



Reimbursement Table 2017



The healthcare insurance policy of VGZ

With VGZ, you can't go wrong. Whether you need very little healthcare or a lot. You are entitled to a group discount via your employer. This reimbursement table provides an overview of the basic and supplementary insurance policies. Choose the package that suits your situation to ensure you have good healthcare near you in 2017.

Benefits VGZ Group insurance

- ✓ Discount applies for your whole family.
- ✓ Easy and quick to arrange.
- ✓ Freedom to choose your own healthcare package.
- ✓ Children up to age 18 are covered free of charge.



1. Choose a basic insurance cover

We always let you choose your healthcare provider. But the reimbursement that applies may vary depending on the healthcare provider of your choice. Some care is subject to an excess and/or a personal contribution.

For more information, please check www.vgz.nl/eigenrisico.

VGZ offers three basic cover types:

VGZ Goede Keuze (Good Choice), VGZ Ruime Keuze (Extensive Choice), and VGZ Eigen Keuze (Personal Choice).

VGZ Goede Keuze in-kind insurance policy	VGZ Ruime Keuze in-kind insurance policy	VGZ Eigen Keuze reimbursement insurance policy
<p>100% Contracted healthcare provider: max reimbursement 100%</p> <hr/> <p>75% Non-contracted healthcare provider: max reimbursement 75% of average contractual rate</p> <hr/> <p>Smaller number of contracted healthcare providers</p>	<p>100% Contracted healthcare provider: max reimbursement 100%</p> <hr/> <p>80% Non-contracted healthcare provider: max reimbursement 80% of average contractual rate</p> <hr/> <p>Extensive number of contracted healthcare providers</p>	<p>100% All healthcare providers: max reimbursement 100% of market level rate</p> <hr/> <p>Free choice from all healthcare providers</p>

Please refer to www.vgz.nl/tarieven for an explanation of the average contracted rate and market level rate.

Need healthcare services?

The difference between these basic healthcare policies concerns the choice of healthcare providers and the amount of the reimbursements. Please refer to www.vgz.nl/vergelijkenkies to see the healthcare providers we contracted for each care type.



2. Choose a supplementary insurance cover that matches your situation

All-in-1 packages: Healthcare that matches your life phase

Which healthcare policy is best suited to your situation? Each life phase requires different healthcare services, and therefore also different reimbursement amounts. Specifically for this reason, we offer All-in-One packages for supplementary insurance. This includes the main reimbursements that are suitable for your situation. You may choose a Basic or Comprehensive variation. This way, you can count on the right healthcare. Naturally, you may also choose a single supplementary insurance policy or a single dental insurance policy.

Select a Supplementary and/or Dental insurance policy

Supplementary insurance	Dental insurance
VGZ offers 3 Supplementary policies	VGZ offers 3 Dental Care policies
VGZ Aanvullend Goed	VGZ Tand Goed
VGZ Aanvullend Beter	VGZ Tand Beter
VGZ Aanvullend Best	VGZ Tand Best

or

Or choose our All-In-One package

All-In-One Basic	All-In-One Comprehensive
VGZ offers 4 Basic All-In-One packages	VGZ offers 4 Comprehensive All-In-One packages
Jong Basis	Jong Uitgebreid
Gezin Basis	Gezin Uitgebreid
Single/Duo Basis	Single/Duo Uitgebreid
Vitaal Basis	Vitaal Uitgebreid

We are pleased to assist!

We are committed to your convenience. Visit www.vgz.nl/help-mij-kiezen, where we help you make the right choice in just a few easy steps. Everything is arranged in a minute, so you can get back to what is really important in your life.

Closing insurance

Once you have found your ideal healthcare policy, go to www.vgz.nl/afsluiten to close the policy.

What can we do for you?

Free personal healthcare advice

For personal healthcare advice, you can't go wrong with VGZ either. Our healthcare advisors are happy to assist you with waiting list mediation, finding a family care mediator, arranging a second opinion, and many other things.

Visit www.vgz.nl/zorgadvies

Arranging healthcare issues online

Quickly and easily arrange your insurance issues as well. For example, you can file expense forms online, view your healthcare costs, and check your excess balance.

Check all this and other options of My VGZ on www.mijnvgz.nl Mandatory excess paid in instalments

Do you expect to use up your full excess next year? Do you want to prevent having to pay this excess in a single invoice? Then VGZ allows you to pay your 2017 mandatory excess in ten instalments. If you choose payment in instalments, you pay a fixed monthly amount for ten months. If, at the end of the year, you see that you paid too much, you will automatically receive a refund for that amount in the first quarter of the following year.

For the conditions and for more information, please check: www.vgz.nl/gespreidbetalen

Family care

Family care can be a very heavy task. Fortunately, you are not in this alone. VGZ can assist. In the supplementary insurance policy, we reimburse family care and take over some of the organisation work.

Check what we can do for you at www.vgz.nl/mantelzorg

“You can give good advice only if you really take time for someone.”



Jolanda Staals
Healthcare Advisor

Reference guide

On the following pages, please find the budgets 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 basic 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 approval requirements, required referrals and certified healthcare providers, are listed in the 2017 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

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 your basic insurance. 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 reimbursement 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, alternative treatments, 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. Please find more information on reimbursements on page 22.

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

Healthcare insurance 2017 Basic and Supplementary Insurance

Reimbursement Table healthcare insurance	Basic 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).	● (some items are subject to a personal contribution)			
including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21		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	●			
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)		€ 50 per year	€ 75 per year	€ 100 per year
- delivery at home	●			
- delivery in birth clinic without medical necessity - delivery and maternity care in hospital without medical necessity	● € 208 per day (€ 242 less € 34 for personal contribution for maternity care)	full reimbursement of the personal contribution	full reimbursement of the personal contribution	full reimbursement of the personal contribution
- delivery in birth clinic or hospital with medical necessity	●			
Maternity care - maternity care at home or in a birth clinic	● maximum 10 days (subject to personal contribution of € 4.30 per hour)		€ 125 reimbursement of the personal contribution	full reimbursement of the personal contribution
- maternity care in hospital for childbirth with medical necessity	●			
- postnatal care mother and newborn baby			6 hours divided over 2 days	12 hours divided over 4 days
- VGZ birth package			full	full
Lactation - lactation advice (lactation consultant) - renting or buying electrical breast pump			€ 50 per delivery maximum, one-off € 80	€ 75 per delivery maximum, one-off € 80

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 more limited number of healthcare providers. Please find more information on page 4.

Reimbursement Table healthcare insurance	Basic Insurance	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
Exercise therapy (including physiotherapy)				
number of treatments that applies to the healthcare types referred to below:		7 sessions per year ² ; for non-contracted physiotherapists, remedial therapists and occupational therapists, a maximum reimbursement of 80% of the average contracted rates applies ³ . For alternative exercise therapy 1 treatment per day up to € 45 applies	12 sessions per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists. ³ You are covered for a maximum of 9 manual therapy sessions per medical indication per year. For alternative exercise therapy 1 treatment per day up to € 45 applies	18 sessions per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists. ³ You are covered for a maximum of 9 manual therapy sessions per medical indication per year. For alternative exercise therapy 1 treatment per day up to € 45 applies
- physiotherapy, oedema therapy and Cesar/Mensendieck remedial therapy	● (subject to approval ¹)			
- chronic conditions up to age 18	● from the 21st treatment (subject to approval ¹)			
- chronic conditions from age 18	● 18 sessions per year			
- non-chronic conditions up to age 18	● the first 9 treatments			
- non-chronic conditions from age 18	● 37 sessions per 12 months			
- pelvic physiotherapy for urine incontinence from age 18	● 10 hours per year			
- supervised remedial therapy (walking training) for claudication, stage 2 Fontaine				
- occupational therapy				
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)				
Spectacles, contact lenses, eye lasering or lens implants				
You may choose one of the following reimbursements:				
- spectacles from Hans Anders, Pearle, Specsavers or eyes + more (in accordance with Visual Aids Regulations)			- 1 pair of single or multifocal spectacles from the comprehensive range per 3 years	- 1 pair of single or multifocal spectacles from the comprehensive range per 3 years
- the purchase of spectacles			- a maximum of € 50 per 3 years	- a maximum of € 75 per 3 years
- the purchase of contact lenses			- a maximum of € 80 per 3 years	- a maximum of € 125 per 3 years
- the statutory personal contribution for insured under age 18			- full	- full
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 ¹)	● based on Dutch rates			
repatriation by VGZ Emergency Response		full	full	full
Dietetics				
education with a medical purpose about food and eating habits	● 3 hours per year			€ 250 per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers ³
Genetic testing				
research of and for genetic anomalies or disorders	●			
Pharmaceutical care (medications)				
medications as listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations (subject to approval ¹)	● (some medications 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):		€ 300 per year	€ 500 per year	€ 700 per year
- acne treatment				
- camouflage therapy				
- depilation				

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 more limited number of healthcare providers. Please find more information on page 4.

¹ this type of care is subject to prior approval from VGZ (in some cases). Consult the policy conditions.

² this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover. Please find more information on page 24.

³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic Insurance	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
General practitioner care this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●			
Household assistance from age 18 household assistance after hospitalisation, apply via VGZ Healthcare Advisor (by contracted healthcare provider)			9 hours ²	12 hours ²
Medical aids medical aids and bandaging as listed in the Healthcare Insurance Regulations and the Medical Aids Regulations (subject to approval) In order to keep healthcare affordable and the quality high, we teamed up with some healthcare providers to encourage a number of innovations in the healthcare sector: - Do you require bandaging? We work on improving wound care with the contracted healthcare providers. - Do you need a hearing aid and are you at least age 18? The contracted healthcare providers offer you all available hearing healthcare in one: from diagnosis to hearing aid. 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 mutsjas - prolapse pessary - 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) ●			
			€ 250 per year; hand and finger splints are subject to a maximum reimbursement of 2 splints per year	€ 500 per year; hand and finger splints are subject to a maximum reimbursement of 2 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 based on referral by VGZ Healthcare Advisor		€ 250 per year	€ 500 per year	€ 750 per year
replacement family care, apply to VGZ Healthcare Advisor (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 ¹); for certain specialist medical care, you only receive full reimbursement for contracted healthcare providers that fully comply with the standard imposed by the relevant professional group. You can find such healthcare providers on www.vgz.nl/zorgadvies/vergelijk-en-kies	●			

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Reimbursement Table healthcare insurance	Basic Insurance	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
In order to keep healthcare affordable and the quality high, we teamed up with some healthcare providers to encourage a number of innovations in the healthcare sector: - The contracted hospitals have the certificate 'Senior Friendly'. Or they are in the process of passing for this 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. - Do you have thrombosis? The contracted healthcare providers 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:		€ 200 per year ²	€ 400 per year ²	€ 500 per year ²
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				
- preventive vaccinations and medications in the context of holidays				
Fall prevention		maximum, one-off € 50	maximum, one-off € 100	maximum, one-off € 150
Mental healthcare				
mental healthcare (GGZ) from age 18	●			
- generalist basic GGZ				
- specialist GGZ (upon intake subject to approval ¹)				
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
sex therapy				€ 60 per session. Max 4 sessions per year
mindfulness for burn-out complaints		€ 350 per year ²	€ 350 per year ²	€ 350 per year ²
Rehabilitation				
including quick scan and cancer rehabilitation	●			
geriatric rehabilitation	● (max 6 months)			
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			

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² this reimbursement does not apply if you are entitled to compensation under the Mix Supplementary Insurance cover. Please find more information on page 24.

Reimbursement Table healthcare insurance	Basic Insurance	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
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 orthodontic care - crowns, bridges and implants for specific medical indications (subject to approval ¹)	●			
Dental 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 ¹)	● (subject to a 25% personal contribution)		full reimbursement of the personal contribution	full reimbursement of the personal contribution
- removable full dentures on implants, including technology expenses (subject to approval ¹)	● (subject to a personal contribution of 8% (upper jaw) and 10% (lower 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/assisted accommodation (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
- psychiatric or other hospital - GGZ institution (subject to approval ¹) - institution for first-line hospitalisation - rehabilitation institution (subject to approval ¹)	●			
For certain specialist medical care, we contract a select number of healthcare providers that encourage innovations in the healthcare sector.	●			
short-stay or 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)	●			
Transport				
ambulance transport	●			
seated transport of the patient for specific medical indications (subject to approval ¹), using:				
- personal vehicle	● € 0.28 per km (subject to a € 100 personal contribution per year)			
- public transport or taxi	● (subject to a € 100 personal contribution per year)			
taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant		taxi: full, personal vehicle: € 0.28 per km	taxi: full, personal vehicle: € 0.28 per km	taxi: full, personal vehicle: € 0.28 per km

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 more limited number of healthcare providers. Please find more information on page 4.

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Reimbursement Table healthcare insurance	Basic Insurance	VGZ Aanvullend Goed	VGZ Aanvullend Beter	VGZ Aanvullend Best
Foot treatments a budget to be spent on the healthcare types referred to below: - foot treatments rheumatic and diabetic foot (with care profile 1) (also see general practitioner healthcare and chain healthcare) - podotherapy		€ 100 per year	€ 300 per year	€ 500 per year
Sensory disability care multi-disciplinary healthcare relating to a visual, auditive or communicative disability	●			

Healthcare insurance 2017 Basic and Dental Insurance

Reimbursement Table Dental care	Basic Insurance	VGZ Tand Goed	VGZ Tand Beter	VGZ Tand Best
Dental care from age 18 dental care with the exception of orthodontic care, general anaesthetics and external dental bleaching (including cost of technology and supplies)		80% up to maximum € 250 per year (100% for periodical check-ups (C11) and problem-specific visit (C13)). The cost of dental hygiene (M03) up to maximum 60 minutes per year.	80% up to maximum € 500 per year (100% for periodical check-ups (C11) and problem-specific visit (C13)). The cost of dental hygiene (M03) up to maximum 60 minutes per year.	80% up to maximum € 1,000 per year (100% for periodical check-ups (C11) and problem-specific visit (C13)). The cost of dental hygiene (M03) up to maximum 60 minutes per year.
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

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 more limited number of healthcare providers. Please find more information on page 4.

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Healthcare Insurance 2017 Basic cover and All-in-One Packages

Reimbursement Table healthcare insurance	Basic cover	VGZ Jong Basis	VGZ Jong Uitgebreid	VGZ Single/Duo Basis	VGZ Single/Duo Uitgebreid
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 medications			€ 200 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 condoms (order through www.nationale-apotheek.nl)	● (some items are subject to a personal contribution)		full (some items are subject to a personal contribution) € 20 per year	€ 20 per year	full (some items are subject to a personal contribution) € 20 per year
Audiological care hearing tests, advice on hearing aids	●				
Circumcision medically necessary circumcision	●				
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 birth clinic without medical necessity - delivery and maternity care in hospital without medical necessity - delivery in birth clinic or hospital with medical necessity	● ● € 208 per day (€ 242 less € 34 for personal contribution for maternity care) ●				
Maternity care - maternity care at home or in a birth clinic - maternity care in hospital for childbirth with medical necessity - maternity care de luxe - adoption cover - VGZ birth package	● maximum 10 days (subject to personal contribution of € 4.30 per hour) ●				
Lactation - lactation advice (lactation consultant) - renting or buying electrical breast pump					

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 more limited number of healthcare providers. Please find more information on page 4.

Reimbursement Table healthcare insurance	Basic cover	VGZ Gezin Basis	VGZ Gezin Uitgebreid	VGZ Vitaal Basis	VGZ Vitaal Uitgebreid
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 medications			€ 300 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 150 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).	● (some items are subject to a personal contribution)				
including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21			full (some items are subject to a personal contribution)		
condoms (order through www.nationale-apotheek.nl)					
Audiological care					
hearing tests, advice on hearing aids	●				
Circumcision					
medically necessary circumcision	●				
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)			€ 150 per year		
- delivery at home	●				
- delivery in birth clinic without medical necessity - delivery and maternity care in hospital without medical necessity	● € 208 per day (€ 242 less € 34 for personal contribution for maternity care)		full reimbursement of the personal contribution		
- delivery in birth clinic or hospital with medical necessity	●				
Maternity care					
- maternity care at home or in a birth clinic	● maximum 10 days (subject to personal contribution of € 4.30 per hour)		full reimbursement of the personal contribution		
- maternity care in hospital for childbirth with medical necessity	●				
- maternity care de luxe			15 hours		
- adoption cover			€ 300 per adoptive child		
- VGZ birth package		full	full		
Lactation					
- lactation advice (lactation consultant)			€ 100 per delivery		
- renting or buying electrical breast pump			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 more limited number of healthcare providers. Please find more information on page 4.

Reimbursement Table healthcare insurance	Basic cover	VGZ Jong Basis	VGZ Jong Uitgebreid	VGZ Single/Duo Basis	VGZ Single/Duo Uitgebreid
Exercise therapy (including physiotherapy)					
number of treatments that applies to the healthcare types referred to below:		6 sessions per year ² ; you receive reimbursement up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . For alternative exercise therapy 1 treatment per day up to € 45.	18 sessions per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . You are covered for a maximum of 9 manual therapy sessions per medical indication per year. Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45	7 sessions per year ² ; you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45	18 sessions per year ² ; you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . You are covered for a maximum of 9 manual therapy sessions per medical indication per year. Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45
- physiotherapy, oedema therapy and Cesar/Mensendieck remedial therapy:	● (subject to approval)				
- chronic conditions up to age 18	● from the 21st treatment (subject to approval)				
- chronic conditions from age 18	● 18 sessions per year				
- non-chronic conditions up to age 18	● the first 9 treatments				
- non-chronic conditions from age 18	● 37 sessions per 12 months				
- pelvic physiotherapy for urine incontinence from age 18	● 10 hours per year				
- supervised remedial therapy (walking training) for hardening of the arteries in the leg, stage 2 Fontaine					
- occupational therapy					
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)					
Spectacles, contact lenses, eye lasering or lens implants					
you may choose one of the following reimbursements:					
- spectacles from Hans Anders, Pearle, Specsavers or eyes + more (in accordance with Visual Aids Regulations)			- 1 pair of single or multifocal spectacles from the comprehensive range per 3 years		- 1 pair of single or multifocal spectacles from the comprehensive range per 3 years
- the purchase of spectacles			- a maximum of € 75 per 3 years		- a maximum of € 75 per 3 years
- the purchase of contact lenses			- a maximum of € 125 per 3 years		- a maximum of € 125 per 3 years
- the statutory personal contribution for insured under age 18			- full		- full
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)	● based on Dutch 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				
Genetic testing					
research of and for genetic anomalies or disorders	●				
Pharmaceutical care (medications)					
medications as listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations (subject to approval)	● (some medications are subject to a personal contribution)				
dietary preparations (subject to approval) (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):			€ 300 per year		€ 300 per year
- acne treatment					
- camouflage therapy					
- depilation					

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 more limited number of healthcare providers. Please find more information on page 4.

¹ this type of care is subject to prior approval from VGZ (in some cases). Consult the policy conditions.

² this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover. Please find more information on page 24.

³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic cover	VGZ Gezin Basis	VGZ Gezin Uitgebreid	VGZ Vitaal Basis	VGZ Vitaal Uitgebreid
Exercise therapy (including physiotherapy)					
number of treatments that applies to the healthcare types referred to below:		7 sessions per year ² ; you receive reimbursement for non-contracted healthcare up to 80% of the average contracted rates for non-contracted physiotherapists and occupational therapists ³ . Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45	18 sessions per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . You are covered for a maximum of 9 manual therapy sessions per medical indication per year. Alternative exercise therapies are subject to a maximum reimbursement of € 45 per day	9 sessions per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45	32 sessions per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . You are covered for a maximum of 9 manual therapy sessions per medical indication per year. Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45
- physiotherapy, oedema therapy and Cesar/Mensendieck remedial therapy:	● (subject to approval)				
- chronic conditions up to age 18	● from the 21st treatment (subject to approval!)				
- chronic conditions from age 18	● 18 sessions per year				
- non-chronic conditions up to age 18	● the first 9 treatments				
- non-chronic conditions from age 18	● 37 sessions per 12 months				
- pelvic physiotherapy for urine incontinence from age 18	● 10 hours per year				
- supervised remedial therapy (walking training) for hardening of the arteries in the leg, stage 2 Fontaine					
- occupational therapy					
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)					
Spectacles, contact lenses, eye lasering or lens implants					
you may choose one of the following reimbursements:					
- spectacles from Hans Anders, Pearle, Specsavers or eyes + more (in accordance with Visual Aids Regulations)			- 1 pair of single or multifocal spectacles from the comprehensive range per 3 years		- 1 pair of single or multifocal spectacles from the comprehensive range per 3 years
- the purchase of spectacles			- a maximum of € 75 per 3 years		- a maximum of € 75 per 3 years
- the purchase of contact lenses			- a maximum of € 125 per 3 years		- a maximum of € 125 per 3 years
- the statutory personal contribution for insured under age 18			- full		- full
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!)	● based on Dutch 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				€ 250 per year ² ; reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers ³
Genetic testing					
research of and for genetic anomalies or disorders	●				
Pharmaceutical care (medications)					
medications as listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations (subject to approval!)	● (some medications are subject to a personal contribution)				
dietary preparations (subject to approval!) (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):			€ 500 per year		€ 500 per year
- acne treatment					
- camouflage therapy					
- depilation					

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 more limited number of healthcare providers. Please find more information on page 4.

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² this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover. Please find more information on page 24.

³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic cover	VGZ Jong Basis	VGZ Jong Uitgebreid	VGZ Single/Duo Basis	VGZ Single/Duo Uitgebreid
General practitioner care					
this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●				
Household assistance from age 18					
household assistance consecutive to hospitalisation, apply via VGZ Healthcare Advisor (by contracted healthcare provider)			12 hours per year ²		12 hours per year ²
Medical aids					
medical aids and bandaging as listed in the Healthcare Insurance Regulations and the Medical Aids Regulations (subject to approval)	● (some medical aids are subject to a personal contribution and/or maximum reimbursement amounts)				
In order to keep healthcare affordable and the quality high, we teamed up with some healthcare providers to encourage a number of innovations in the healthcare sector: - Do you require bandaging? We work on improving wound care with the contracted healthcare providers. - Do you need a hearing aid and are you age 18 or older? The contracted healthcare providers offer you all available hearing healthcare in one: from diagnosis to hearing aid.	●				
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)					€ 250 per year; no cover for the support pessary and the bedwetting alarm. Hand and finger splints are subject to a maximum reimbursement of 2 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	●				
Child care					
for children up to age 12, apply via VGZ Healthcare Advisor (by contracted healthcare provider)					
Speech therapy					
recovering or enhancing speech or ability to speak	●				
Family care					
family care mediator based on referral by VGZ Healthcare Advisor				€ 250 per year	€ 500 per year
replacement family care, apply to VGZ Healthcare Advisor (by contracted healthcare provider)				4 days per year	10 days per year

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 more limited number of healthcare providers. Please find more information on page 4.

¹ this type of care is subject to prior approval from VGZ (in some cases). Consult the policy conditions.

² this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover. Please find more information on page 24.

³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic cover	VGZ Gezin Basis	VGZ Gezin Uitgebreid	VGZ Vitaal Basis	VGZ Vitaal Uitgebreid
General practitioner care					
this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●				
Household assistance from age 18					
household assistance consecutive to hospitalisation, apply via VGZ Healthcare Advisor (by contracted healthcare provider)			12 hours per year		12 hours per year ²
Medical aids					
medical aids and bandaging as listed in the Healthcare Insurance Regulations and the Medical Aids Regulations (subject to approval)	● (some medical aids are subject to a personal contribution and/or maximum reimbursement amounts)				
In order to keep healthcare affordable and the quality high, we teamed up with some healthcare providers to encourage a number of innovations in the healthcare sector: - Do you require bandaging? We work on improving wound care with the contracted healthcare providers. - Do you need a hearing aid and are you age 18 or older? The contracted healthcare providers offer you all available hearing healthcare in one: from diagnosis to hearing aid.	●				
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)			€ 250 per year; hand and finger splints are subject to a maximum reimbursement of 2 splints per year		€ 350 per year; no cover for the bedwetting alarm. Hand and finger splints are subject to a maximum reimbursement of 2 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	●				
Child care					
for children up to age 12, apply 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 based on referral by VGZ Healthcare Advisor		€ 250 per year	€ 500 per year	€ 250 per year	€ 750 per year
replacement family care, apply to VGZ Healthcare Advisor (by contracted healthcare provider)		4 days per year	10 days per year	4 days per year	10 days per year

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 more limited number of healthcare providers. Please find more information on page 4.

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³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic cover	VGZ Jong Basis	VGZ Jong Uitgebreid	VGZ Single/Duo Basis	VGZ Single/Duo Uitgebreid
Specialist medical care medical healthcare by a medical specialist (subject to approval ¹); for certain specialist medical care, you only receive full reimbursement for contracted healthcare providers that fully comply with the standard imposed by the relevant professional group. You can find such healthcare providers on www.vgz.nl/vergelijkenkies . In order to keep healthcare affordable and the quality high, we teamed up with some healthcare providers to encourage a number of innovations in the healthcare sector: - The contracted hospitals have the certificate 'Senior Friendly'. Or they are in the process of passing for this 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. - Do you have thrombosis? The contracted healthcare providers 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) upper eyelid correction (subject to approval ¹) correction protruding ears for insured up to age 18	● ● for specific indications				
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 license category B or BE Vaccination - flu vaccination - preventive vaccinations and medications in the context of holidays Fall prevention		€ 75 per year ² ; no cover for medical examination for driving license, flu vaccination and menopausal care for women	€ 200 per year ² ; no cover for medical examination for driving license, flu vaccination and menopausal care for women	€ 75 per year ² ; no cover for medical examination for driving license and menopausal care for women	€ 200 per year ² ; no cover for medical examination for driving license and menopausal care for women
Mental healthcare mental healthcare (GGZ) from age 18 - generalist basic GGZ - specialist GGZ (upon intake subject to approval ¹) 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 sex therapy mindfulness for burn-out complaints	●				
			€ 60 per session. Max 4 sessions per year		€ 60 per session. Max 4 sessions per year
			€ 350 per year ²		€ 350 per year ²

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 more limited number of healthcare providers. Please find more information on page 4.

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² this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover. Please find more information on page 24.

³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic cover	VGZ Gezin Basis	VGZ Gezin Uitgebreid	VGZ Vitaal Basis	VGZ Vitaal Uitgebreid
<p>Specialist medical care</p> <p>medical healthcare by a medical specialist (subject to approval¹); for certain specialist medical care, you only receive full reimbursement for contracted healthcare providers that fully comply with the standard imposed by the relevant professional group. You can find such healthcare providers on www.vgz.nl/vergelijkenkies.</p> <p>In order to keep healthcare affordable and the quality high, we teamed up with some healthcare providers to encourage a number of innovations in the healthcare sector:</p> <ul style="list-style-type: none"> - The contracted hospitals have the certificate 'Senior Friendly'. Or they are in the process of passing for this 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. - Do you have thrombosis? The contracted healthcare providers encourage patients to switch to self-measurement. This allows you to take measurements at home at a time convenient for you. 	●				
<p>Plastic and/or reconstructive surgery</p> <p>for a specific medical indication (subject to approval¹)</p> <p>upper eyelid correction (subject to approval¹)</p> <p>correction protruding ears for insured up to age 18</p>	● ● for specific indications		contracted healthcare provider: full, non-contracted healthcare provider: € 1,500		€ 950
<p>Prevention</p> <p>a budget to be spent on the healthcare types referred to below:</p> <p>Healthy living</p> <ul style="list-style-type: none"> - courses (including managing a disease or condition) - First Aid course - reanimation course - Lifestyle Check (by contracted healthcare provider) - weight consultant <p>Advice and assistance</p> <ul style="list-style-type: none"> - Medical Sports Advice - menopausal care for women <p>Approvals</p> <ul style="list-style-type: none"> - medical examination for driving license category B or BE <p>Vaccination</p> <ul style="list-style-type: none"> - flu vaccination - preventive vaccinations and medications in the context of holidays <p>Fall prevention</p>		€ 75 per year ² ; no cover for medical examination for driving license and flu vaccination	€ 400 per year ² ; no cover for medical examination for driving license and flu vaccination	€ 75 per year ²	€ 500 per year ²
<p>Mental healthcare</p> <p>mental healthcare (GGZ) from age 18</p> <ul style="list-style-type: none"> - generalist basic GGZ - specialist GGZ (upon intake subject to approval¹) <p>Cogmed for insured up to age 18 with development and learning disabilities or disorders due to ADHD and ADD</p> <p>neurofeedback for ADHD and ADD for insured up to age 18</p> <p>sex therapy</p> <p>mindfulness for burn-out complaints</p>	●		€ 400 per year € 1,000 per year € 60 per session. Max 4 sessions per year € 350 per year ²		max € 150, one-off € 60 per session. Max 4 sessions per year € 350 per year ²

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 more limited number of healthcare providers. Please find more information on page 4.

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² this reimbursement does not apply if you are entitled to compensation under the MiX Supplementary Insurance cover. Please find more information on page 24.

³ Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.

Reimbursement Table healthcare insurance	Basic cover	VGZ Jong Basis	VGZ Jong Uitgebreid	VGZ Single/Duo Basis	VGZ Single/Duo Uitgebreid
Rehabilitation					
including quick scan and cancer rehabilitation	●				
geriatric rehabilitation	● (for max 6 months)				
Sterilisation					
sterilisation male					€ 800
sterilisation female					€ 1,250
Arch supports					
arch supports					€ 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 orthodontic care - crowns, bridges and implants for specific medical indications (subject to approval ¹)	●				
Dental care from age 18					
- dental care with the exception of orthodontic care, general anaesthetics and external dental bleaching (including cost of technology and supplies)		80% up to a maximum of € 150 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year	80% up to a maximum of € 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year	80% up to a maximum of € 250 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year	80% up to a maximum of € 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year
Dental 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 ¹)	● (subject to a 25% personal contribution)				full reimbursement of the personal contribution
- removable full dentures on implants, including technology expenses (subject to approval ¹)	● (subject to a € 125 personal contribution per jaw)				full reimbursement of the personal contribution
Orthodontic care					
up to age 18					
from age 18			€ 350 for the entire term of the insurance policy		€ 450 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	€ 10,000 per accident
Tissue and organ transplants					
if the transplant is performed in an EU or EER member state	●				

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 more limited number of healthcare providers. Please find more information on page 4.

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Reimbursement Table healthcare insurance	Basic cover	VGZ Gezin Basis	VGZ Gezin Uitgebreid	VGZ Vitaal Basis	VGZ Vitaal Uitgebreid
Rehabilitation					
including quick scan and cancer rehabilitation	●				
geriatric rehabilitation	● (for max 6 months)				
Sterilisation					
sterilisation male			€ 800		
sterilisation female			€ 1,250		
Arch supports					
arch supports			€ 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 orthodontic care - crowns, bridges and implants for specific medical indications (subject to approval ¹)	●				
Dental care from age 18					
- dental care with the exception of orthodontic care, general anaesthetics and external dental bleaching (including cost of technology and supplies)		80% up to a maximum of € 250 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year	80% up to a maximum of € 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year	80% up to a maximum of € 250 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to 60 minutes per year	80% up to a maximum of € 450 per year; 100% for periodical check-ups (C11) and problem-specific visits (C13). The cost of oral hygiene (MO3) up to a maximum of 60 minutes per year
Dental 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 ¹)	● (subject to a 25% personal contribution)		full reimbursement of the personal contribution		full reimbursement of the personal contribution
- removable full dentures on implants, including technology expenses (subject to approval ¹)	● (subject to a € 125 personal contribution per jaw)		full reimbursement of the personal contribution		full reimbursement of the personal contribution
Orthodontic care					
up to 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		
Emergency cover Dental					
dental costs after an accident (subject to approval ¹)		€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident
Tissue and organ transplants					
if the transplant is performed in an EU or EER member state	●				

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 more limited number of healthcare providers. Please find more information on page 4.

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Reimbursement Table healthcare insurance	Basic cover	VGZ Jong Basis	VGZ Jong Uitgebreid	VGZ Single/Duo Basis	VGZ Single/Duo Uitgebreid
Stay					
convalescence home/medical service hotel (with contracted healthcare provider)				€ 100 per day, capped at € 1,000 per year	€ 100 per day, capped at € 1,000 per year
hospice (by accredited healthcare provider)		€ 30 per day	€ 30 per day	€ 30 per day	€ 30 per day
<ul style="list-style-type: none"> - psychiatric or other hospital - GGZ institution (subject to approval¹) - institution for first-line hospitalisation - rehabilitation institution (subject to approval¹) For certain specialist medical care, we contract a select number of healthcare providers that encourage innovations in the healthcare sector.	●				
short-stay or 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 with personal car (subject to approval ¹), using:					
- personal vehicle	● € 0,28 per km (subject to a personal contribution of € 100 per year)				
- public transport or taxi	● (subject to a € 100 personal contribution per year)				
taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant		taxi: full personal vehicle: € 0.28 per km	taxi: full personal vehicle: € 0.28 per km	taxi: full personal vehicle: € 0.28 per km	taxi: full personal vehicle: € 0.28 per km
Foot treatments					
a budget to be spent on the healthcare types referred to below:					€ 300 per year
<ul style="list-style-type: none"> - foot treatments rheumatic and diabetic foot (with care profile 1) (also see general practitioner healthcare and chain healthcare) - podotherapy 					
Sensory disability care					
multidisciplinary healthcare relating to a visual, auditive or communicative impairment	●				

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 more limited number of healthcare providers. Please find more information on page 4.

¹ this type of care is subject to prior approval from VGZ (in some cases). Consult the policy conditions.

Reimbursement Table healthcare insurance	Basic cover	VGZ Gezin Basis	VGZ Gezin Uitgebreid	VGZ Vitaal Basis	VGZ Vitaal Uitgebreid
Stay					
convalescence home/medical service hotel (with contracted healthcare provider)		€ 100 per day, capped at € 1,000 per year	€ 100 per day, capped at € 1,000 per year	€ 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	€ 30 per day	€ 30 per day	€ 30 per day
- psychiatric or other hospital - GGZ institution (subject to approval) ¹ - institution for first-line hospitalisation - rehabilitation institution (subject to approval) ¹	●				
For certain specialist medical care, we contract a select number of healthcare providers that encourage innovations in the healthcare sector.	●				
short-stay or family guesthouse		€ 400 per year	€ 400 per year	€ 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 with personal car (subject to approval ¹), using:					
- personal vehicle	● € 0,28 per km (subject to a personal contribution of € 100 per year)				
- public transport or taxi	● (subject to a € 100 personal contribution per year)				
taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant		taxi: full personal vehicle: € 0.28 per km	taxi: full personal vehicle: € 0.28 per km	taxi: full personal vehicle: € 0.28 per km	taxi: full personal vehicle: € 0.28 per km
Foot treatments					
a budget to be spent on the healthcare types referred to below: - foot treatments rheumatic and diabetic foot (with care profile 1) (also see general practitioner healthcare and chain healthcare) - podotherapy			€ 300 per year		€ 300 per year
Sensory disability care					
multidisciplinary healthcare relating to a visual, auditive or communicative impairment	●				

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 more limited number of healthcare providers. Please find more information on page 4.

¹ this type of care is subject to prior approval from VGZ (in some cases). Consult 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. This reimbursement from your other supplementary insurance policy does not apply if you are entitled to reimbursement under the MiX Supplementary Insurance cover. The MiX Supplementary Insurance provides cover for:

Reimbursement Table Healthcare insurance	MiX Supplementary Insurance
Exercise therapy number of treatments for physiotherapy, oedema therapy, remedial therapy Cesar/Mensendieck, occupational therapy and alternative exercise therapies	32 sessions per year; reimbursement up to 80% of the average contracted rates applies for non-contracted physiotherapists, remedial therapists and occupational therapists ³ . You are covered for a maximum of 9 manual therapy sessions per medical indication per year. Alternative exercise therapies are subject to a maximum budget of 1 treatment per day up to € 45.
Dietetics information with a medical purpose about food and eating habits	€ 500 per year; reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers ³ .
Household assistance household assistance after illness, accident or hospitalisation, apply via VGZ Healthcare Advisor (by contracted healthcare provider)	30 hours per year
Prevention a budget to be spent on the healthcare types referred to below: Healthy living <ul style="list-style-type: none"> - courses (including managing a disease or condition) - First Aid course - reanimation course - Lifestyle Check (by contracted healthcare provider) - weight consultant Advice and assistance <ul style="list-style-type: none"> - Medical Sports Advice - menopausal care for women Vaccinations <ul style="list-style-type: none"> - flu vaccination - preventive vaccinations and medications in the context of holidays 	€ 750 per year
Mental healthcare mindfulness for burn-out complaints	€ 350 per year
Transport taxi transportation commute (by contracted taxi firm)	€ 350 per year

³Please find the maximum budgets in the 'List of maximum reimbursements non-contracted healthcare providers'. Please refer to our website to see this list.



www.vgz.nl

Got a question?

Then go to www.vgz.nl/contact.

We'll be happy to help you.

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Voor goede zorg zorg je samen

