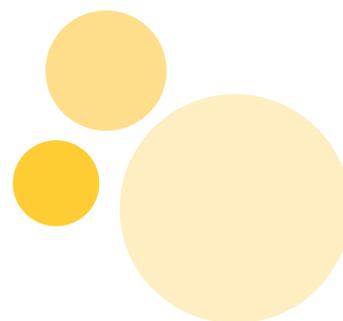


# Policy conditions 2019

## Aevitae Werknemers Zorg Pakket



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## I Definitions of terms

In this insurance contract the following terms are understood to mean:

### **Additional Insurance Policy(s)**

The insurances set out in these conditions of insurance.

### **Admission**

Admission in a (psychiatric) hospital, psychiatric ward of a hospital, rehabilitation institution, convalescent home or an independent treatment centre, when and as long as nursing, examination and treatment can only be offered on medical grounds in a hospital, rehabilitation centre or convalescent home.

### **Aevitae**

The authorised agent to whom authorisation has been granted by the health insurance company, as meant in article 1.1 of the Financial Supervision Act, with regard to the implementation of health care insurances.

### **Basic health insurance / Health care insurance**

The health insurance as laid down in the Dutch Health Care Insurance Act.

### **Birth centre**

A childbirth facility in or on the site of a hospital, possibly combined with a maternity care facility. A birth centre may be equated to a birth hotel and childbirth centre.

### **Calendar year**

The period that runs from 1 January up to and including 31 December.

### **Care group**

This is a group of care providers from different disciplines that together provide integrated care.

### **Care hotel**

An institution contracted by the insurer in which 24-hour care and service provision, consisting in any event of nursing and care, is guaranteed, in a hotel like setting.

### **Centre for Special Dentistry**

A university or centre considered as equivalent by the health care insurer providing dental treatment in special cases in which treatment requires a team approach and/or special expertise.

### **Centre for genetic research**

An institution which holds a licence under the Act on Special Medical Procedures for the application of clinical genetic testing and genetic counselling.

### **Child and youth psychologist**

A child and youth psychologist who is registered in accordance with the conditions laid down in Article 3 of the Individual Health Care Professions Act and is in the Register of Child and Youth Psychologists of the Dutch Institute of Psychologists (DIP).

### **Clinical psychologist**

A health care psychologist who is registered in accordance with the conditions referred to in article 14 of the Individual Healthcare Professions Act.

### **Consent (authorization)**

A written consent for the purchase of certain care that is provided by or on behalf us or the insurer is provided to you, prior to the purchase of this certain care.

### **Contract with preference policy**

This is defined as a contract between the insurer and the dispensing general practitioner wherein specific agreements are made on the preference policy and/or the delivery and payment of pharmaceutical care.

### **Day treatment**

Admission for less than 24 hours.

### **Dental surgeon**

A dental specialist who is registered in the specialists' register for oral diseases and dental surgery of the Dutch Dental Association.

### **Dentist**

A dentist who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

### **Diagnosis Treatment Combination (DTC) care product**

From 1 January 2012, new care services for specialist medical care are expressed in DTC Care Products. This process is called DTT (DTC's Towards Transparency). A DTC Care Product is a declarable benefit under the Health Care Market Regulation Act within the specialist medical care that is the result of the entire process of the diagnosis that the caregiver gives up to the (possible) treatment. The DTC process begins when you submit your request for care, and terminates at the end of the treatment, or after 365 days.

### **Dietician**

A dietician who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral

hygienist, remedial therapist, orthopist and podiatrist Decree’.

**Dispensing general practitioner**

The dispensing general practitioner or a resident pharmacist who is registered in the register of established pharmacists or a pharmacist who is allowed to assist in a pharmacy by pharmacists who are entered in this register or the legal person that provides the care by pharmacists who are registered in above-mentioned register.

**Dyslexia (severe)**

A reading and spelling disorder as a result of a neurobiological function disorder that is genetically determined and can be distinguished from other reading and spelling problems.

**EU and EEA state**

Includes the following countries other than the Netherlands in the European Union: Belgium, Bulgaria, Cyprus (the Greek part), Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Spain, the Czech Republic, the United Kingdom and Sweden.

Under convention provisions, Switzerland is considered as equivalent to these countries.

The EEA states (states who are party to the Agreement on the European Economic Area) are Liechtenstein, Norway and Iceland.

**Family**

One adult or two married or permanently cohabiting persons and the unmarried own, step, foster or adoptive children under 30 years of age, who are entitled to child benefit, benefit under the Student Finance Act 2000 / Study Costs Allowances Act or deduction of extraordinary expenses under tax legislation.

**Fraud**

The intentional perpetration of or attempt to commit forgery of documents, deception, prejudice to creditors or rightful claimants and/or embezzlement through the realization and/or execution of a contract of general insurance, aimed at obtaining a payment, compensation or service to which no right exists or to obtain insurance coverage under false pretences.

**General practitioner**

A physician who is registered as general practitioner in the register maintained by the HVRC (Registration Committee for general practitioners, geriatric specialists and physicians for the mentally handicapped, of the Royal Dutch Medical Association and exercises the general practice in customary manner.

**General remedial educationalist**

A general remedial educationalist who is registered in the NVO Register of General Remedial Educationalists of the Association of Educationalists in the Netherlands.

**Geriatrics specialist**

A physician who has followed the training for the geriatrics specialty and is registered in the register of geriatric specialists of the Royal Dutch Medical Association. This specialty only exists since 1 January 2009. This specialty is in succession to nursing home medicine. Physicians who commenced the training course before 1 January 2009, are registered as nursing home physicians, but are now also called geriatrics specialists.

**Group health insurance contract**

A collective agreement of health insurance (collective contract) concluded between Aevitae and an employer or legal entity with the aim of offering the affiliated participants the possibility of taking out health care insurance and any additional insurance cover under the conditions set out in this agreement.

**Health Care (Market Regulation) Act tariffs**

Tariffs as established by or pursuant to the Health Care (Market Regulation) Act

**Health care insurer**

The insurance company which has been authorized as such and provides (supplementary) insurance(s) within the meaning of the Health Care Insurance Act. Your health care policy states which company this concerns.

**Health care provider**

The health care provider or health care providing organization that provides health care.

**Health care psychologist**

A Health care psychologist who is registered in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

**Hospital**

An institution for medical specialist health care for nursing, examination and treatment of illnesses, which is approved as such in accordance with the rules drawn up by law.

**Independent treatment centre**

An institution for medical specialist health care for examination and treatment that is approved as such in accordance with the rules drawn up by law.

**Individual Health Care Professions Act**

Act on professions in individual health care. This act sets out the expertise and competencies of the care providers. The accompanying registers list the names of the caregivers who meet the legal requirements.

**Institution**

- 1 an establishment within the sense of the Care Institutions (Accreditation) Act;
- 2 a legal entity established abroad which provides care in the respective country in connection with the social security system existing in that country or which is aimed at providing care to specific groups of public officials.

**Insured person**

Everyone named as such in the policy document.

**Insurer**

The health insurance company which has been authorized as an insurance company, providing (supplementary) insurance(s) within the meaning of the Health Care Insurance Act.

**Integrated care**

A care programme organized around a particular disorder.

**Laboratory research**

Research by a legally accredited laboratory.

**Maternity centre**

An institution that provides obstetric and/or maternity care and that meets the statutory requirements.

**Maternity care**

The care provided by a qualified midwife or a nurse working as such.

**Medical consultant**

The physician who advises us in medical matters.

**Medical devices**

The provision in the need for functioning aids and bandages designated in the Health Insurance Regulations, taking into account the regulations established by the insurer with regard to consent requirements, periods of use and volume prescriptions.

**Medical specialist**

A physician who is registered in the register maintained by the Medical Specialists Registration Committee of the Royal Dutch Medical Association.

**Mental health care institution**

An institution which provides medical care related to a psychiatric disorder and is authorized as such.

**Multidisciplinary cooperation**

Integrated (chain) care that is supplied by multiple care providers in conjunction with different disciplinary backgrounds and wherein direction is necessary in order to provide the care process surrounding the insured party.

**Obstetrician**

An obstetrician who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

**Occupational physician**

A physician who is registered as occupational physician in the register established by the Social-Medical Registration Committee (SGRC) of the Royal Dutch Medical Association and acts on behalf of the employer or the occupational health and safety service wherein the employer is affiliated.

**Occupational therapist**

An occupational therapist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

**Oral hygienist**

An oral hygienist who has been trained in accordance with the oral hygienist's training requirements as listed in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree' and in the Health Care (Unsupervised Activities) Decree (Bulletin of Acts and Decrees 1997, 553).

**Orthodontist**

A dental specialist who is registered in the Specialists Register for Dentomaxillary orthopaedics maintained by the Dutch Dental Association.

**Pelvic physiotherapist**

A physiotherapist who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act and is also registered as a pelvic physiotherapist in the pelvic physiotherapy sub-register of the Central Quality Register (CKR) of the Royal Dutch Association for Physiotherapy (KNGF).

**Pharmaceutical care**

This is defined as:

- the handing over of medicines and dietary preparations designated in this insurance contract and/or
- advice and guidance such as pharmacists tend to offer for the benefit of medication assessment and responsible use, all this taking into account the Pharmaceutical Care Regulations established by the insurer.

**Pharmacy**

Pharmacy refers to: (Internet) pharmacies, pharmacy chains, hospital pharmacies, outpatient pharmacies and dispensing GPs.

**Physician**

Whoever is authorized under Dutch law to practice medicine and is registered as such by the competent authority in the context of the Individual Health Care Professions Act.

**Physiotherapist**

A physiotherapist who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act. The term physiotherapist also means a remedial gymnast/masseur according to Section 108 of the Individual Health Care Professions Act.

**Podiatrist**

A podiatrist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

**Policyholder**

The person who has entered into the insurance contract with us.

**Policy schedule**

The health insurance care policy (instrument) wherein the basic and supplementary insurances entered into between you (the policyholder) and the health insurance company are recorded.

**Preferential medicines**

Preferred products designated by the insurer within an identical group of mutually interchangeable medicinal products.

**Primary care psychologist**

A health psychologist who is registered in accordance with the conditions laid down in Article 34 of the Individual Health Care Professions Act and who meets the training and quality requirements as contained in the Primary Care Psychologists' Qualification Scheme of the Dutch Institute of Psychologists (NIP).

**Prosthodontist**

A prosthodontist who is trained in accordance with the so called 'Decree for training requirements and expertise for prosthodontists'.

**Psychiatrist/neurologist**

A physician who is registered as psychiatrist/neurologist in the register maintained by the Specialists Registration Committee of the Royal Dutch Medical Association. Neurologist may also be read in place of psychiatrist.

**Psychotherapist**

A psychotherapist who is registered in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

**Rehabilitation**

Examination, advice and treatment of a specialist medical, paramedical, behavioural and rehabilitative nature. This care is provided by a multidisciplinary team of experts, led by a medical specialist, connected to a rehabilitation institution in conformity with the rules laid down by law.

**Remedial therapist**

A remedial therapist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

**Sexological care provider**

Primary care psychologist, physician or nurse who, as a sexological care provider, is in the possession of a registration from the Dutch Association for Sexology (NVVS).

**Skin therapist**

A skin therapist who is trained in accordance with the Decree on skin therapist training and area of expertise (Bulletin of Acts and Decrees 2002, no. 626). This decree is based on article 3 of the Individual Health Care Professions Act.

**Specialist mental health care**

Diagnosis and specialized treatment of complex psychiatric disorders. The involvement of a specialist (psychiatrist, clinical psychologist or psychotherapist) is necessary.

**Speech therapist**

A speech therapist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

**Sports medical examination**

Taking an anamnesis (general and sports specific), performing a physical examination and performing (sports specific/additional) examination of the postural and movement apparatus, cardiovascular system and lungs in order to give (inexperienced) athletes a direct and responsible movement and sporting advice. There is no basis for care demand.

**Sports physical examination**

Sports associations require athletes to undergo a physical examination in order to practice the respective sport. (Sports) academies require potential students to undergo a physical examination in order to be admitted. There is no basis for care demand.

**Stay**

Admission with duration of 24 hours or longer.

**Treaty country**

Any state with which the Netherlands has concluded a social security treaty wherein an arrangement for the provision of medical care is included. These are defined as Australia (only temporary stay), Bosnia and Herzegovina, Cape Verde Islands, Croatia, Macedonia, Morocco, Serbia-Montenegro, Tunisia and Turkey.

**We/us**

Aevitae

**Wlz**

The Long Term Care Act (Wet langdurige zorg).

**Wmo**

The Social Support Act (Wet maatschappelijke ondersteuning).

**You/your**

The person insured. This is stated to in the policy document. 'You (the policyholder)' means the person who has entered into the insurance with us.

**Youth health care physician**

The physician employed as referred to in the Youth Care Act.

**Youth Care Agency**

An agency as referred to in article 4 of the Youth Care Act.

## II General terms and conditions

### Welcome to Aevitae

#### Article 1 Insured health care

##### 1.1 Content and scope of the insured health care

Your additional insurance entitles you to (compensation of the costs of) health care as described in these insurance policy terms and conditions.

##### 1.1.1 Collective health insurance agreement

The provisions of the collective agreement prevail if and insofar as they deviate from the conditions stated in these insurance policy terms and conditions. If those provisions no longer apply to the person covered by the insurance policy, then the provisions of the individual contract will be applicable again.

##### 1.2 Medical need

You are entitled to (compensation of the costs of) health care as described in these insurance policy terms and conditions, provided you, within all fairness, rely on the content and scope of the type of health care and provided the type of health care is suitable and effective. The content and scope of the type of health care is partly determined by what the health care providers concerned 'usually provide'. The content and scope is also determined by the current level of scientific developments and standard practices, as defined using the Evidence Based Medicine (EBM) method. If there is no current level of scientific developments or no known standard practices, then the content and scope of the health care is determined by what is considered responsible and appropriate care within the field concerned.

##### 1.3 Health care providers

Your health care provider must meet certain conditions. These conditions are statutory for many health care providers and generally, their medical title is protected by law. This is the case, for example, for a general practitioner, medical specialist, dentist, physiotherapist and health care psychologist. The conditions to be met by a health care provider for whom we have set supplementary conditions can be found in the relevant health care article.

For a number of types of health care, we have contracted, appointed or recognized certain health care providers. You will receive no or reduced compensation if you use a non-contracted, non-appointed or non-recognized health care provider for these types of health care. This will be specified in the relevant health care articles. For the other types of health care, you are free to choose a health care provider provided that the other stipulations in these insurance policy terms and conditions are met.

An overview of the health care providers who have been contracted or appointed by us and of the compensation awarded for non-contracted health care providers is available on our website or can be requested by telephone. The recognized health care providers are listed in the relevant health care article. We have made specific agreements with some health care providers. They are our preferred health care providers. Preferred health care providers are specified in the relevant health care article.

##### 1.4 Compensation of the cost of health care

You are entitled to compensation of the cost of health care up to the maximum Health Care Market Regulation Act rates applicable in the Netherlands. If no Health Care Market Regulation Act rates apply, the costs will be reimbursed up to a maximum of the reasonable market price applicable in the Netherlands. If you receive health care from a health care provider who is contracted by us, then the costs of the health care are reimbursed based on the rate which has been agreed with the health care provider concerned.

If you receive treatment from a non-contracted health care provider, then it is possible that you will not be reimbursed or that you will receive less compensation. You can find more information in the relevant health care article or you can request further details.

If there is a budget for a certain type of health care, then the total compensation will not be more than the maximum amount of the budget stated in the relevant health care article.

## 1.5 Claiming compensation

Many health care providers send their invoices directly to us. If you receive an invoice yourself, then you can submit it online via My Aevitae.

You can also complete a declaration form and send this to us together with the original invoice. We do not accept copies of invoices or reminders. It is important that the invoice includes the name of the person covered by the insurance policy, the treatment, the date of the treatment, the invoice amount and the signature of the health care provider. The invoice must be itemized in such a way that it is immediately clear to us what compensation we have to pay. You can submit invoices up to three years after the start of the treatment.

Foreign invoices must have detailed specifications and be written in English, Spanish, French or German. If we deem it necessary, we can request you to have an invoice translated by a sworn translator. We will not reimburse you for the cost of the translation.

## 1.6 Direct payment

We have the right to pay the costs of health care directly to the health care provider. As a result, you have no right to compensation.

## 1.7 Settlement of the costs

If we pay the health care provider directly and pay more than we are obliged to pay or the costs of the health care are to be met by yourself, then you, as the policy holder, owe us the costs of the health care. We will charge you for these costs at a later date. You will be obliged to pay these costs. We can settle these costs with compensation still owed to you.

## 1.8 Referral, prescription or permission

For some types of health care, you require a referral, a prescription and/or prior, written permission which shows that you require the health care. You can find more information in the relevant health care article.

If a referral or a prescription is required, then you can request this from the health care provider stated in the article. This is usually the general practitioner. If permission is required, then you require our permission prior to receiving the health care. This permission is also referred to as authorization.

### Contracted health care provider

If you receive health care from a health care provider who is contracted by us, this provider will assess for us whether you meet the requirements. For some types of health care, it has been agreed that we will assess the request for care ourselves. In that case, the health care provider will send us the request. If, for privacy reasons, you do not wish your request to be assessed by your health care provider, then you can also submit your request directly to us.

### Non-contracted health care provider

If you receive health care from a non-contracted health care provider, then you must request permission from us to do so prior to receiving the health care.

## 1.9 Derived rights

You are entitled to (compensation of the costs of) health care if the treatment or delivery takes place during the term of the supplementary insurance. If treatment takes place over the course of two calendar years and the health care provider is allowed to send one total invoice (diagnosis-treatment combination), then the costs will be reimbursed provided the treatment commenced within the term of the supplementary health insurance.

When these insurance policy terms and conditions refer to a (calendar) year, then the actual date of treatment or date of delivery stated by the health care provider determines the (calendar) year to which the costs involved should be attributed.

## 1.10 Exclusions

There is no right to health care or reimbursement of health care costs:

- 1.10.1 That are related to illnesses or abnormalities which existed before or during the time at which the insurance policy was taken out and which the person covered by the insurance policy knew of or should have known of or which he was experiencing the symptoms of and which Aevitae was not informed of in writing. This exclusion does not apply if and insofar as the insurance came into effect without medical or dental screening.
- 1.10.2 Of written certificates, administrative costs, costs of appointments not kept or costs incurred as a result of late payment of health care providers' invoices.
- 1.10.3 Incurred as a result of gross negligence or intent.
- 1.10.4 Consisting of personal contributions or excess payable under the terms of any other insurance, unless stipulated otherwise in these insurance policy terms and conditions.

- 1.10.5 That could be claimed under the Long-term Care Act (Wet langdurige zorg), the Youth Act (Jeugdwet) or the Social Support Act (Wet maatschappelijke ondersteuning), if the insured person is covered under the Act.
  - 1.10.6 That could be claimed under another insurance policy, whether or not of a previous date or under any law or other provision provided the insurance coverage is not available from Aevitae. In that case, this insurance policy is the last insurance policy applicable. Only the costs which exceed the amount the person covered by the insurance policy could claim elsewhere will be eligible for reimbursement.
  - 1.10.7 That can be claimed or could be claimed under the Health Care Insurance Act if you are obliged to be insured according to that law.
  - 1.10.8 Caused by or resulting from armed conflict, civil war, uprising, civil disorder, riots or mutiny.
  - 1.10.9 Caused by, incurred during or resulting from nuclear reactions, irrespective of how they came about. This exclusion does not apply in the case of damage caused by radioactive nuclides situated outside a nuclear facility that are used or intended to be used for industrial, commercial, agricultural, medical, scientific or security purposes, provided there is a valid permit issued by the national government for the manufacture, use, storage and disposal of radioactive substances (in this context, a 'nuclear facility' is a nuclear facility as defined in the Wet Aansprakelijkheid Kernongevallen (Nuclear Incidents (Third Party Liability) Act). The stipulations of the previous sentence do not apply insofar as a third party is liable under Dutch or foreign law for the damage sustained.
  - 1.10.10 Or compensation for damage indirectly resulting from acts or omissions by Aevitae.
- 1.11 Entitlement to (compensation of the costs of) health care and other services as a result of terrorist actions**
- The following rule is applicable if you require health care as a result of one or more terrorist actions. If the total amount which is claimed in one year from damage insurers, life insurers or funeral insurers is greater than, according to the Nederlandse Herverzekeringsmaatschappij voor Terrorisemeschaden N.V. (NHT) (Netherlands Reinsurance Company for Terrorism Losses), the maximum amount which this insurance company reinsures per year, you are only entitled to compensation of a certain percentage of the costs or of the value of the health care. The NHT determines this percentage. This applies to damage insurers, life insurers and funeral insurers (including health care insurers) to whom the Wet op het financieel toezicht (Financial Supervision Act) is applicable.

The exact definitions and stipulations with regard to the aforementioned entitlement are included in the Clauses Sheet Terrorism Cover by the Dutch Reinsurance Company for Terrorism Losses.

## Article 2 General conditions

### 2.1 Basis of the health insurance

The health insurance agreement is agreed based on the information which you have specified on the application form or which you have given to us in writing.

### 2.2 Supplementary insurance

The health insurance agreement is applicable to the supplementary insurance stated on the policy summary sheet. These health insurance policy terms and conditions are part of the health insurance agreement and are applicable to the supplementary insurance.

If you have employee-related supplementary insurance based on the collective agreement agreed between your employer and Aevitae, then the compensation from the employee-related package is applicable to you. In that case, you are not entitled to (compensation of the costs of) this health care based on this supplementary insurance.

### 2.3 Accompanying documents

These health insurance policy terms and conditions refer to other documents. These documents are part of the terms and conditions as far as they are applicable. It concerns the following documents:

- Appendix 1 of the Besluit zorgverzekering (Health Care Insurance Decree).
- The Health Care Insurance Regulations.
- The Clauses Sheet Terrorism Cover
- The list of contracted health care providers.
- These documents can be found on our website or may be requested by telephone.

### 2.4 Fraud

Material inspection and fraud investigations are carried out in accordance with what has been stipulated for the health care insurance by or under the Health Care Insurance Act.

If you commit fraud, then you lose your right to (compensation of the costs of) health care. You will also have no right to (compensation of the costs of) health care for which you was not found to have committed fraud (partial fraud). We will also reclaim any compensation which has been paid to you.

The consequence of fraud is that we will register your personal details and the personal details of any accomplices or co-fraudsters in the Incident Register of the insurer. This Incident Register is registered with the Dutch Data Protection Authority (AP) and is managed by the health care insurer.

We may also register your personal details and the personal details of any accomplices or co-fraudsters:

- With the Centrum Bestrijding Verzekeringsfraude (Centre for Combating Insurance Fraud) of the Verbond van Verzekeraars (Association of Insurers).
- In the internal and external observation systems recognized by the financial institutions: the Internal Reference Register (IVR) and the External Reference Register (EVR).

The health care insurer may also report fraud to the police, the justice department and/or the Fiscal Information and Investigation Service/Economic Investigation Service (FIOD-ECD).

The consequence of fraud relating to an insurance policy you have with us is that your supplementary insurance policy and any (damage) insurance policy you may have with Aevitae or the health care insurer may be terminated. You will then not be able to agree any supplementary insurance policy or any damage insurance policy with Aevitae or the health care insurer for a period of 8 years.

We are entitled to claim back from you the required investigation costs.

## 2.5 Protection of personal information

We take your privacy very seriously. Collecting and processing your personal details is necessary for concluding and performing your healthcare or other insurance and any supplementary policies. We will enter your personal details in our system of insured persons records.

Your personal details will be processed for the following purposes:

- for concluding and performing your insurance contracts or financial services;
- for inspections and/or checks among insured, healthcare providers and/or suppliers to ensure the healthcare services have actually been delivered;
- for research into the quality of healthcare delivered as perceived by our insured;
- for statistical analysis;
- for compliance with statutory obligations;
- in the context of the security and integrity of the financial sector (preventing and combating fraud);
- if you participate in a group contract: for exchanging data with the contract party to the group contract for assessing your entitlement to premium discounts.

Processing your personal details is subject to privacy legislation, including the Private Data Protection Act, the ZN Code of Conduct for Processing Private Data Healthcare Insurers, the General provisions BSN Act, the Application of BSN in healthcare Act, and the Privacy Declaration of Coöperatie VGZ U.A. Please find the Code of Conduct and the Privacy Declaration on our website.

It is mandatory for us to use your BSN (citizen service number) in our administrative system and in communications (data exchange) with the healthcare providers. The BSN is also used in data exchange on expense forms. Both are completed on a statutory basis.

We may decide to check your data at CIS Foundation (CIS) for the security and integrity of the financial sector, [www.stichtingcis.nl](http://www.stichtingcis.nl).

## 2.6 Announcements

You will be considered to have received all announcements sent to the last address known to us. We always use the address given in the municipal personal records database.

## 2.7 Right of withdrawal period

When taking out a supplementary health insurance policy, you, as the policy holder, have the right to withdraw from the policy any time during the first 14 days. You can terminate the supplementary insurance policy in writing within 14 days after entering into the agreement or within 14 days after you have received the health care policy, whichever is the latter. The health care insurance policy will then be considered as not having been taken out.

## 2.8 Dutch law

The supplementary insurance is governed by Dutch law.

## Article 3 Payments

### 3.1 Due premium

The policy holder is obliged to pay a premium. On the death of the policy holder, the premium is due until the day of death. If the supplementary insurance policy is altered, then we will recalculate the premium commencing from the date that the insurance policy was altered.

### 3.2 Premium reduction for a collective agreement

3.2.1 The premiums and terms and conditions as agreed in the collective agreement are applicable from the day that you participate in the collective agreement.

3.2.2 From the day that you are no longer entitled to participate in the collective agreement, the premium reduction and the terms and conditions agreed in the collective agreement will no longer apply. From that day, the supplementary insurance policy will be continued on an individual basis.

3.2.3 You may only participate in one collective agreement at a time.

### 3.3 Payment of the premium, (legal) excess, legal contributions and costs

3.3.1 Unless agreed otherwise, you are obliged to pay the premium and (foreign) legal contribution in advance for all the people covered by the insurance policy every month. If you pay the premium in advance for the whole year in a single payment, you will receive a reduction on the premium to be paid. The amount of this reduction is stated on the policy summary schedule.

3.3.2 For payments by deposit transfer, we may charge €0.50 per transfer.

3.3.3 You can grant us permission to direct debit the premium, the (legal) excess, the personal contributions and other costs.

Two separate authorizations are required: one for granting permission for direct debiting the premium and one for direct debiting the (legal) excess, the personal contributions and other costs.

3.3.4 If you have authorized Aevitae B.V. to write off excess or other amounts by direct debit from your account, you (policyholder) will receive a notification of the direct debit by us. We try to send this notification to you (policyholder) a few days before we collect the outstanding amount.

### 3.4 Settlement

You may not settle any outstanding amounts of money against money which we owe you.

### 3.5 Non-timely payment

3.5.1 If you do not pay the premium, the (mandatory) excess, personal contributions or any other costs in time, we send you a payment reminder. If you do not pay within the time of 14 days stated, we can suspend your coverage. In that case, there is no right to (compensation of the costs of) health care from the last premium payment due day before the reminder. In the event of the insurance coverage being suspended, you are still obliged to pay the insurance premium.

3.5.2 In the event of non-timely payment, we also have the right to terminate any supplementary insurance policies. In the event of termination, the supplementary insurance can be reinstated after payment of the outstanding amount and any additional costs. You will have to apply for this reinstatement in writing within one month after you have paid all of your outstanding costs. Your supplementary coverage will resume from the first day of the month following your payment. If your request exceeds the term of one month after your payment, the starting date of your supplementary insurance will be January 1st of the following calendar year. The supplementary insurances will not be automatically reinstated. You have to apply for it.

3.5.3 We may charge for the administration costs, (extra)judicial collection charges and statutory interest.

3.5.4 If you have previously received a reminder for the non-timely payment of the premium, legal contributions, personal contributions or other costs, we do not have to remind you in writing separately in the case of non-timely payment of a subsequent invoice.

3.5.5 We have the right to settle overdue premium payments and costs with any compensation of costs for health care you have claimed from us or other sums of money which we owe you.

3.5.6 If we terminate the supplementary insurance on account of the non-timely payment of the owed premium, we have the right to not enter into an insurance agreement with you for a period of five years.

## Article 4 Other obligations

You are obliged:

- To ask the doctor in charge of your case to inform our medical consultant of the reason for admission.
- To cooperate with our medical consultant or employees who are charged with the task of ensuring that all the information necessary to fulfil the supplementary insurance is obtained.
- To inform us of facts which (may) result in the possibility of recovering costs from (possibly) liable third parties and to provide us with the necessary information in connection to this. You may not agree any arrangement with a third party without our prior, written approval. You must refrain from actions which may harm our interests.
- To inform us as soon as possible of facts and circumstances which are important for correctly fulfilling the supplementary insurance. This includes the starting and end dates of a period of detention, a divorce or separation, moving home, a birth, adoption or a change of bank account. We accept no responsibility in the case of omission from your side.

If you do not fulfil your obligations and our interests are damaged as a result, we may suspend your right to (compensation of the costs for) health care.

## Article 5 Alterations to the premium and the terms and conditions

### 5.1 Alterations to the premium and the terms and conditions

We have the right to alter the premium, as well as the terms and conditions, of the supplementary insurance at any time. We will inform you, as the policy holder, of this in writing. Any alterations will be implemented on a date to be determined by us.

### 5.2 Right of termination

If we alter the premium and/or the terms and conditions of the supplementary insurance in a way which is disadvantageous to you, you are entitled to terminate the insurance agreement up to a month after you have been informed of the alteration with effect from the day that the alteration takes effect. You do not have this right of termination if an alteration to the insurance terms and conditions is a direct result of legal measures, legal regulations or legal stipulations.

## Article 6 Commencement, duration and termination of the supplementary insurance

### 6.1 Commencement and duration

The insurance agreement comes into force on the day on which the health care insurance commences or the first day of the calendar year. If you apply for health care insurance from us, then you give us permission to terminate your old health care insurance with a Dutch insurer. This permission also applies to the supplementary insurance. If the supplementary insurance does not have to be terminated, then you must state this on the application form.

The supplementary insurance is entered into for the calendar year in which the supplementary insurance takes effect. After this period has expired, the supplementary insurance will be automatically extended for a period of one calendar year.

### 6.2 Acceptance for supplementary insurance

#### 6.2.1 Health care insurance

You can agree the supplementary insurance as an addition to the health care insurer's health care insurance, but you are not obliged to do so. Medical selection may be required for the supplementary insurance. Furthermore, an age limit may apply.

#### 6.2.2 Family cover

You can agree the supplementary insurance as an addition to our health care insurance, but you are not obliged to do so. Medical selection may be required for the supplementary insurance. Furthermore, an age limit may apply. A supplement to the premium may be applicable in the following cases:

- You did not take out a basic health insurance with us;
- The health care insurer of your supplementary insurance is different from the health care insurer of your basic health insurance.

### 6.2.3 Alterations to supplementary insurance

You can alter your supplementary insurance. The stipulations of 6.2.2 will then apply. The person covered by the insurance policy must inform us of the alteration by no later than 31st December. The change will then become effective as per 1 January 2018 (with retroactive effect if submitted after 1 January). Relating to healthcare subject to reimbursement periods of more than one calendar year, such terms will continue if supplementary insurance policies are amended within Aevitae. This means that any reimbursements paid out previously pursuant to a previous supplementary insurance policy will be transferred to the new supplementary insurance policy. This is subject to the condition that your new supplementary insurance policy covers reimbursement of this service or treatment.

### 6.3 Termination by law

6.3.1 The supplementary insurance is terminated by law on the day following the day on which:

- The health care insurer is no longer allowed to offer or provide insurance as a result of an alteration or withdrawal of its license to act as an insurance company.
- The person covered by the insurance policy passes away.
- The health care insurer stops offering and providing the supplementary insurance.

You, as insurance policy holder, are obliged to inform us as quickly as possible of the death of a person covered by the insurance policy or of any other facts and conditions concerning the person covered by the insurance policy which have led to or could lead to the end of the supplementary insurance. We will send you proof of termination as quickly as possible once we have determined that the supplementary insurance is terminated or will be terminated.

If the supplementary insurance ends because we stop offering the supplementary insurance concerned, we will inform you, as the insurance policy holder, of this no later than three months before the supplementary insurance ends.

### 6.4 Times when the insurance policy may be terminated

6.4.1 Annually

- The policy holder can terminate the supplementary insurance on 1st January of every calendar year on the condition that we receive notice of such no later than 31st December of the previous year;

6.4.2 Intervening times

The policy holder may terminate the supplementary insurance in the intervening time in writing:

- In the event of an alteration to the premium and/or the terms and conditions as stated in article 5.2.
- At the same time as when the health care insurance is terminated.

6.4.3 To terminate the supplementary insurance as stated in articles 6.4.1 and 6.4.2, you may also use the termination service provided by the Dutch Health Care Insurers.

### 6.5 Termination, annulment or suspension of the supplementary insurance

We can terminate, annul or suspend the supplementary insurance in writing:

- On account of non-timely payment of money owed as stated in article 3.5.
- If fraud has been committed (see article 2.4).
- If you have deliberately not provided us with information, have deliberately provided us with incomplete information or have deliberately provided us with incorrect information which is (or can be) disadvantageous to us.
- If you have acted with the purpose to mislead us or if we would not have provided supplementary insurance if we had known the real state of affairs. In these cases, we can terminate the supplementary insurance within two months of discovery with immediate effect. In these cases, we are not obliged to pay any compensation or can opt to reduce the compensation. We can settle any money to be reclaimed with outstanding payments for compensation.

## Article 7 Complaints and disputes

### 7.1 Complaint Management

7.1.1 You can be sure that all matters concerning your supplementary insurance will be taken good care of. Nevertheless, it is possible that not everything will be as you would wish.

We will be glad to hear your complaints and suggestions. You can send your complaints to: Klachtenmanagement, Postbus 2705, 6401 DE Heerlen, the Netherlands. You can also send an e-mail to [klachtenmanagement@aevitae.com](mailto:klachtenmanagement@aevitae.com). The Complaint Management department deals with complaints on behalf of the management.

7.1.2 You will receive a reaction to your complaint within 30 days. If you are not satisfied with the decision or if you do not receive a reaction within 30 days, you can place your complaint or dispute before the Stichting Klachten en Geschillen Zorgverzekeringen (SKGZ), Postbus 291, 3700 AG Zeist, the Netherlands, [www.skgz.nl](http://www.skgz.nl). You can also place your dispute before the authorized judge.

## **7.2 Complaints about our forms**

- 7.2.1** If you feel there is no need for a certain form or that a form is too complicated, then you can send your complaint to: Klachtenmanagement, Postbus 2705, 6401 DE Heerlen, the Netherlands. You can also send an e-mail to [klachtenmanagement@aevitae.com](mailto:klachtenmanagement@aevitae.com).
- 7.2.2** You will receive a reaction to your complaint within 30 days. If you are not satisfied with the answer or do not receive a reply within 30 days, you can place your complaint before the Dutch Health Care Authority, care of the Informatielijn/Meldpunt, PostbusBox 3017, 3502 GA Utrecht, the Netherlands or send an email to [informatielijn@nza.nl](mailto:informatielijn@nza.nl). The website of the Dutch Health Care Authority ([www.nza.nl](http://www.nza.nl)) explains how to submit a complaint about forms.

## **Article 8 Health care and waiting list mediation**

You have the right to mediation for health care if there is a unacceptably long waiting list for treatment by a health care provider who is allowed to provide the care according to the supplementary insurance policy. You can call upon our Medical Guarantee department for this health care mediation. You can also call upon this department for general questions about health care. Issues include finding a health care provider with specific expertise or needing help to find your way in the health care system. We will discuss what your options are.

## III Reimbursements

### Werknemers Zorg Pakket

The reimbursements of the Werknemers Zorg Pakket prevails over the reimbursements set out in the supplementary insurance that you have chosen. The highest reimbursement applies in case of a double reimbursement.

#### Article 1 Dietary Advice

We will reimburse the costs of dietary advice by a dietician up to € 500,00.

##### Condition to reimbursement

We reimburse the costs after referral by a general practitioner, company doctor, dentist, medical specialist or dental surgeon.

#### Article 2 Physiotherapy and Cesar/Mensendieck Remedial Therapy

We will reimburse:

- The costs of treatment by a physiotherapist;
- The costs of treatment by a remedial therapist.

##### Conditions for reimbursement

- We will reimburse the full costs if the treatment is provided by a care provider whom the health insurer has an agreement with;
- if the treatment is performed by a care provider whom the health care insurer has not entered into an agreement with: a maximum of 80% of the contracted rates will apply, as these are agreed upon for the treatments in question between the health care insurer and the concerning care providers;
- the care must be provided by a (pediatric) physiotherapist, manual therapist or Cesar/Mensendieck remedial therapist;
- we will only reimburse the costs if you have been referred by a general practitioner, a dentist or a medical specialist. If you visit a physiotherapist contracted by the health care insurer, a referral will not be necessary;
- the reimbursement is maximized up to the amount that has been agreed upon between the health care insurer and the concerning health care provider.

##### Exclusions

- We will not reimburse any costs of antenatal and postnatal exercises, sports massage, work/occupational therapy and individual or group treatment or any type of fitness that only aims to improve the physical condition and well-being by training;
- if, under the Werknemers Zorg Pakket, you are entitled to reimbursement of the costs for the above-mentioned care, the right to reimbursement from the other supplementary insurances expires.

#### Article 3 Household assistance

Reimbursement of the costs of household assistance is paid up to a maximum of 30 hours per calendar year, divided into blocks of at least 3 hours per day. This means up to 10 blocks of 3 hours.

##### Description

- Providing household assistance to the insured person, who is in need of household assistance, in the event of temporary absence due to illness, an accident or admission in a hospital of the insured person or his/her partner.
- Providing household assistance to the insured person to improve recovery from injuries. At the moment the care is requested, a resumption of everyday activities is expected within three months.

Household assistance includes the general organization of the household, such as the usual cleaning activities, preparation of meals, taking care of the members of the family and doing the groceries.

Household assistance is provided at the home address of the insured person, as is known by the healthcare insurer.

Household assistance is aimed at:

- the prevention of absence during calamities in the family situation;
- improving recovery from injuries.

#### **Bills from abroad**

The bills preferably need to be drawn up in Dutch, French, German, English or Spanish.

When we deem it necessary, we can request you to have a bill translated by a sworn translator. We will not reimburse the costs of the translation.

#### **Conditions for reimbursement**

- Household assistance is provided by an organization contracted by the insurer. This care can be requested on working days from 07:00 to 20:00 with the exception of weekends and holidays.
- The care is provided for the following indications: temporary breakdown resulting in absence of the insured person or his partner due to illness, and an accident or hospitalization where recovery can be expected within 3 months.
- A referral from a company doctor is necessary.

#### **Exclusions**

In case you have any questions regarding household assistance, Aevitae can be contacted during office hours from 9 am to 5 pm by calling the following phone number 088 - 35 35 763.

- temporary absence as a result of a chronic disorder does not entitle you to household assistance;
- the care is scheduled in advance for the entire period;
- household assistance does not include nursing, medical activities or body care.

## **Article 4 Prevention**

We reimburse the following treatments, courses, consultations and tests. The reimbursement is € 750.00 and is maximized for all treatments listed below, not per type of care.

### **A Courses and information by a home care organization, patients' associations, the GGD, a RIAGG, maternity center, aimed at improving health and preventing health problems.**

- Preventative courses and information must be aimed at improving health and preventing health complaints by improving the current lifestyle;
- Preventative courses and information must be aimed at learning to deal with a disease and/or disorder.

The courses need to be taught by a home care organisation, the GGD (Area Health Authority), a RIAGG (regional institute for mental welfare) or a patients' association that is affiliated with the NPCF (The Federation of Patients and Consumer Organisations in the Netherlands) or the Regionaal Platform Consumenten Patiënten (Regional Patients and Consumers' Platform).

### **B EHBO Course**

The first aid (EHBO) courses must be provided by a First Aid (EHBO) association, the Oranje Kruis (Orange Cross) organisation, or an educational institution recognized by the NIBV.

### **C Reanimation course**

A reanimation course given by a Reanimation partner of the Nederlandse Hartstichting (Dutch Heart Foundation).

### **D Weight loss consultant**

The consultant must be a practising member of the Dutch Association of Weight Loss Consultants (Beroepsvereniging Gewichtsconsulenten Nederland: BGN).

### **E Health Check**

Integral medical health check, aimed at prevention or early detection of diseases and conditions, followed by an advice. You can choose a basic- or extensive health check once per 2 calendar years.

The basic test with a personal contribution of € 25,00 consists of the following tests:

- general health questionnaire;
- measuring blood pressure, girth and BMI (Body Mass Index);
- blood test: cholesterol and glucose;
- urine test: protein, blood and glucose;
- lung function test;
- vision test;
- final report in writing with an advice and the test results.

The extensive test with a personal contribution of € 50,00 grants the following additions to the basic test:

- audiological screening;
- cycling test;
- personal lifestyle interview.

**F Flu vaccination**

We reimburse the costs of preventative flu vaccination.

**G Incontinence therapy**

Guidance and training in the context of dealing with and limiting incontinence complaints by a physician, physio or remedial therapist or a district nurse.

**H Sports Medical Examination**

We reimburse the costs for sports medical examination and physical tests in a sports-medical centre.

**Conditions for reimbursement**

- The sports-medical centre must be recognized and meet the requirements of the Federation of Sports Medicine Associations (Federatie Sport Medische Instellingen).
- There is no basis for care demand.

**I Medical examination for the renewal of a driving license**

Reimbursement of the medical costs that may be necessary for the renewal of a driving license by a certified company doctor, medical specialist or general practitioner.

**J Preventative vaccinations/ malaria medication**

We reimburse the costs of consultations, medicines and vaccinations to prevent illness during a holiday or business trip abroad.

**K Care by a Menopause consultant**

We reimburse 8 consultations up to a maximum of € 40.00 per consultation for information, advice and treatment for menopausal women by a menopause consultant.

**L Quit smoking**

We reimburse the costs for courses and information aimed at quitting smoking. These courses are given by the GGD or Stivoro. The supportive medications are included in the reimbursement as well.

## Article 5 Sexological care

We reimburse the costs of sexological care up to a maximum of € 500.00 per calendar year.

**Conditions to reimbursement**

- The practitioner works as a sexologist and is a member of the Dutch Society for Sexology (NWS).
- You must have a written referral from the general practitioner, or in case of work related complaints a referral from a company doctor.

**Exclusions**

If, under the Werknemers Zorg Pakket, you are entitled to reimbursement of the costs for the above-mentioned care, the right to reimbursement from the other supplementary insurances expires.

## Article 6 Taxi transport

We reimburse a maximum of € 350.00 per calendar year for taxi transport between the place of residence and the work location of the insured party, insofar as use of public transport or private transport is not possible due to medical reasons.

### Conditions to reimbursement

- The transport must be provided by a transporter contracted by the insurer and a referral from the company doctor is necessary.
- The application for an authorization must be accompanied by a medical statement from the general practitioner or attending specialist where it is clear that public transport and/or private transport is not possible on grounds of severe mobility limitations.