

Reimbursement Overview 2018	Basic insurance Zorg Zeker Policy Zorg Vrij Policy	Article number	AV-Basis	AV-Sure		AV-Standaard	AV-GeZZin Compact	AV-GeZZin	AV-Top	AV-Plus	AV-Totaal	Article number
Medical costs outside of Europe		B22.2.2	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)		up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	up to a max. of 200% of the Dutch rate (supplement to reimbursement under basic insurance)	
Urgent dental care	-		-	-		-	-	100%, up to a maximum of €345	A3.3.2			
Medically necessary repatriation and dispatch of medicines	-		100%	100%		100%	100%	100%	100%	100%	100%	A3.3.3
Assistance by ANWB International Assistance for medically necessary assistance	-		100%	100%		100%	100%	100%	100%	100%	100%	A3.3.4
Oxygen abroad	-		100%, up to a maximum of €600	100%, up to a maximum of €600		100%, up to a maximum of €600	-	100%, up to a maximum of €600	A3.5			
Pharmaceutical care												
Medication	in accordance with the Pharmaceutical Care Regulations	B19.2	-	-		-	-	-	-	-	-	
ADHD medication	100%*, excl. personal contribution	B19.2	-	-		-	-	100%, up to a maximum of €250 reimbursement of GVS personal contribution	100%, up to a maximum of €100 reimbursement of GVS personal contribution	-	100%, up to a maximum of €250 reimbursement of GVS personal contribution	A4.1
Birth control (pill, intrauterine device, diaphragm)	from age 18 to 21, excluding the compulsory excess for contracted care	A3.7.2	-	100% from age 21 (excluding the GVS personal contribution)		100% from age 21 (excluding the GVS personal contribution)	-	100% from age 21 (excluding the GVS personal contribution)	100% from age 21 (excluding the GVS personal contribution)	-	100% from age 21 (excluding the GVS personal contribution)	A4.2
Antacids	-		100%, up to a maximum of €35	100%, up to a maximum of €35		100%, up to a maximum of €35	-	100%, up to a maximum of €35	A4.3			
Diarrhoea vaccinations for infants	-		-	-		-	-	100%, up to a maximum of €200	-	-	100%, up to a maximum of €200	A4.4
Maternity care												
Maternity package	-		Standard package	-		Standard package	-	Comprehensive-package	Comprehensive-package	-	Comprehensive-package	A5.1
Home delivery	100%*	B7.2	-	-		-	-	-	-	-	-	
Delivery in hospital on medical grounds	100%*	B7.2	-	-		-	-	-	-	-	-	
Delivery in hospital without medical grounds	100%*, excl. personal contribution €17 p.d./p.p. plus the amount in excess of €245 p.d.	B7.2	-	-		100% reimbursement of personal contribution, max. €75	-	100% reimbursement of personal contribution, max. €250	100% reimbursement of personal contribution, max. €100	-	100% reimbursement of personal contribution, max. €250	A5.2
Maternity care	110%*, excluding a personal contribution of €4.30/h	B7.3	-	-		100% reimbursement of personal contribution, max. €75	-	100% reimbursement of personal contribution, max. €250	-	-	100% reimbursement of personal contribution, max. €250	
Extended /postponed maternity care	-		-	-		-	-	up to a max. of 16 hours	up to a max. of 16 hours	-	up to a max. of 16 hours	A5.3.1/ A5.3.2
Electrical breast pump (hire or purchase)	-		-	-		up to a max. of €40	-	up to a max. of €40	up to a max. of €40	-	up to a max. of €40	A5.4
Prenatal screening and second trimester ultrasound scan	100%*	B7.1	-	-		-	-	-	-	-	-	

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Prenatal class	-		100%, up to a maximum of €100	-		100%, up to a maximum of €100	-	100%, up to a maximum of €100	100%, up to a maximum of €100	-	100%, up to a maximum of €100	A5.5
Breast feeding course	-		100%, up to a maximum of €20	-		100%, up to a maximum of €20	-	100%, up to a maximum of €20	100%, up to a maximum of €20	-	100%, up to a maximum of €20	A5.6
Combination test (blood test and nuchal translucency test)	-		-	-		100%, up to a maximum of €150	-	100%, up to a maximum of €150	100%, up to a maximum of €150	-	100%, up to a maximum of €150	A5.7
Non-invasive prenatal test (NIPT)	100%* in the case of a positive combination test or subject to conditions	B7.1	-	-		-	-	-	-	-	-	
Lactation expert (supervision and advice for breast feeding)	-		-	-		-	-	100%, up to a maximum of €150	-	-	100%, up to a maximum of €150	A5.8
Recovery and admission												
Convalescent home, care hotel and hospice	-		max. €35 per day, up to a maximum of €1,050	-		max. €35 per day, up to a maximum of €1,050	-	max. €50 per day, up to a maximum of €1,500	max. €50 per day, up to a maximum of €1,500	max. €50 per day, up to a maximum of €1,500	max. €50 per day, up to a maximum of €1,500	A6.1
Health trips (every two calendar years)	-		100%, up to a maximum of €1,050	-		100%, up to a maximum of €1,050	-	100%, up to a maximum of €1,050	100%, up to a maximum of €1,050	100%, up to a maximum of €1,050	100%, up to a maximum of €1,050	A6.2
Guest house, (i.e. Ronald MacDonald homes)	-		100%, up to a maximum of €15 per day	-		100%, up to a maximum of €15 per day	-	100%, up to a maximum of €20 per day	100%, up to a maximum of €15 per day	100%, up to a maximum of €15 per day	100%, up to a maximum of €20 per day	A6.3
Therapeutic youth camp (e.g. KIKA and De Luchtballon)	-		50%, up to a maximum of €350	-		50%, up to a maximum of €350	-	100%, up to a maximum of €350	100%, up to a maximum of €300	-	100%, up to a maximum of €350	A6.4
Substitute informal care	-		-	-		-	-	100%, up to a maximum of 6 weeks	100%, up to a maximum of 6 weeks	100%, up to a maximum of 6 weeks	100%, up to a maximum of 6 weeks	A6.5
Epidermal therapy												
Acne treatment	-		-	100%, up to a maximum of €150		-	-	100%, up to a maximum of €250	100%, up to a maximum of €150	-	100%, up to a maximum of €250	A7.1
Camouflage therapy	-		50%, up to a maximum of €115	50%, up to a maximum of €115		50%, up to a maximum of €115	-	75%, up to a maximum of €115	75%, up to a maximum of €115	75%, up to a maximum of €115	100%, up to a maximum of €150	A7.2
Dermatography	-		50%, up to a maximum of €200	-		50%, up to a maximum of €200	-	75%, up to a maximum of €200	75%, up to a maximum of €200	75%, up to a maximum of €200	100%, up to a maximum of €250	A7.3
Electrical epilation or laser depilation												A7.4
- existing users	-		50%, up to a maximum of €550	50%, up to a maximum of €550		50%, up to a maximum of €550	-	75%, up to a maximum of €1,100	75%, up to a maximum of €1,100	75%, up to a maximum of €1,100	100%, up to a maximum of €1,500	
- new users from 2018			50%, up to a maximum of €550	50%, up to a maximum of €550		50%, up to a maximum of €550	-	75%, up to a maximum of €600	75%, up to a maximum of €600	75%, up to a maximum of €600	100%, up to a maximum of €800	
Foot care for insured persons with diabetes or rheumatic patients	100%* for diabetics (Care Profile 2 or higher)	B24.2	-	-		-	-	-	-	100%, up to a maximum of €210 (for diabetics, only Care Profiles 0 and 1)	100%, up to a maximum of €210 (for diabetics, only Care Profiles 0 and 1)	A7.5

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General practitioner												
Consultations and treatments	100%*	B5	-	-		-	-	-	-	-	-	
Care aids												
Medical care aids	in accordance with the Care Aids Regulations	B20	-	-		-	-	-	-	-	-	
Care aids (mastectomy bra, hearing aid (per ear), support pessary)	yes, excluding personal contribution (for details, see the Care Aids Regulations)	B20	100%, up to a maximum of €70 per care aid	-		100%, up to a maximum of €70 per care aid	-	100%, up to a maximum of €140 per care aid	100%, up to a maximum of €140 per care aid	100%, up to a maximum of €140 per care aid	100%, up to a maximum of €200 per care aid	A8.1
Urinary buzzer	-		100%, up to a maximum of €85	-		100%, up to a maximum of €85	-	100%, up to a maximum of €85	100%, up to a maximum of €85	-	100%, up to a maximum of €85	A8.2
Arch supports	-		50%, up to a maximum of €35	-		50%, up to a maximum of €35	-	100%, up to a maximum of €70	100%, up to a maximum of €70	100%, up to a maximum of €70	100%, up to a maximum of €100	A8.3
Care aids for home care	-		75%, up to a maximum of €40	-		75%, up to a maximum of €40	-	75%, up to a maximum of €40	75%, up to a maximum of €40	75%, up to a maximum of €40	75%, up to a maximum of €40	A8.4
Bandaging for chronic use	in accordance with the Care Aids Regulations	B20	-	-		-	-	-	-	-	-	
Alarm on social grounds	-		up to a max. of €3.50 per month	-		up to a max. of €3.50 per month	-	up to a max. of €4.00 per month	up to a max. of €4.00 per month	up to a max. of €4.00 per month	up to a max. of €5.00 per month	A8.5
Hearing protectors	-		-	100%, up to a maximum of €40		-	-	100%, up to a maximum of €40	-	-	100%, up to a maximum of €40	A8.6
Specialist medical care and hospital admission												
Specialist medical care and nursing	100%*, excl. specifically excluded care	B6.2	-	-		-	-	-	-	-	-	
Phlebology/proctology	-		50%, up to a maximum of €75	-		50%, up to a maximum of €75	-	75%, up to a maximum of €100	75%, up to a maximum of €100	75%, up to a maximum of €100	100%, up to a maximum of €150	A9.1
Protruding ear corrections	-		-	-		-	-	100%, up to a maximum of €500	100%, up to a maximum of €500	-	100%, up to a maximum of €500	A9.4
Circumcision												
Without medical grounds up to age 18	-		-	-		-	-	75%, up to a maximum of €115	75%, up to a maximum of €115	-	100%, up to a maximum of €150	A9.2
On medical grounds	100%	B6.3	-	-		-	-	-	-	-	-	
Sterilisation												
For men	-		-	-		-	-	100%, max. €150 by GP; 75%, max.€150 by a specialist	100%, max. €150 by GP; 75%, max.€150 by a specialist	-	100%, max. €150 by your general practitioner or a specialist	A9.3
For women	-		-	-		-	-	75%, max. €350 by a specialist	75%, max. €350 by a specialist	-	100%, max. €700 by a specialist	

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Paramedical treatments												
Remedial therapy (maximum number of treatment sessions covered by supplementary insurance applies to chronic and non-chronic treatments together)												
Up to age 18												
Physiotherapy	100%*, if related to a chronic disorder; up to a max. of 9 treatment sessions if related to non-chronic disorders, if result is unsatisfactory a max. of 9 additional sessions	B17.3	up to a max. of 12 treatment sessions (including max. 9 manual therapy-sessions)	up to a max. of 12 treatment sessions (including max. 9 manual therapy-sessions)		up to a max. of 12 treatment sessions (including max. 9 manual therapy sessions)	up to a max. of 9 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 25 treatment sessions (including max. 9 manual therapy sessions)	up to a max. of 25 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 25 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 40 treatment sessions (including max. 9 manual therapy sessions)	A10.1
Cesar/Mensendieck remedial therapy			up to a max. of 12 treatment sessions	up to a max. of 12 treatment sessions		up to a max. of 12 treatment sessions		up to a max. of 25 treatment sessions	up to a max. of 25 treatment sessions	up to a max. of 25 treatment sessions	up to a max. of 40 treatment sessions	A10.2
From age 18												
Physiotherapy	100%* from the 21st treatment session, if related to chronic disorders	B17.4	up to a max. of 12 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 12 treatment sessions (including up to a max. of 9 manual therapy sessions)		up to a max. of 12 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 9 treatment sessions	up to a max. of 25 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 25 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 25 treatment sessions (including up to a max. of 9 manual therapy sessions)	up to a max. of 40 treatment sessions (including up to a max. of 9 manual therapy sessions)	A10.1
Cesar/Mensendieck remedial therapy			up to a max. of 12 treatment sessions	up to a max. of 12 treatment sessions		up to a max. of 12 treatment sessions		up to a max. of 25 treatment sessions	up to a max. of 25 treatment sessions	up to a max. of 25 treatment sessions	up to a max. of 40 treatment sessions	A10.2
Other therapies												
Movement programmes (including Fitkids and JOGG)	-		50%, up to a maximum of €500 every 2 calendar years	50%, up to a maximum of €500 every 2 calendar years		50%, up to a maximum of €500 every 2 calendar years	-	75%, up to a maximum of €500 every 2 calendar years	75%, up to a maximum of €500 every 2 calendar years	75%, up to a maximum of €500 every 2 calendar years	100%, up to a maximum of €500 every 2 calendar years	A10.1.4
Occupational therapy	up to a max. of 10 hours	B17.5	-	-		-	-	-	-	up to a max. of 10 hours	up to a max. of 10 hours	A10.4
Speech therapy	100%*	B17.6	-	-		-	-	-	-	-	-	
Dietary and/or nutritional advice	max. 3 hours of treatment	B17.7	-	-		-	-	7 x 15 minutes under age 18	7 x 15 minutes under age 18	-	10 x 15 minutes under age 18	A10.3
Podology, podo (postural) therapy	-		100%, up to a maximum of €50	-		100%, up to a maximum of €50	-	100%, up to a maximum of €100	100%, up to a maximum of €100	100%, up to a maximum of €100	100%, up to a maximum of €125	A10.5
Stutter therapy (Dixhoorn, Del Ferro, Boma or Hausdörfer methods)	-		-	-		-	-	100%, up to a maximum of €400	75%, up to a maximum of €350	-	100%, up to a maximum of €400	A10.6
Preventative courses and information												
GeZZondcheck (once every two calendar years)	-		100%	100%		100%	-	100%	100%	100%	100%	A11.1
Preventative courses (e.g. stopping smoking, weight reduction, first aid, medically responsible training programmes, treatment for underweight and overweight individuals, Exercise for Seniors)	-		50%, up to a maximum of €115	50%, up to a maximum of €115		50%, up to a maximum of €115	-	75%, up to a maximum of €150	75%, up to a maximum of €150	75%, up to a maximum of €150	100%, up to a maximum of €175	A11.2
Stopping smoking	one programme per calendar year	B25										
Menopause consultant	-		-	-		-	-	75%, up to a maximum of €115	75%, up to a maximum of €115	75%, up to a maximum of €115	100%, up to a maximum of €150	A11.3
Sports Medical Advice (SMA)	-		-	100%, up to a maximum of €120		-	-	100%, up to a maximum of €100	100%, up to a maximum of €100	100%, up to a maximum of €100	100%, up to a maximum of €150	A11.4

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Psychological and psychotherapeutic care												
Generalist basic mental healthcare (GGZ) from age 18												
Short-term, medium-term, intensive or chronic treatment, depending on referral	100%*	B23.1	-			-	-					
Specialist mental healthcare (GGZ) from age 18												
Clinical specialist mental healthcare (GGZ) following authorisation	100%*, up to a max. of 365 days (may be extended to 1,095 days if required)	B23.2.1	-	-		-	-	-	-	-	-	
Non-clinical specialist mental healthcare (GGZ) following referral	100%*	B23.2.2	-	-		-	-	-	-	-	-	
Other psychological care												
Other care (e.g. Helen Dowling Instituut, Recovery and Balance and alternative psychological care)	-		-	75%, up to a maximum of €200		-	-	75%, up to a maximum of €320	75%, up to a maximum of €320	75%, up to a maximum of €320	100%, up to a maximum of €500	B12.1
Psychological care for parents and children (Nanny training, remedial teaching, dyslexia treatment, integrative children's and play therapy)	-		-	-		-	-		-	-		
Light therapy for seasonal depression	-		max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase	max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase		max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase	-	max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase	max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase	max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase	max. €7 per day for up to 10 days, or one-off amount of €70 to cover purchase	B12.2
Rehabilitation												
Rehabilitation	100%*	B8	-	-		-	-	-	-	-	-	
Dental care												
Dental care for children under age 18 (supplementary to basic cover)												
Basic dental assistance excl. crowns, bridges and orthodontic treatment	100%*, excl. policy exclusions	B.1B1 8.2	-	-		-	-	-	-	-	-	
Extra dental assistance (poured fillings, crowns and bridges)	-		-	75%, up to a maximum of €150		75%, up to a maximum of €150	75%, up to a maximum of €250	75%, up to a maximum of €500	75%, up to a maximum of €500	75%, up to a maximum of €500	85%, up to a maximum of €1,000	A13.1.1
Orthodontic treatment for children up to age 18												
- existing users			-	-		-	100%, up to a maximum of €1,000	100%, up to a maximum of €2,000	100%, up to a maximum of €1,750	-	100%	A13.1.2
- new users from 2018	-		-	-		-	100%, up to a maximum of €1,000	100%, up to a maximum of €1,750	100%, up to a maximum of €1,500	-	100%	
Dental care for adults from age 18 (maximum amount applies to all reimbursements together)												
Total max. reimbursement for dental care	-		-	max. €150		max. €150	max. €250	max. €500	max. €500	max. €500	max. €1,000	A13.2
check-up	-		-	100% up to the maximum amount		100% up to the maximum amount	100% up to the maximum amount	100% up to the maximum amount	100% up to the maximum amount	100% up to the maximum amount	100% up to the maximum amount	A13.2.1
- Other dental care (e.g. prevention, oral hygiene, X-ray diagnostics, poured fillings, crown and bridges, orthodontics, assistance with dentures and personal contribution for full dentures)	-		-	75% up to the maximum amount		75% up to the maximum amount	75% up to the maximum amount	75% up to the maximum amount	75% up to the maximum amount	75% up to the maximum amount	85% up to the maximum amount	A13.2.2
Full dentures	75%*	B18.3	-	-		-	-	-	-	-	-	
Dental surgery care	100%*	B18.3	-	-		-	-	-	-	-	-	
Dentures: repairs and rebasing	100%*	B18.3	-	-		-	-	-	-	-	-	
Accident coverage dental care	-		-	100%, up to a maximum of €1,500		100%, up to a maximum of €1,500	100%, up to a maximum of €1,500	100%, up to a maximum of €1,500	100%, up to a maximum of €1,500	100%, up to a maximum of €1,500	100%, up to a maximum of €2,000	A13.3

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Implants in non-toothless jaw	-		-	-		-	-	-	-	100%, up to a maximum of €750 by a dentist or 100%, up to a maximum of €500 by a dental surgeon	100%, up to a maximum of €750 by a dentist or 100%, up to a maximum of €500 by a dental surgeon	A13.4
Denture care – special cases	100%*, excl. personal contribution	B18.4.1	-	-		-	-	-	-	-	-	
Shared reimbursement for dental care (* additional premium applies)												
Total reimbursement for two paying insured persons	-		-	max. €300		max. €300	max. €500	max. €1,000	max. €1,000	max. €1,000	max. €2,000	A13.2.3
Other reimbursements												
Visiting costs for family member admitted to hospital	-		100%, up to a maximum of €250	-		100%, up to a maximum of €250	-	100%, up to a maximum of €250	100%, up to a maximum of €250	100%, up to a maximum of €250	100%, up to a maximum of €300	A14.1
Contribution to patients' association for chronic conditions	-		max. €20	-		max. €20	-	max. €20	max. €20	max. €20	max. €20	A14.2
Reimbursement of the personal contribution WLZ/ WMO (home care)	-		-	-		-	-	-	-	100%, up to a maximum of €200	100%, up to a maximum of €200	A14.4
Home care organisation membership	-		-	-		-	-	100%, up to a maximum of €17.50	-	-	100%, up to a maximum of €17.50	A14.5
Sports association membership for children up to age 18	-		-	-		-	-	100%, up to a maximum of €50 at NOC*NSF and contracted sports associations and institutions	-	-	100%, up to a maximum of €50 at NOC*NSF and contracted sports associations and institutions	A14.6
Nursing and care												
Nursing and care (district nursing)	100%*	B27	-	-		-	-	-	-	-	-	
Zvw-pgb for nursing and care (district nursing)	100%*	B27	-	-		-	-	-	-	-	-	
Stay in primary care institution	100%*	B27.2	-	-		-	-	-	-	-	-	
Transport												
Ambulance transport	100%* max. 200 km	B21.2	-	-		-	-	-	-	-	-	
Seated patient transport on specific medical grounds, with prior permission from the 'Vervoerslijn'												
By public transportation	100%*, excl. personal contribution	B21	-	-		-	-	100% reimbursement of personal contribution, up to a max. of €101	100% reimbursement of personal contribution, up to a max. of €101	100% reimbursement of personal contribution, up to a max. of €101	100% reimbursement of personal contribution, up to a max. of €101	A14.3
By private car	€0.30 per km, excl. personal contribution	B21	-	-		-	-					
By taxi	100%*, excl. personal contribution	B21	-	-		-	-					
Care for persons with a sensory disability												
Extramural care for persons with a sensory disability	100%*	B26	-	-		-	-	-	-	-	-	

* Alternative reimbursements apply to services provided by non-contracted care providers. These are listed in the policy conditions. The Zorg Vrij Policy entitles you to 100% reimbursement, provided that the amount claimed is not excessive. For further details, see Article 1.7 ('Level of reimbursement') of the policy conditions.