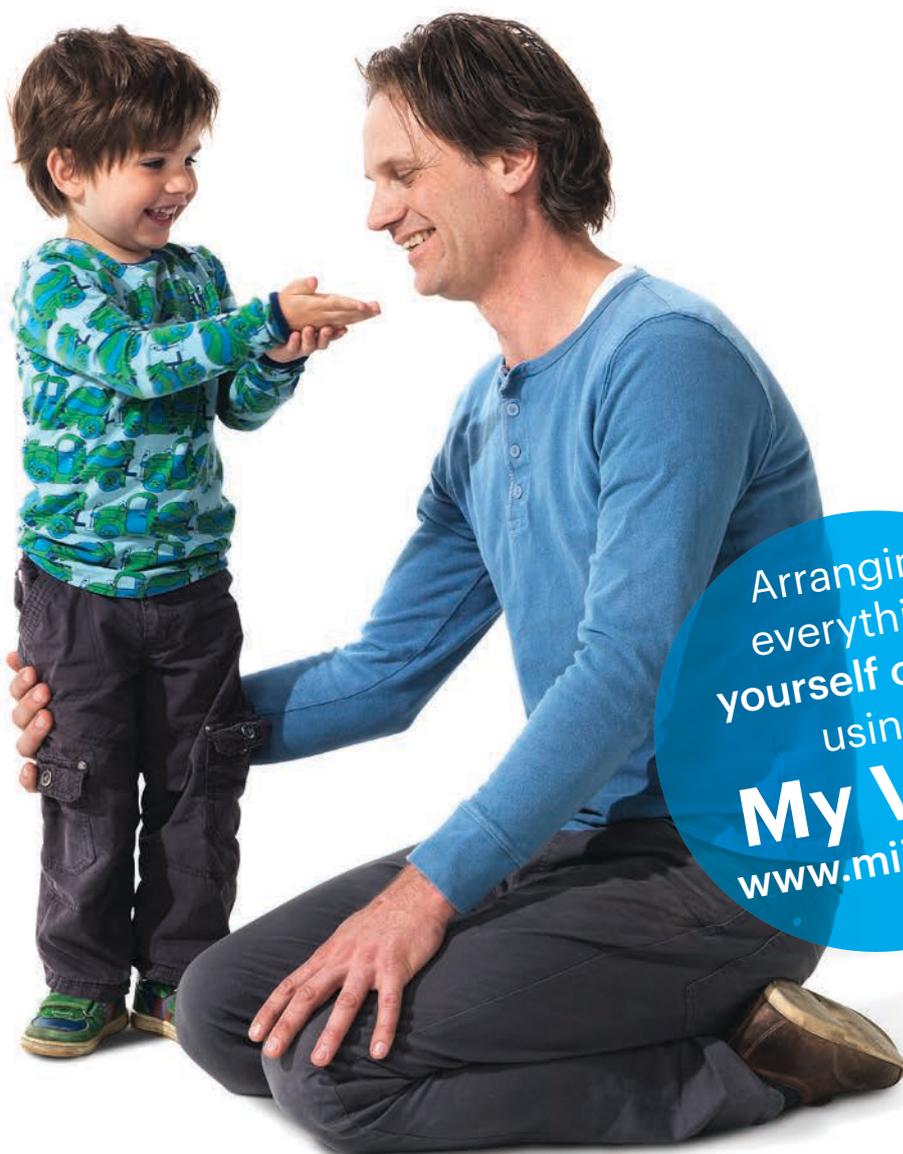


Healthcare Insurance 2016

Reimbursement Table Basic,
Supplementary and Dental Care insurance
and All-In-One packages



Arranging
everything
yourself online
using
My VGZ
www.mijnvgz.nl

What can you see in this reimbursement table?

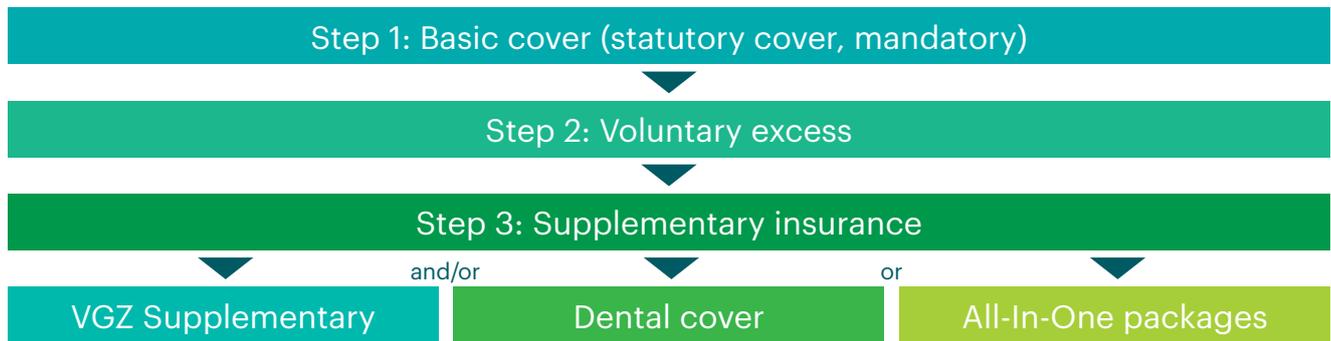
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My VGZ

If you want to submit your expense forms online, or change the cover of your insurance policy, then go to www.mijnvgz.nl and enter your changes directly.

The healthcare insurance policies of VGZ

This reimbursement table provides an overview of the basic and supplementary insurance policies. The step-by-step plan helps you select the package that is right for you, ensuring good healthcare in 2016.



VGZ offers three basic cover types (statutory, mandatory by law) Step 1

Always good healthcare close to home

It is important for you to be able to rely on good healthcare providers in your own area. This is why we let you choose your healthcare provider.

Which healthcare is covered by my basic healthcare insurance?

The exact healthcare covered in the basic cover is determined by the government. This is the same for every Dutch healthcare insurer. The healthcare cost of your general practitioner is always reimbursed. For emergency healthcare, you can simply go to any general practitioner and any hospital. If you require other healthcare, then the reimbursement percentage depends on the basic cover selected.

Select the basic cover that is right for you

VGZ offers three basic cover types: VGZ Goede Keuze, VGZ Ruime Keuze, and VGZ Eigen Keuze. The difference between these basic healthcare policies concerns the choice of healthcare providers and the amount of the reimbursements. You can make a personal choice of one of these two basic covers. Most VGZ insured choose VGZ Ruime Keuze. Please refer to www.vgz.nl/vergelijkenkies to see the healthcare providers that we contracted for each care type for your basic and supplementary insurance policy/policies.

VGZ Goede Keuze

A lower premium, because you are stimulating innovation in the healthcare system.

VGZ and healthcare provider:	We reimburse:
✓ contract	100% of the contracted rate
✗ no contract	maximum 75% of the average contracted rate

With VGZ Goede Keuze, you choose good healthcare at an affordable rate. You also encourage innovations in healthcare, which makes your premium lower. Sometimes you have to make use of healthcare services a bit further, but generally not more than about 50 km from your home. If you select a non-contracted healthcare provider, you will receive reimbursement up to a maximum of 75% of the average contracted rates. Some care is subject to (mandatory) excess and/or a personal contribution.

VGZ Ruime Keuze

Always Good Healthcare near you at an affordable rate.

VGZ and healthcare provider:	We reimburse:
✓ contract	100% of the contracted rate
✗ no contract	maximum 80% of the average contracted rate

The VGZ Ruime Keuze cover ensures good healthcare near you at an affordable rate. You have a great choice of healthcare providers. If you select a non-contracted healthcare provider, you will receive reimbursement up to a maximum of 80% of the average contracted rate. Some care is subject to (mandatory) excess and/or a personal contribution.

VGZ Eigen Keuze

Free choice of healthcare providers.

VGZ and healthcare provider:	We reimburse:
✓ contract	maximum 100%
✗ no contract	market-level rate

VGZ Eigen Keuze gives you a free choice of all healthcare providers. You always receive reimbursement for an amount of up to 100% of the market-level rate.

This comes at a higher premium. Some care is subject to (mandatory) excess and/or a personal contribution.

Stimulating healthcare innovations

Together with our insured, professional groups and patient associations, we encourage healthcare providers to innovate. Innovative ideas enable better quality and affordable rates of healthcare. For VGZ Goede Keuze, we contract healthcare providers that are committed to innovations in healthcare. This is visible in the lower premium for the VGZ Goede Keuze policy. An example of an innovation is the finger prick for thrombosis patients. This is a patient-friendly method to determine the coagulation values based on a single drop of blood taken from a finger prick. The finger prick can be performed at home. This means taking blood from an arm prick in hospital is no longer required.

If an improvement is implemented, we will share the news with all our customers and other healthcare providers to enable them to make use of this improvement too. This helps us achieve high-quality healthcare at affordable rates.

Children free of charge!

Children up to age 18 do not pay any premiums for their healthcare insurance. This applies both to basic cover and to supplementary cover. If you have VGZ Supplementary insurance, then they benefit from the highest supplementary insurance package selected for you or your insured partner.

Higher excess, lower premium Step 2

If you are age 18 or older, a mandatory excess of € 385 per calendar year applies relating to the basic cover. You can raise this excess on a voluntary basis to € 485, € 585, € 685, € 785 or € 885. You will receive a proportionate discount on the premium. For more information, please check www.vgz.nl/zorgverzekering/eigen-risico.

Supplementary insurance Step 3

You may extend your healthcare insurance with a supplementary insurance policy or dental policy. There are three supplementary covers and three dental covers. Or you can choose one of the four All-In-One packages. The reimbursements in these packages are optimised for the various life phases.

VGZ Aanvullend Goed, Beter and Best

If you expect to make use of physiotherapy, go to the dentist or buy new spectacles or contact lenses, for example, then choose one of VGZ's supplementary insurance covers.

VGZ Aanvullend Goed

VGZ Aanvullend Goed covers you for additional healthcare not reimbursed by the basic cover.

more extensive with higher amounts compared to VGZ Aanvullend Goed.

VGZ Aanvullend Beter

If you would like the convenience of an extensive supplementary insurance at an affordable premium, then VGZ Aanvullend Beter is a suitable extension of your basic cover. The maximum reimbursements and budgets are

VGZ Aanvullend Best

If you want to maximise cover in your VGZ healthcare insurance, choose VGZ Aanvullend Best. This is our supplementary healthcare insurance with the most extensive cover and highest reimbursement amounts.

All-In-One Packages

You would like a package appropriate to your life phase? With the convenience of a single package including dental care? Then you can choose one of the four All-In-One Packages: VGZ Jong, Fit & Vrij, Gezin, or the Vitaal Package.

VGZ Jong Package

If you are between age 18 and age 27, and you want healthcare insurance that covers only healthcare that you really need, then choose the VGZ Jong package, the ideal supplementary healthcare cover for younger people.

VGZ Fit & Vrij Package

This package is unique. It is based on a healthcare credit of € 1,000. You can personally determine how to use it. The All-In-One Package for people up to age 50.

VGZ Gezin Package

This package, specifically designed for families, includes reimbursements geared towards the whole family. We've thought of everything, ranging from deluxe maternity care to orthodontic care.

VGZ Vitaal Package

An excellent choice of supplementary cover if you are 55 or over. With extra focus on items such as spectacles and contact lenses, family care and medical aids.

Dental cover: VGZ Tand Goed, Beter and Best

You can personally select a suitable dental insurance with VGZ Aanvullend Goed, Beter, Best. Or you can take out the dental insurance on its own.

VGZ Tand Goed

With VGZ Tand Goed, you have peace of mind about check-ups and having a filling. Your budget is set at maximum € 250 per year.

VGZ Tand Beter

Your budget in VGZ Tand Beter is set at maximum € 500 per year. Additionally, your insured children under age 18 are allocated a reimbursement amount for orthodontic care with a maximum of € 1,500.

VGZ Tand Best

Your budget in VGZ Tand Best is set at maximum € 1,000 per year. Additionally, your insured children under age 18 are allocated a reimbursement amount for orthodontic care with a maximum of € 2,500.

Conditions for acceptance

If you choose the VGZ Tand Goed cover, acceptance is automatic. If you choose VGZ Tand Beter or Best, acceptance is subject to some conditions. Please find these conditions on www.vgz.nl/voorwaarden.

Easily find a high-quality healthcare provider

In Compare and Select, you can see the healthcare providers that we contracted for each care type for your basic and supplementary insurance policy/policies.

Visit www.vgz.nl/vergelijkenkies and select the healthcare provider that is right for you.



1. Find a healthcare provider

In the search bar, look for a treatment, condition or specialist area, and make a choice from the suggested results. Enter your post-code to see healthcare providers near you.



3. Select your healthcare provider

Select the healthcare provider that is right for you.



2. Compare healthcare providers

Select the healthcare providers you want to compare.



4. Rate your healthcare provider

In Compare and Select, you can also rate your own healthcare provider. This way, we can see how you perceive your healthcare. At the same time, you are helping others choose a healthcare provider.

Expense forms For your convenience, please submit your expense forms online:

- Within now and six days, your reimbursement is processed
- Logging in is safe and quick with DigiD and the SMS code
- Your personal details are filled in automatically
- Add a picture or scan of the invoice

Log in via www.mijnvgz.nl. For more information, please check www.vgz.nl/declareren.

Reference guide

On the following pages, please find the reimbursements in the basic cover and supplementary insurance policies. If the reimbursement table shows a ● symbol, the healthcare item is covered. The reimbursement percentage depends on the healthcare provider you selected and the insurance cover selected. In the VGZ Goede Keuze basic cover, we contracted a select number of healthcare providers for a number of healthcare types. This is marked with a ● symbol. For more information on the different basic covers, please refer to page 3.

Additional policy conditions

Additional policy conditions, such as authorisation requirements, required referrals and certified healthcare providers, are listed in the 2016 Terms and Conditions of Insurance. If you need healthcare, we recommend first consulting the policy conditions. These are available from www.vgz.nl/voorwaarden.

Excess and personal contributions/ maximum reimbursement

Please find more information on the amount of your personal excess in the reader reference on page 4. The excess does not apply for items such as care provided by general practitioners, obstetricians, maternity care, nursing and care, the medications on our preferred list, healthcare reimbursed as part of a healthcare programme and any personal contributions and/or personal payments. Any personal contributions and/or maximum reimbursement amounts are stated with the relevant healthcare type. Please find more information in the policy conditions.

Supplementary insurance

We will reimburse the costs up to a maximum of the statutory rates applicable in the Netherlands. If no statutory rates apply for the relevant healthcare, the total cost is reimbursed up to a maximum of the market-level rates. If you choose a contracted healthcare provider for treatment, the cost is reimbursed based on the rate we agreed with the healthcare providers involved. Preferred, accredited or contracted care may apply to the supplementary covers. This is indicated in this reimburse-

ment table. If you are making use of non-contracted, non-accredited or non-preferred healthcare providers for treatment, please take into consideration that you will likely have to pay all or part of the bill yourself. Please find more information in the policy conditions.

Where the list of reimbursements states 'per year', we mean 'per calendar year'. The reimbursement amounts stated are the maximum amounts.

Budgets

VGZ grouped the treatments, allowing you to quickly check which healthcare is covered by VGZ. Each group of treatments in the supplementary insurance covers is reimbursed up to a certain maximum amount. This is referred to as a budget. You can personally determine which treatments you spend this budget on. This means you can optimise your reimbursement budget.

There are budgets for categories such as prevention, exercise therapy, foot treatments and medical aids. You can find these budget amounts in the reimbursement table and the policy conditions.

MiX Supplementary Insurance

If you are taking out a group healthcare insurance policy with VGZ through your employer, you may also receive the MiX Supplementary Insurance.

If you would like to know if your employer offers MiX Supplementary Insurance as part of the group contract, please refer to vgz.nl/premieberekenen.

Healthcare insurance 2016 Basic, MiX and Supplementary Insurance

Reimbursement Table healthcare insurance	Basic Insurance	MiX Supplementary Healthcare Insurance*	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
Alternative care a budget to be spent on the healthcare types referred to below: - treatments and visits (by preferred healthcare providers) - homeopathic and/or antroposophic drugs			€ 300 per year. Treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 500 per year. Treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 800 per year. Treatments and visits are subject to a maximum reimbursement of € 45 per day
Contraceptives including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap up to age 21. This also applies to insured age 21 or older if these items are used to treat endometriosis or menorrhagia (if suffering from anaemia). including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21	● (some items are subject to a personal contribution)				
			full (some items are subject to a personal contribution)	full (some items are subject to a personal contribution)	full (some items are subject to a personal contribution)
Audiological care hearing tests, advice on hearing aids	●				
Circumcision medically necessary circumcision (subject to approval ¹)			contracted healthcare provider: full, non-contracted healthcare provider: € 600	contracted healthcare provider: full, non-contracted healthcare provider: € 600	contracted healthcare provider: full, non-contracted healthcare provider: € 600
Delivery and maternity care					
Delivery - pregnancy courses - the Smarter Pregnancy lifestyle programme - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth) - delivery at home - delivery in contracted birth clinic without medical necessity - delivery and maternity care in hospital without medical necessity - delivery in contracted birth clinic or hospital with medical necessity	● ● € 205 per day (€ 238 less) € 33 for personal contribution for maternity care) ●		€ 50 per year full	€ 75 per year full	€ 100 per year full
Maternity care - maternity care at home or in a contracted birth clinic - maternity care in hospital for childbirth with medical necessity - postnatal care, mother and newborn baby - VGZ birth package	● max 10 days (subject to personal contribution of € 4.20 per hour) ●			€ 125 reimbursement of the personal contribution 6 hours divided over 2 days full	full reimbursement of the personal contribution 12 hours divided over 4 days full
Lactation - lactation advice (lactation consultant) - renting or buying electrical breast pump				€ 50 per delivery maximum € 80, one-off	€ 75 per delivery maximum € 80, one-off

If the reimbursement table shows a ● symbol, the healthcare item is covered. The reimbursement percentage depends on the healthcare provider you selected and the insurance cover selected. If the reimbursement table shows a ● symbol, the healthcare item is covered, but we contracted a select number of healthcare providers. Please find more information on page 3.

¹ this type of care is subject to prior approval from VGZ. Upon receipt of your application, you will receive a response from us within 10 working days. Consult the policy conditions.

² some cases are subject to prior approval from VGZ. Upon receipt of your application, you will receive a response from us within 10 working days. Consult the policy conditions.

³ this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover.

* is automatically added to your healthcare insurance if this is part of the group contract with your employer.

Reimbursement Table healthcare insurance	Basic Insurance	MiX Supplementary Healthcare Insurance*	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
Exercise therapy (including physiotherapy)					
a budget to be spent on the healthcare types referred to below:		€ 1,000 per year; you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.	€ 200 per year ³); you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.	€ 400 per year ³); you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.	€ 600 per year ³); you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.
- physiotherapy, oedema therapy and Cesar/Mensendieck remedial therapy					
- chronic conditions up to age 18	● (subject to approval!)				
- chronic conditions from age 18	● from the 21st treatment (subject to approval!)				
- non-chronic conditions up to age 18	● 18 sessions per year				
- non-chronic conditions from age 18	● the first 9 treatments				
- pelvic physiotherapy for urine incontinence from age 18	● 10 hours per year				
- occupational therapy		Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)					
Spectacles, contact lenses, eye lasering or lens implants					
contact lenses and/or prescription spectacle glasses with the associated frames				€ 100 per 3 years	€ 150 per 3 years
eye laser treatment/lens implants					€ 500 one-off
Abroad					
urgent care during holiday and temporary stay abroad	● based on Dutch market-level rates		full	full	full
non-urgent healthcare abroad (subject to approval ²)	● based on Dutch market-level rates				
repatriation by VGZ Emergency Response			full	full	full
Dietetics					
education with a medical purpose about food and eating habits	● 3 hours per year	€ 500 per year; reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.			€ 250 per year ³); reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.
Genetic research					
research of and for genetic anomalies or disorders	●				

If the reimbursement table shows a ● symbol, the healthcare item is covered. The reimbursement percentage depends on the healthcare provider you selected and the insurance cover selected. If the reimbursement table shows a ○ symbol, the healthcare item is covered, but we contracted a select number of healthcare providers. Please find more information on page 3.

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³ this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover.

* is automatically added to your healthcare insurance if this is part of the group contract with your employer.

Reimbursement Table healthcare insurance	Basic Insurance	MiX Supplementary Healthcare Insurance*	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
Pharmaceutical care (medicinal drugs)					
drugs as listed in Appendix 1 of the Healthcare Insurance Scheme and the Pharmaceutical Care Regulations (subject to approval ²)	● (some drugs are subject to a personal contribution)				
dietary preparations (subject to approval ¹) (liquid nutrition is subject to the Pharmaceutical Care Regulations)	●				
Skin treatments					
a budget to be spent on the healthcare types referred to below (by preferred healthcare provider): - acne treatment - camouflage therapy - depilation			€ 300 per year	€ 500 per year	€ 700 per year
General practitioner care					
this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●				
Household assistance					
household assistance during illness, accident or hospitalisation (via VGZ Healthcare Advisor by contracted healthcare provider)		30 hours per year			
Medical aids					
medical aids and bandaging as listed in the Healthcare Insurance Scheme and the Medical Aids Regulations (subject to approval ²)	● (some medical aids are subject to a personal contribution and/or maximum reimbursement amounts)				
for bandaging and hearing aids from age 18, we contract a select number of healthcare providers	●				
a budget to be spent on statutory contributions/ personal payments or (extras related to) the medical aids listed below: - audiological medical aids (personal contribution from age 18) for a hearing aid or tinnitus mask - items used after a breast amputation, mammary prosthesis - wigs or mutssjas - prolapse pessary - hand or finger splints for temporary use (by contracted healthcare provider)				€ 250 per year maximum of 2 hand or finger splints per year	€ 500 per year maximum of 2 hand or finger splints per year
In-vitro fertilisation (IVF) and other fertility treatments					
in-vitro fertilisation (IVF) for women up to age 43. Further conditions apply.	● 1st, 2nd, and 3rd attempts				
other fertility treatments (women up to age 43)	●				
Chain healthcare (care programmes)					
chain healthcare for diabetes mellitus type 2 (DM type 2), vascular risk management (VRM), chronic obstructive pulmonary disease (COPD) and asthma from age 16	●				
Speech therapy					
recovering or enhancing speech or ability to speak	●				
Family care					
family care mediator (via VGZ Healthcare Advisor by contracted healthcare provider)			€ 250 per year	€ 500 per year	€ 750 per year
replacement family care (by contracted healthcare provider)			5 days per year	10 days per year	15 days per year
Specialist medical care					
medical healthcare by a medical specialist (subject to approval ²). Certain medical specialist care is purchased only from healthcare providers that fulfil our quality criteria for good healthcare	●				

Reimbursement Table healthcare insurance	Basic Insurance	MiX Supplementary Healthcare Insurance*	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
For certain specialist medical healthcare, we contract a select number of healthcare providers: - the contracted hospitals have, or are working on obtaining, the Senior Friendly certificate. - do you have Rheumatoid Arthritis (RA)? The contracted healthcare providers manage appropriate use of medication. This means that your healthcare provider works with you to determine or find out the optimal dose of rheumatism medication for your personal condition. - the contracted healthcare providers have switched over to finger pricks. Additionally, they encourage patients to switch to self-measurement. This allows you to take measurements at home at a time convenient for you.	●				
Plastic and/or reconstructive surgery					
for a specific medical indication (subject to approval ¹)	●				
abdominal wall correction (subject to approval ¹)	● for specific indications				€ 2,500
upper eyelid correction (subject to approval ¹)	● for specific indications				€ 950
Prevention					
a budget to be spent on the healthcare types referred to below:		€ 750 per year	€ 200 per year ³)	€ 400 per year ³)	€ 500 per year ³)
Healthy Living					
- courses (including managing a disease or condition)					
- First Aid course					
- reanimation course					
- Lifestyle Check (by contracted healthcare provider)					
- weight consultant					
Advice and assistance					
- Medical sports advice					
- menopausal care for women					
Vaccinations					
- flu vaccination			not applicable	not applicable	not applicable
- preventive vaccinations and drugs in the context of holidays			not applicable	not applicable	not applicable
Fall prevention			maximum € 50, one-off	maximum € 100, one-off	maximum € 150, one-off
Mental healthcare					
mental healthcare (GGZ) from age 18	●				
- generalist basic GGZ					
- specialist GGZ (upon intake subject to approval ¹)					
For specialist GGZ, we contract a select number of healthcare providers for testing and treatment of fear, depression, and unexplained physical complaints	●				
Cogmed for insured up to age 18 with development and learning disabilities or disorders due to ADHD and ADD					€ 400 per year
neurofeedback for ADHD and ADD for insured up to age 18					€ 1,000 per year
sexological care					€ 60 per session. Max 4 sessions per year

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³ this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover.

* is automatically added to your healthcare insurance if this is part of the group contract with your employer.

Reimbursement Table healthcare insurance	Basic Insurance	MiX Supplementary Healthcare Insurance*	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
mindfulness for burn-out complaints		€ 350 per year	€ 350 per year ³⁾	€ 350 per year ³⁾	€ 350 per year ³⁾
Rehabilitation					
including quick scan and cancer rehabilitation	●				
geriatric rehabilitation	● (max 6 months)				
rehabilitation Recovery and Balance programme			€ 800 per diagnosis	€ 800 per diagnosis	€ 1,000 per diagnosis
Sterilisation					
sterilisation male				€ 800	€ 800
sterilisation female				€ 1,250	€ 1,250
Arch supports					
arch supports			€ 70 per year	€ 125 per year	€ 125 per year
Giving up smoking					
Stop Smoking programme	● once per year				
Dental care/Oral care					
Dental and orthodontic care in special cases					
- dental care (including any implants and technology expenses, and orthodontic care for specific medical indications (subject to approval ¹⁾)	● (this may be subject to a personal contribution)				
Dental care up to age 18					
- dental care, with the exception of crowns, bridges and orthodontic care	●				
- crowns, bridges and implants including technology expenses (subject to approval ¹⁾)	● if it concerns replacement of one or more permanent incisor or canine teeth that have not grown or are missing due to an accident				
Maxillary surgery from age 18					
- dental surgery by dental surgeon with the exception of applying implants, treating gum, and non-complex extractions	●				
Dentures (dental prostheses) from age 18					
- removable full dentures, including technology expenses (subject to approval ²⁾)	● (subject to a 25% personal contribution)			full reimbursement of the personal contribution	full reimbursement of the personal contribution
- removable dentures on implants (including technology expenses) for a severely lapsed toothless jaw (subject to approval ¹⁾)	● (subject to a € 125 personal contribution per jaw)			full reimbursement of the personal contribution	full reimbursement of the personal contribution
Tissue and organ transplants					
if the transplant is performed in an EU or EER member state	●				
Stay					
convalescence home/medical service hotel (with contracted healthcare provider)			€ 100 per day, capped at € 1,000 per year	€ 100 per day, capped at € 1,500 per year	€ 100 per day, capped at € 2,000 per year
hospice (by accredited healthcare provider)			€ 30 per day	€ 30 per day	€ 30 per day
hospital, psychiatric hospital, GGZ institution (subject to approval ¹⁾) or rehabilitation institution (subject to approval ²⁾)	●				
for certain specialist medical healthcare, we contract a select number of healthcare providers	●				
Ronald McDonald House/family guesthouse			€ 300 per year	€ 400 per year	€ 600 per year
Nursing and care					
nursing and care without lodging (if necessary in the form of a Personal Budget)	●				

Reimbursement Table healthcare insurance	Basic Insurance	MiX Supplementary Healthcare Insurance*	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
Transport					
ambulance transport	●				
seated transport of the patient for specific medical indications (subject to approval ¹), using:					
- personal vehicle	● € 0.30 per km (subject to a € 98 personal contribution per year)				
- public transport or taxi	● (subject to a € 98 personal contribution per year)				
taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant			taxi: full, personal vehicle: € 0.30 per km	taxi: full, personal vehicle: € 0.30 per km	taxi: full, personal vehicle: € 0.30 per km
taxi transportation commute (by contracted taxi firm)		€ 350 per year			
Foot treatments					
a budget to be spent on the healthcare types referred to below:			€ 100 per year	€ 300 per year	€ 500 per year
- foot treatments rheumatic and diabetic foot (with care profile 1) (also see general practitioner healthcare and chain healthcare)					
- podotherapy					
Sensory disability care					
multi-disciplinary healthcare relating to a visual, auditive or communicative disability	●				

If the reimbursement table shows a ● symbol, the healthcare item is covered. The reimbursement percentage depends on the healthcare provider you selected and the insurance cover selected. If the reimbursement table shows a ● symbol, the healthcare item is covered, but we contracted a select number of healthcare providers. Please find more information on page 3.

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³ this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover.

* is automatically added to your healthcare insurance if this is part of the group contract with your employer.

Healthcare insurance 2016 Basic and Dental insurance

Reimbursement Table	Basic Insurance	VGZ Tand Goed	VGZ Tand Beter	VGZ Tand Best
Dental care				
Dental care from age 18 dental care with the exception of orthodontic treatments and general anaesthetics (including technology and material costs)		€ 250 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care	€ 500 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care	€ 1,000 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care
Orthodontic care				
up to age 18			€ 1,500 for the entire term of the insurance policy	€ 2,500 for the entire term of the insurance policy
from age 18			€ 500 for the entire term of the insurance policy	€ 1,500 for the entire term of the insurance policy
Emergency cover Dental dental costs after an accident (subject to approval ¹)		€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident

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Supplementary insurance 2016 Basic, MiX and Supplementary insurance and All-In-One Packages

Reimbursement Table healthcare insurance	Basic Insurance	MiX* Supplementary Insurance	VGZ Jong Package	VGZ Fit & Vrij Package	VGZ Gezin Package	VGZ Vitaal Package
Alternative care a budget to be spent on the healthcare types referred to below: - treatments and visits (by preferred healthcare providers) - homeopathic and/or anthroposophic drugs			€ 200 per year. Treatments and visits are subject to a maximum reimbursement of € 45 per day	included in package. Treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 300 per year. Treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 300 per year. Treatments and visits are subject to a maximum reimbursement of € 45 per day
Contraceptives including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap up to age 21. This also applies to insured age 21 or older if these items are used to treat endometriosis or menorrhagia (if suffering from anaemia). including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21	● (some items are subject to a personal contribution)					
condoms (order through www.nationale-apotheek.nl)			€ 20 per year	included in package (some items are subject to a personal contribution)	full (some items are subject to a personal contribution)	
Audiological care hearing tests, advice on hearing aids	●					
Circumcision medically necessary circumcision (subject to approval ¹)			contracted healthcare provider: full, non-contracted healthcare provider: € 600	contracted healthcare provider: full, non-contracted healthcare provider: € 600	contracted healthcare provider: full, non-contracted healthcare provider: € 600	contracted healthcare provider: full, non-contracted healthcare provider: € 600
Delivery and maternity care Delivery - pregnancy courses: - the Smarter Pregnancy lifestyle programme - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth) - delivery at home - delivery in contracted birth clinic without medical necessity - delivery and maternity care in hospital without medical necessity - delivery in contracted birth clinic or hospital with medical necessity	● ● € 205 per day (€ 238 less) € 33 for personal contribution for maternity care ●				€ 150 per year full	
Maternity care - maternity care at home or in contracted birth clinic - maternity care in hospital for childbirth with medical necessity - maternity care de luxe - adoption cover - VGZ birth package	● max 10 days (subject to personal contribution of € 4.20 per hour) ●				full reimbursement of the personal contribution 15 hours € 300 per adoptive child full	

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Reimbursement Table healthcare insurance	Basic Insurance	MiX* Supplementary Insurance	VGZ Jong Package	VGZ Fit & Vrij Package	VGZ Gezin Package	VGZ Vitaal Package
Lactation						
- lactation advice (lactation consultant)					€ 100 per delivery	
- renting or buying electrical breast pump					maximum € 80, one-off	
Exercise therapy (including physiotherapy)						
a budget to be spent on the healthcare types referred to below:		€ 1,000 per year; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists.	€ 600 per year ³); reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'. Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	included in package ³); you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'. Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	€ 600 per year ³); reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'. Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	€ 1,000 per year ³); reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'. Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day
- physiotherapy, oedema therapy and Cesar/Mensendieck remedial therapy:						
- chronic conditions up to age 18	● (subject to approval ¹)					
- chronic conditions from age 18	● from the 21st treatment (subject to approval)					
- non-chronic conditions up to age 18	● 18 sessions per year	Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'. Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day				
- non-chronic conditions from age 18	● the first 9 treatments					
- pelvic physiotherapy for urine incontinence from age 18	● 10 hours per year					
- occupational therapy						
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)						
Spectacles, contact lenses, eye lasering or lens implants						
contact lenses and/or prescription spectacle glasses with the associated frames			€ 150 per 3 years	included in package, maximum reimbursement € 150 per 3 years	€ 150 per 3 years, children up to age 18 € 200 per 3 years	€ 150 per 3 years
eye laser treatment/lens implants				included in package		
Abroad						
urgent care during holiday and temporary stay abroad	● based on Dutch market-level rates		full	full	full	full
non-urgent healthcare abroad (subject to approval ²)	● based on Dutch market-level rates					
repatriation by VGZ Emergency Response			full	full	full	full
Dietetics						
information with a medical purpose about food and eating habits	● 3 hours per year	€ 500 per year; reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.				€ 250 per year ³); reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.
Genetic research						
research of and for genetic anomalies or disorders	●					
Pharmaceutical care (medicinal drugs)						
drugs as listed in Appendix 1 of the Healthcare Insurance Scheme and the Pharmaceutical Care Regulations (subject to approval ²)	● (some drugs are subject to a personal contribution)					
dietary preparations (subject to approval ¹) (liquid nutrition is subject to the Pharmaceutical Care Regulations)	●					

Reimbursement Table healthcare insurance	Basic Insurance	MiX* Supplementary Insurance	VGZ Jong Package	VGZ Fit & Vrij Package	VGZ Gezin Package	VGZ Vitaal Package
Skin treatments a budget to be spent on the healthcare types referred to below (by preferred healthcare provider): - acne treatment - camouflage therapy - depilation			€ 300 per year	included in package	€ 500 per year	€ 500 per year
General practitioner care this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●					
Household assistance household assistance during illness, accident or hospitalisation (via VGZ Healthcare Advisor by contracted healthcare provider)		30 hours per year			10 hours per year	
Medical aids medical aids and bandaging as listed in the Healthcare Insurance Scheme and the Medical Aids Regulations (subject to approval) for bandaging and hearing aids from age 18, we contract a select number of healthcare providers a budget to be spent on statutory contributions/ personal payments or (extras related to) the medical aids listed below: - audiological medical aids (personal contribution from age 18) for a hearing aid or tinnitus mask - items used after a breast amputation, mammary prosthesis - wigs or mutssjas - prolapse pessary - toilet alarm for children between age 6 and age 18 (from contracted healthcare provider) - hand or finger splints for temporary use (by contracted healthcare provider)	● (some medical aids are subject to a personal contribution and/or maximum reimbursement amounts) ●			included in package not applicable not applicable	€ 250 per year maximum of 2 hand or finger splints per year	€ 350 per year not applicable maximum of 2 hand or finger splints per year
In-vitro fertilisation (IVF) and other fertility treatments in-vitro fertilisation (IVF) for women up to age 43. Further conditions apply. other fertility treatments (women up to age 43)	● 1st, 2nd, and 3rd attempts ●					
Chain healthcare (care programmes) chain healthcare for diabetes mellitus type 2 (DM type 2), vascular risk management (VRM), chronic obstructive pulmonary disease (COPD) and asthma from age 16	●					
Child care for children up to age 12 (via VGZ Healthcare Advisor by contracted healthcare provider)					24 hours per year	
Speech therapy recovering or enhancing speech or ability to speak	●					
Family care family care mediator (via VGZ Healthcare Advisor by contracted healthcare provider) replacement family care (by contracted healthcare provider)				included in package included in package	€ 500 per year 10 days per year	€ 750 per year 10 days per year

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Reimbursement Table healthcare insurance	Basic Insurance	MiX* Supplementary Insurance	VGZ Jong Package	VGZ Fit & Vrij Package	VGZ Gezin Package	VGZ Vitaal Package
Specialist medical care medical care by a medical specialist (subject to approval ²). Certain medical specialist care is purchased only from healthcare providers that fulfil our quality criteria for good healthcare For certain specialist medical healthcare, we contract a select number of healthcare providers: - the contracted hospitals have, or are working on obtaining, the Senior Friendly certificate - do you have Rheumatoid Arthritis (RA)? The contracted healthcare providers manage appropriate use of medication. This means that your healthcare provider works with you to determine or try out the optimal dose of rheumatism medication for your personal condition - the contracted healthcare providers have switched over to finger pricks. Additionally, they encourage patients to switch to self-measurement. This allows you to take measurements at home at a time convenient for you	●					
Plastic and/or reconstructive surgery for a specific medical indication (subject to approval ¹) abdominal wall correction (subject to approval ¹) upper eyelid correction (subject to approval ¹) correction protruding ears for insured up to age 18	● ● for specific indications ● for specific indications			included in package included in package		€ 950 contracted healthcare provider: full, non-contracted healthcare provider: € 1,500
Prevention a budget to be spent on the healthcare types referred to below: Healthy Living - courses (including managing a disease or condition) - First Aid course - reanimation course - Lifestyle Check (by contracted healthcare provider) - weight consultant Advice and assistance - Medical sports advice - menopausal care for women Approvals - medical examination for driving licence category B or BE Vaccinations - flu vaccination - preventive vaccinations and drugs in the context of holidays Fall prevention		€ 750 per year	€ 200 per year ³ not applicable not applicable not applicable	included in package ³ not applicable not applicable not applicable	€ 400 per year ³ not applicable not applicable	€ 500 per year ³ max € 150, one-off
Mental healthcare mental healthcare (GGZ) from age 18 - generalist basic GGZ - specialist GGZ (upon intake subject to approval ¹) For specialist GGZ, we contract a select number of healthcare providers for testing and treatment of fear, depression and unexplained physical complaints Cogmed for insured up to age 18 with development and learning disabilities or disorders due to ADHD and ADD neurofeedback for ADHD and ADD for insured up to age 18 sexological care mindfulness for burn-out complaints	● ●				€ 400 per year € 1,000 per year	€ 60 per session. Max 4 sessions per year Included in package. € 60 per session. Max 4 sessions per year € 60 per session. Max 4 sessions per year € 60 per session. Max 4 sessions per year € 350 per year ³ € 350 per year ³

Reimbursement Table healthcare insurance	Basic Insurance	MiX* Supplementary Insurance	VGZ Jong Package	VGZ Fit & Vrij Package	VGZ Gezin Package	VGZ Vitaal Package
Rehabilitation						
including quick scan and cancer rehabilitation	●					
geriatric rehabilitation	● (for max 6 months)					
rehabilitation Recovery and Balance programme			€ 800 per diagnosis	included in package	€ 800 per diagnosis	€ 800 per diagnosis
Sterilisation						
sterilisation male				included in package	€ 800	
sterilisation female				included in package	€ 1,250	
Arch supports						
arch supports				included in package	€ 125 per year	€ 125 per year
Giving up smoking						
Stop Smoking programme	● once per year					
Dental care/Oral care						
Dental and orthodontic care in special cases						
- dental care (including any implants and technology expenses, and orthodontic care for specific medical indications (subject to approval ¹))	● (this may be subject to a personal contribution)					
Dental care up to age 18						
- dental care, with the exception of crowns, bridges and orthodontic care	●					
- crowns, bridges and implants (including technology expenses) (subject to approval ¹)	● if it concerns replacement of one or more permanent incisor or canine teeth that have not grown or are missing due to an accident					
Dental care from age 18						
- dental care, with the exception of orthodontic treatments and general anaesthetics (including the cost of technology and supplies)			€ 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care	included in package, € 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care	€ 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care	€ 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13), and 80% for other dental care
- crowns (with implant after indication) and bridges due to an accident (subject to approval ¹)			full		full from age 18 to age 22	
Maxillary surgery from age 18						
- dental surgery by dental surgeon with the exception of applying implants, treating gum, and non-complex extractions	●					
Dentures (dental prostheses) from age 18						
- removable full dentures, including technology expenses (subject to approval ²)	● (subject to a 25% personal contribution)			reimbursement of personal contribution, included in maximum reimbursement 'Dental care from age 18'	full reimbursement of the personal contribution	full reimbursement of the personal contribution

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Reimbursement Table healthcare insurance	Basic Insurance	MiX* Supplementary Insurance	VGZ Jong Package	VGZ Fit & Vrij Package	VGZ Gezin Package	VGZ Vitaal Package
- removable dentures on implants (including technology expenses) for a severely lapsed toothless jaw (subject to approval!)	● (subject to a € 125 personal contribution per jaw)			reimbursement of personal contribution, included in maximum reimbursement 'Dental care from age 18'	full reimbursement of the personal contribution	full reimbursement of the personal contribution
Orthodontic care						
up to age 18				part of maximum reimbursement 'Dental care from age 18'	80% up to € 2,500 for the entire term of the insurance policy	
from age 18			€ 350 for the entire term of the insurance policy		€ 350 for the entire term of the insurance policy	
Tissue and organ transplants						
if the transplant is performed in an EU or EER member state	●					
Stay						
convalescence home/medical service hotel (with contracted healthcare provider)				included in package, maximum reimbursement € 100 per day	€ 100 per day, capped at € 1,000 per year	€ 100 per day, capped at € 1,000 per year
hospice (by accredited healthcare provider)			€ 30 per day	included in package, maximum reimbursement € 30 per day	€ 30 per day	€ 30 per day
hospital, psychiatric hospital, GGZ institution (subject to approval ¹) or rehabilitation institution (subject to approval ²)	●					
for certain specialist medical healthcare, we contract a select number of healthcare providers	●					
Ronald McDonald House/family guesthouse					€ 400 per year	€ 400 per year
Nursing and care						
nursing and care without lodging (if necessary in the form of a Personal Budget)	●					
Transport						
ambulance transport	●					
seated transport of the patient for specific medical indications (subject to approval ¹), using:						
- personal vehicle	● € 0.30 per km (subject to a € 98 personal contribution per year)					
- public transport or taxi	● (subject to a € 98 personal contribution per year)					
taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant			taxi: full personal vehicle: € 0.30 per km	included in package, taxi: to a maximum of the personal vehicle budget: € 0.30 per km	taxi: full personal vehicle: € 0.30 per km	taxi: full personal vehicle: € 0.30 per km
taxi transportation commute (by contracted taxi firm)		€ 350 per year				
Foot treatments						
a budget to be spent on the healthcare types referred to below:				included in package	€ 300 per year	€ 300 per year
- foot treatments rheumatic and diabetic foot (with care profile 1) (also see general practitioner healthcare and chain healthcare)						
- podotherapy						
Sensory disability care						
multi-disciplinary healthcare relating to a visual, auditory or communicative disability	●					

www.vgz.nl

for more information
and contact details

Voor goede zorg zorg je samen

