



Reimbursement overview 2018

Mondiale Aevitae Zorgpolis

This overview of reimbursements is intended to easily see what types of reimbursements are included in a particular policy. The overview gives a general description of the care to which you are entitled. No rights can be derived from this overview. The policy conditions may contain further terms and conditions relating to coverage. Also, a limitation of the reimbursement may apply, such as when you make use of a non-contracted care provider.

For a complete overview, we recommend that you consult your policy conditions. These will always take precedence. Have a question? Feel free to call us on 088 35 35 763 (from the Netherlands) or 0031 88 35 35 763 (from outside of the Netherlands). We will be happy to help you.

Type of healthcare	Reimbursement
GP healthcare	
Medical healthcare by GP, including laboratory research	100%
Obstetric healthcare and maternity healthcare	
Obstetric healthcare, including use of delivery room if delivery takes place in a hospital	100%
Maternity healthcare by maternity nurse	Reimbursement for a minimum of 24 hrs and up to 80 hrs, divided over up to 10 days from the day of delivery, up to an amount of € 1,500.00
Medical specialist healthcare	
Medical care by a medical specialist, including laboratory research	Fully, after approval from insurer. There is no entitlement for: treatments for snoring with uvuloplasty; treatments aimed at reversing a sterilisation; treatment aimed at circumcision
Rehabilitation	
Research, advice and treatment of combined medical-specialist, paramedical, behavioural of a scientific and rehabilitation of a technical nature by a multidisciplinary team of experts linked to a rehabilitation institution	100%
Genetic testing	
Investigation into and of genetic hereditary diseases, after referral by a GP or medical specialist. If required for the advice to the insured person, investigation will also comprise of: investigations of other persons than the insured person	100%
In vitro fertilisation (IVF) and other fertility enhancing treatments	
In-vitro fertilisation (IVF) / ICSI by a gynaecologist in a licensed institution	First 3 attempts per completed pregnancy, including the associated medicines
Other fertility enhancing treatments (surgery and artificial insemination)	100%. There is no entitlement to medicines that are intended to promote fertility
Audiological healthcare	
Medical care by an audiologic centre or comparable centre associated with: investigation into auditory function; advice on hearing equipment to be purchased; information on the use of the equipment; psychosocial care if necessary due to auditory dysfunction problems; assistance in diagnosing speech and language disorders for children up to 7 years of age	100%

Type of healthcare	Reimbursement
Plastic and/or reconstructive surgery	
Medical care, only for the purpose of correcting:	Fully, after approval of insurer
Outstanding auricles up to 12 years of age	
Deviations in appearance combined with demonstrable physical impairments	
Mutilation as a result of illness, an accident or a medical procedure	
Paralysed or drooping upper eyelids as a result of a congenital defect or a chronic disorder at birth	
Congenital malformations associated with lip, jaw and cleft palates, malformation of the facial bones, benign tumours of blood vessels, lymph vessels or connective tissue, birthmarks and malformations of the urinary tract and genitals	
Transplant of tissues and organs	
Specialist medical care related to:	Fully, after prior approval from the emergency service in consultation with the medical advisor
Bone marrow transplant	
Bone transplant	
Corneal transplant	
Skin tissue transplant	
Kidney transplant	
Heart transplant	
Liver transplant, combined with removal recipient's liver	
Lung transplant	
Heart-lung transplant	
Kidney-pancreas transplant	
Paramedical care	
Physiotherapy and Cesar therapy / Mensendieck	Up to 25 treatments up to an amount of € 1,250.00 per calendar year, after approval by insurer
Speech therapy	100%. Excluded from reimbursement are treatments associated with: dyslexia; language development disorders related to dialect or a different mother tongue; treatment in relation to a profession; speaking in public; elocution
Occupational therapy	Up to 10 treatment hours per calendar year
Dietary advice (by dietician)	Up to 4 treatment hours per calendar year
Dental care	
Dental care up to 18 years of age	100% for general dental care. No reimbursement is granted for regular orthodontics, dental crowns, tooth bridges and implants
Orthodontics	<ul style="list-style-type: none">• up to 18 years: up to € 2,270.00;• from 18 years: single payout of € 1,135.00
Dental care and orthodontic care in exceptional cases, with a dentist or orthodontist attached to a Centrum voor Bijzondere Tandheelkunde, a dentist or orthodontist with proven expertise and experience or an oral surgeon	Fully, after approval by insurer. A small personal excess payment may apply
Specialist dental surgery assistance (dental surgery), including the corresponding X-ray investigation	Fully, except periodontal surgery and fitting of dental implants
Dentures for insured people of 18 years and older	
Removable full dentures for upper and / or lower jaw	Up to € 750.00 per prosthesis. A personal excess of 25% of the costs of a prosthetic provision applies
Medicines	
Delivery of medicines registered in the country of residence prescribed by a doctor	Fully. Prior approval from the insurer is required for medicines that exceed €500.00 per delivery
Dietary preparations	
Polymer, oligomer, monomer and modular dietary preparations prescribed by a GP, medical specialist or dental surgeon	Fully, after prior approval by the insurer

Type of healthcare	Reimbursement
Special foods	
Liquid food for patients receiving terminal nursing home care or are nursed at home to recover after a severe illness	Up to € 280.00 per insured person per calendar year, after prior approval by the insurer
Aids	
Purchase, replacement, correction or recovery of medical aids prescribed by the attending physician in its simplest version:	Fully, after prior approval by the insurer
Arm, hand, shoulder, leg or foot prostheses	
Breast, face and eye prostheses	
Orthoses for torso, arm, foot, head or neck	
Hearing aids	
Care products for incontinence or stoma patients	
Pessaries	
Shoe provisions other than orthotics	
Wig made from synthetic material	
Syringes and needles	
Aids for diabetes	
Walking aids	
Elastic stockings	
Oxygen equipment and accessories	
TV-loupe	
Pulmonary vibrator	
Nebuliser with mist tent	
External electric stimulator for chronic pain	
Equipment for positive expiratory pressure	
Portable external infusion pumps with accessories	
Additional reimbursement aids	
Glasses (spectacles, frame) or lenses regardless of prescription	€ 230.00 per 2 calendar years
Adhesive strips in a breast prostheses	Up to € 50.00 per 2 calendar years per prosthesis
Repair and inspection of orthopaedic shoes	€ 30.00 once during the period of use of the shoes
Adjustments to shoes (by orthopaedic shoemaker)	€ 50.00 per calendar year
Bed-wetting alarm (alarm equipment)	Purchase from a contracted supplier: fully Purchase from a non-contracted supplier: up to € 50.00 for life insurance
Aids for non-insulin dependent diabetes	€ 45.00 per calendar year
Other aids: the total costs of an aero chamber, belly band, orthotics (orthopaedic shoemaker) and unreinforced braces	€ 455.00 per calendar year
Stays	
Medically required stay in a hospital, rehabilitation centre or care hotel	Fully, up to a maximum of 365 days, after prior approval by insurer (if possible) and in cooperation with emergency services
Ambulance transport	
Ambulance transport (medically required)	Fully
(medically necessary) by car, taxi or public transport (medically required) by car, taxi or public transport	Fully, after approval by insurer. A personal excess of € 100.00 per calendar year applies
Other reimbursements	
Alternative medicine, therapies and medicines	Up to € 1,000.00 per insured person per calendar year
Contraception (including Nuva ring; Mirena (IUD); Implanon and contraceptive pill)	100%. No reimbursement will be granted for the purchase of condoms
Sterilisation in a hospital	100%. No reimbursement will be granted for costs of reversing the sterilisation
Abroad/Rest of the World	
Repatriation to the country of residence	Fully, after approval by emergency centre
Transport of mortal remains to home country	Fully, after approval by emergency centre
Vaccinations for holiday travel abroad	100% for consults, medicines and vaccinations to prevent malaria, DTP, yellow fever, typhoid, cholera, hepatitis A and B

Type of healthcare	Reimbursement
Psychological care	
Primary psychological care	Up to €455.00 per calendar year
Skin treatments	
All skin treatments at the direction of the GP	Up to €500.00 per insured person per calendar year, after approval by insurer
Prevention	
Preventative courses focused on losing weight, quitting smoking and heart problems	€150.00 per 2 calendar years
Preventative medical examinations for early detection of: cervical cancer (pap smear), breast cancer, electrocardiograms, diseases of the heart and blood vessels (up to once every 24 months), prostate cancer	Fully
Influenza vaccination	100% once per calendar year
Stutter therapy	
The costs of stutter therapy	€1,000.00 once during the running time of the insurance
Foot treatment / podiatry	
Podiatry (consultations and costs of measuring, manufacturing and supplying of podiatric soles and orthoses)	€70.00 per insured person per calendar year

Aevitae Dental Packages	
Dental costs according to the UPT-standard	Reimbursement including technical costs is granted annually for the maximum amount per insured person per year listed on your healthcare policy. Excluded from reimbursement are: costs related to orthodontics; external bleaching, regardless of the number of elements per jaw; materials for home bleaching, the cost of implants, with the exception of upper and lower dentures, lower dentures and upper denture; the cost of a dental technician and / or dental laboratory, missed appointments