialist GGZ 18 years or older	yes, for complex mental disorders					
Stay in a hospital or GGZ institution for psychiatric treatment 18 or older	yes					

Speech and reading	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Speech therapy	yes					
Stutter therapy provided by a speech therapist	yes					
Transport	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Ambulance	yes					
Transport (seated patient transport) and/or accommodation costs for insured persons who are: <ul style="list-style-type: none"> <li>undergoing kidney dialysis;</li> <li>undergoing oncological treatment (radiation and/or chemotherapy);</li> <li>visually impaired and unable to travel unescorted;</li> <li>wheelchair dependent;</li> <li>under the age of 18 and entitled to nursing and care for complex somatic problems or a physical disability, because they require permanent supervision or need care available in the vicinity 24 hours a day.</li> </ul>	accommodation costs: €75 per night own transport €0.32 per kilometre, public transport (lowest class) 100% or (multi-person) taxi 100%, with the exception of the statutory personal contribution (€105) for incurred travel costs					statutory personal contribution
Hospital, treatment and nursing	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
The Asthma Centre in Davos	yes					
Male circumcision (for medical reasons)	yes					
Primary care stay (for medical treatment)	yes					
Genetic research and advice	yes					
Guest house (accommodation expenses) during outpatient treatment				€35 per night	€35 per night	€35 per night
Guest house accommodation for your visitors (overnight accommodation and transport for visitors in the case of a stay at a hospital or GGZ institution)				€35 per night for all visitors combined public transport (lowest class) 100% or taxi or own transport €0.32 per km. A personal contribution of €100 applies for transport by public transport, taxi or private car. €750 for transport and/or accommodation costs for all visitors combined	€35 per night for all visitors combined public transport (lowest class) 100% or taxi or own transport €0.32 per km. A personal contribution of €100 applies for transport by public transport, taxi or private car. €750 for transport and/or accommodation costs for all visitors combined	€35 per night for all visitors combined public transport (lowest class) 100% or taxi or own transport €0.32 per km. A personal contribution of €100 applies for transport by public transport, taxi or private car. €750 for transport and/or accommodation costs for all visitors combined
Mechanical ventilation	yes					
Specialist medical care	yes					
Plastic surgery (for medical reasons)	yes, limited					
Rehabilitation	yes					
Second opinion (for care covered by your basic insurance)	yes					
Second opinion arranged through Royal Doctors		yes	yes	yes	yes	yes
Sterilisation				yes, if performed by a contracted care provider	yes, if performed by a contracted care provider	yes, if performed by a contracted care provider
Home dialysis	yes					



Hospital, treatment and nursing	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Transplantation of organs and tissues	yes					
Nursing and care in your own surroundings (extramural)	yes					
Independent treatment centre (lowest class)	yes					
Hospital treatment, examinations, tests, surgery and stay (lowest class)	yes					
Hospital care for organ or tissue donor	3 months (6 months for liver transplant)					
Second Doctor Online		yes	yes	yes	yes	yes
Pregnancy/baby/child	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Delivery with a medical indication	yes, at a clinic or outpatient facility					
Delivery without a medical indication at a hospital outpatient facility or birth centre (use of delivery room)	yes, with the exception of the statutory personal contribution (€36) In addition to the statutory personal contribution, you will pay any amount over €255 if charged by the hospital.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Home birth without a medical indication	yes					
Breast pump device				€75 per pregnancy	€75 per pregnancy	€75 per pregnancy
In vitro fertilisation (IVF) or intracytoplasmic sperm injection (ICSI) up to 43 years old	yes, first 3 attempts for IVF and ICSI treatments combined per attempted pregnancy					
Maternity package				yes	yes	yes
Maternity care in a birth or maternity centre	4 bed-days, with the exception of the statutory personal contribution (€4.50 per hour)			statutory personal contribution	statutory personal contribution	statutory personal contribution
At-home maternity care (including adoption care)	yes, with the exception of the statutory personal contribution (€4.50 per hour)			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care at a hospital with a medical indication	yes					
Maternity care at a hospital without a medical indication	yes, with the exception of the statutory personal contribution (€36 per stay day). In addition to the statutory personal contribution, you will pay any amount over €255 if charged by the hospital.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care (assistance during childbirth)	yes					

Pregnancy/baby/child	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Maternity care (postponed for medical reasons)				15 hours per pregnancy if provided by a contracted maternity centre, with the exception of the statutory personal contribution (€4.50 per hour)	15 hours per pregnancy if provided by a contracted maternity centre, with the exception of the statutory personal contribution (€4.50 per hour)	15 hours per pregnancy, if provided by a contracted maternity centre
Lactation care				€80	€80	€115
Oncological examination of children	yes, if provided by Stichting Kinderoncologie Nederland (SKION, Dutch Child Oncology Group)					
Prenatal screening	yes					
Sperm cryopreservation	yes					
TENS during delivery (pain relief)				1 device throughout the insurance period if supplied by a contracted supplier	1 device throughout the insurance period if supplied by a contracted supplier	1 device throughout the insurance period if supplied by a contracted supplier
Home care (in addition to maternity care)				4 hours per pregnancy	4 hours per pregnancy	4 hours per pregnancy
Obstetric or midwifery care	yes					
Freezing of human oocytes and embryos (cryopreservation)	yes					
Fertility-enhancing treatments	yes					
"Slimmer Zwanger" pregnancy self-help programme				1 subscription throughout the insurance period	1 subscription throughout the insurance period	1 subscription throughout the insurance period
Antenatal classes				€100 per pregnancy	€100 per pregnancy	€100 per pregnancy
Prevention	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Counselling			€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)	€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)	€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)	€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)
Weight loss course				€115	€115	€115
Course on learning to deal with a disorder - heart problems - lymphedema - rheumatoid arthritis, osteoarthritis or Bechterew's disease - diabetes type 2 - Courses organised by patient associations.				€115 per course	€115 per course	€115 per course
'Meer Bewegen voor Ouderen' (a programme on more exercise for the elderly)				€115	€115	€115
Course designed to reduce alcohol consumption			€300	€300	€300	€300
Dietetic therapy by a dietitian (with a medical indication)	yes, 3 hours		yes, 2 hours	yes, 2 hours	yes, 2 hours	yes, 2 hours
Combined lifestyle intervention (GLI)	yes					
Flu vaccination up to 60 years old			yes	yes	yes	yes

Prevention	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
health Check (occupational)			1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider
Health Check (preventive health examination)			1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider
Lifestyle training for people with tension-related complaints, including stress and burn-out.					€1,250, if provided by LTC Training	€1,250, if provided by LTC Training
Mindfulness training			€500	€500	€500	€500
Online (self-help) modules in the case of mental health issues			100%, if provided by Stichting mirro	100%, if provided by Stichting mirro	100%, if provided by Stichting mirro	100%, if provided by Stichting mirro
Preventive courses - basic resuscitation course - First Aid course - Paediatric First Aid course - Lekker in je Vel (body positivity course) - Kanjertraining (a course on self-respect for kids)				€115 per course	€115 per course	€115 per course
Sleep improvement course (organised by Somnio or a home care agency)			€200	€200	€200	€200
Therapeutic holiday camp up to 18 years old					€150 if provided by selected organisations	€150 if provided by selected organisations
Concentration improvement training for insured persons aged 18 or older (Cogmed)				€650	€650	€650
Nutrition education by a weight management consultant or (sports) nutritionist (without a medical indication)			€200	€200	€200	€200
Care for women				€115	€230	€230
Other medical care	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Medical care by a geriatric specialist or a doctor specialised in treating people with an intellectual disability	yes					
Running coaching to prevent or deal with injuries			1 FysioRunning online coaching programme	1 FysioRunning online coaching programme	1 FysioRunning online coaching programme	1 FysioRunning online coaching programme
Hospice					€40 per day	€40 per day
General practitioner care	yes					
Assistance at home in the event of inability to perform daily living activities (ADL loss) after a hospital stay (18 or older)		€1,000 (depending on the degree of ADL loss)	€1,000 (depending on the degree of ADL loss)	€1,250 (depending on the degree of ADL loss)	€1,250 (depending on the degree of ADL loss)	€1,250 (depending on the degree of ADL loss)
Support for informal caregivers and recipients				€1,000 for all forms of support designated by your Personal Care Coach combined	€1,250 for all forms of support designated by your Personal Care Coach combined	€1,250 for all forms of support designated by your Personal Care Coach combined
'IncoCure' self-help programme for women who suffer from incontinence				€15	€15	€15
Integrated care for diabetes mellitus type 2 (18 or older), COPD, asthma and/or vascular risk management (VRM)	yes					

Other medical care	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1 star	Aanvullend Onderwijs 2 stars	Aanvullend Onderwijs 3 stars	Aanvullend Onderwijs 4 stars
Child care at home (for children up to 12) during and after hospitalisation of one or both parents				from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week, plus administration fees, if provided by a contracted institution	from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week, plus administration fees, if provided by a contracted institution	from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week, plus administration fees, if provided by a contracted institution
Laboratory tests and X-rays	yes					
Sports medical examination by a sports doctor: - sports medical examination - sports check-up - exertion testing			€200 at an SCAS-accredited Sports Medical Institution	€200 at an SCAS-accredited Sports Medical Institution	€200 at an SCAS-accredited Sports Medical Institution	€200 at an SCAS-accredited Sports Medical Institution
Sports medical advice and guidance			€150	€150	€150	€150
Sports or ice pack brace			€50 (1 brace)	€50 (1 brace)	€50 (1 brace)	€50 (1 brace)
Stop smoking programme	yes, 1x					
Thrombosis service	yes					

## Aanvullend Tand Basis

Treatment	Aanvullend Tand Basis
<ul style="list-style-type: none"> <li>• consultations (C11 of C13)</li> <li>• oral hygiene (M03)</li> </ul>	- one check-up (C11 or C13) and up to 25 minutes of professional dental cleaning (M03), or - two check-ups (C11 and/or C13) and up to 15 minutes of professional dental cleaning (M03)
<ul style="list-style-type: none"> <li>• anaesthesia (A10 and A15)</li> <li>• fillings (V codes)</li> <li>• extraction of teeth and molars (H codes)</li> <li>• X-rays (X10 and X22)</li> <li>• Implantology aftercare consultation (J60)</li> <li>• Extensive implantology aftercare consultation (J61)</li> </ul>	€75

## Aanvullend Tand 1, 2, 3 and 4 stars

Treatment	Aanvullend Tand 1 star	Aanvullend Tand 2 stars	Aanvullend Tand 3 stars	Aanvullend Tand 4 stars
<ul style="list-style-type: none"> <li>• consultations (C-codes)</li> <li>• periodontal treatment (codes T21 and T22)</li> <li>• dental X-rays (X-codes).</li> <li>• anaesthesia (codes A10 and A15)</li> <li>• fillings (V codes)</li> <li>• extraction of teeth and molars (H codes)</li> </ul>	100%	100%	100%	100%
• oral hygiene (M codes)	75%	75%	75%	75%
• all other dental treatments	75%	75%	75%	100%
Reimbursement for all treatments combined	€250	€500	€1,000	€1,250

# Extra Vitaal

Treatment	Reimbursement
<b>Medical devices for daily living activities (ADL medical devices)</b>	€100 if supplied by Vegro or Medipoint Harting-Bank.
<b>Memory training course organised by a home care agency</b>	€115
<b>Flu vaccination up to 60 years old</b>	yes
<b>Hearing aid (statutory personal contribution)</b>	€300 of the statutory personal contribution per device
<b>Support for informal caregivers and recipients</b>	€250 for all forms of support designated by your Personal Care Coach combined
<b>Online (self-help) modules in the case of mental health issues</b>	100%, if provided by Stichting mirro
<b>Optometrist</b>	1 eye examination per 3 calendar years
<b>Orthopaedic footwear</b>	statutory personal contribution
<b>Personal training (introductory package)</b>	€100, if provided by a contracted provider
<b>Personal Health Check (extensive general health examination to aid prevention and early diagnostics)</b>	1 preventive health assessment by NIPED (Netherlands Institute for Prevention and e-Health Development)
<b>Personal alert system required for social reasons, including subscription fee</b>	yes
<b>Personal alert system for temporary use, including subscription fee</b>	yes, 4 weeks if supplied by a contracted supplier
<b>Professional response to a personal alert</b>	yes, if performed by a contracted care provider
<b>Grief and bereavement support</b>	€1,250, if conducted by Interapy
<b>Home terminal care by volunteers</b>	€200, if the volunteer is affiliated with Vrijwilligers Palliatieve Terminale Zorg (VPTZ) (National Association of Volunteers in Palliative Care) or the Nederlandse Patiënten Vereniging (NPV) (Dutch Patients' Association).
<b>Fall prevention course ('In Balans' or 'Vallen Verleden Tijd')</b>	yes, once throughout the insurance period, if taught by a contracted physiotherapist or Cesar/Mensendieck remedial therapist
<b>Safety consultation for insured persons with health risks who want to keep living in their own home</b>	yes, once. At a home care agency contracted for this purpose



**No rights can be derived from this Guide to Reimbursements**

This Guide to Reimbursements summarises the reimbursements. Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at [zk.nl/voorwaarden](https://zk.nl/voorwaarden) or obtained by us by calling +31 71 751 00 51.

**The reimbursements listed in this Guide only apply to services provided by our contracted care providers.**

This Guide to Reimbursements only lists the reimbursement tariffs for care provided by our contracted care providers. These reimbursements are per person per calendar year. Our contracted care providers are listed at [zk.nl/zorgzoeker](https://zk.nl/zorgzoeker). The reimbursement tariffs for care provided by non-contracted care providers are listed at [zk.nl/tarieven](https://zk.nl/tarieven) or can be obtained from us by calling +31 71 751 00 51.

# Do you have questions?

We are happy to help



## Visit [zk.nl/contact](https://zk.nl/contact)

for an overview of all contact options.



## If you would prefer to speak to someone in person, call us on +31 71 751 00 51

- Our lines are open from 8am to 9pm on working days and from 10am to 2pm on Saturday.
- On Saturday from 9am to 1pm
- **Extra:** Saturday 21 and 28 December and Sunday 29 December from 9am to 5.30pm



## You can also write to us at

Zilveren Kruis Achmea, PO box 444, 2300 AK Leiden

## You can also find us on social media



YouTube

Documents regarding your health insurance are available online. You can view and download these documents at [zk.nl/informatiedocument](https://zk.nl/informatiedocument). If you have any questions, please call +31 71 751 00 51.

Visit our website, [zk.nl](https://zk.nl), for a list of contracted care providers, reimbursement tariffs for non-contracted care providers, Medical Devices Regulations (Reglement Hulpmiddelen), Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg), Personal Care Allowance Regulations (Reglement Zvw-pgb), professional associations of alternative healthcare professionals that meet our criteria, policy conditions, brochures, forms and other information about our insurance policies. You can also obtain this information from us.

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