



Cover overview 2018

Basic health insurance VGZ Ruime Keuze

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.

On the following pages, please find the budgets in the basic cover. 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.

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.

Reimbursement Table	VGZ Ruime Keuze
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)
Audiological care	
hearing tests, advice on hearing aids	•
Circumcision	
medically necessary circumcision	•
Delivery and maternity care	
• delivery at home	•
• delivery in birth clinic without medical necessity • delivery and maternity care in hospital without medical necessity	• € 211 per day (€ 245 less € 34 for personal contribution for maternity care)
• 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)
• maternity care in hospital for childbirth with medical necessity	•
Exercise therapy (including physiotherapy)	
number of treatments that applies to the healthcare types referred to below:	
• 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 ¹⁾)
- non-chronic conditions up to age 18	• 18 sessions per year
• pelvic physiotherapy for urine incontinence from age 18	• the first 9 treatments

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• supervised remedial therapy (walking training) for claudication, stage 2 Fontaine		• 37 sessions per 12 months
• remedial therapy in case of osteoarthritis of the knee or hip joint from age 18		• 12 sessions per 12 months
• occupational therapy		• 10 hours per year
Abroad		
urgent care during holiday and temporary stay abroad		• based on Dutch marketlevel rates
non-urgent healthcare abroad (subject to approval ¹)		• based on Dutch rates
Dietetics		
education 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 ¹)		• (some medications are subject to a personal contribution)
dietary preparations (subject to approval ¹) (liquid nutrition is subject to the Pharmaceutical Care Regulations)		•
General practitioner care		
this also includes: counselling for quitting smoking and foot care for diabetes mellitus		•
Medical aids		
medical aids and bandaging as listed in the Healthcare Insurance Regulations and the Medical Aids Regulations (subject to approval ¹)		• (some medical aids are subject to a personal contribution and/or maximum reimbursement amounts)
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		•
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.aevitae.com/zoek-vgz-zorgverlener		•
Plastic and/or reconstructive surgery		
for a specific medical indication (subject to approval ¹)		•
abdominal wall correction (subject to approval ¹)		• for specific indications

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upper eyelid correction (subject to approval ¹)	• for specific indications
Mental healthcare	
mental healthcare (GGZ) from age 18 • generalist basic GGZ • specialist GGZ (upon intake subject to approval ¹)	•
Rehabilitation	
including quick scan and cancer rehabilitation	•
geriatric rehabilitation	• (max 6 months)
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 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)
• 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))
Tissue and organ transplants	
if the transplant is performed in an EU or EER member state	•
Stay	
psychiatric or other hospital • GGZ institution (subject to approval ¹) • institution for first-line hospitalisation • rehabilitation institution (subject to approval ¹)	•
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 € 101 personal contribution per year)
• public transport or taxi	• (subject to a € 101 personal contribution per year)
Sensory disability care	
multi-disciplinary healthcare relating to a visual, auditive or communicative disability	•

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