

In control of the best healthcare for you

Health Insurance 2018 of
Nationale-Nederlanden Zorg



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Your health is very important and you want to take good care of it. Naturally, you want to choose the best healthcare plan. A health insurance policy from Nationale-Nederlanden is the right choice. It offers good cover of your medical expenses. You can decide how comprehensive your cover is, so that you always have the right insurance for your wishes.

In control of the best healthcare for you

When it comes to your health, you want to choose your own physician. We want you to be able to choose the best healthcare. So with us you have a free choice of healthcare providers and can insure what you think is necessary.

Nationale-Nederlanden has a basic insurance policy and various supplementary insurance policies that offer extensive coverage. We also provide excellent service and a wide range of extras.

The benefits of Nationale-Nederlanden for you are:

- Free choice of healthcare providers. You decide which healthcare specialist you go to.
- Free second opinion from a top Dutch or international specialist from Best Doctors®.
- You can call the Nationale-Nederlanden Gezondheidslijn 24/7. You will receive expert healthcare advice with a single phone call.
- You can manage all your health insurance issues online with Mijn NN Zorgverzekering.
- We will help you find the best healthcare provider for your needs.
- You can also change your supplementary insurance policy once a year in response to changes in your personal situation.

This brochure contains all you need to know about our health insurance.



What do we insure?

You are well insured with Nationale-Nederlanden. The Health Insurance Restitutie is the basic policy. The content of the basic insurance scheme is determined by the government and this insurance is mandatory for everyone living or working in the Netherlands.

The Health Insurance of Nationale-Nederlanden is a reimbursement-based policy, which means that you are free to choose your own healthcare and your own doctor or hospital. Even if Nationale-Nederlanden does not have a contract with the healthcare provider you visit, we reimburse the bill.

Excess

The statutory mandatory excess for the basic insurance is € 385 for each insured person from the age of 18 in 2018. With Nationale-Nederlanden, you can also opt for a voluntary excess on top of the mandatory excess, which entitles you to a discount on your premium. You can increase your excess by € 100, € 200, € 300, € 400 or € 500. The higher your excess, the bigger your discount.

The excess only applies to the expenses covered by the basic insurance scheme. It does not apply to:

- Visits to and treatment by your GP;
- Obstetric care;
- Maternity care;
- Medical aids on loan;
- After-care for kidney or liver donors;
- Travel expenses of transplant donors;
- Chain healthcare (where different healthcare providers decide on the best treatment for you).
- Nursing and care provided by community nurses;
- Care reimbursed under your supplementary insurance;
- Care for children up to the age of 18.

To find out more about reimbursements under the basic insurance scheme, go to www.nn.nl/zorgverzekering



Nationale-Nederlanden supplementary insurance

Are you looking for more extensive coverage? There are six supplementary policies to choose from: Start, Extra, Compleet, Comfort, Top and Zilver. (The Zilver policy comprises supplementary and dental insurance).

The key reimbursements

With our wide range of supplementary insurance policies, you will have no trouble finding the ideal package for your needs. The table below shows at a glance the key reimbursements under our supplementary insurance policies.

The key reimbursements

	Urgent treatment dental care medical treatment abroad	Physiotherapy	Accident coverage	Statutory personal contribution for medical aids	Alternative medicines	Glasses and contactlenses	Orthodontics up to the age of 18
Start	Supplemented to 100%	6 sessions per year	Up to € 10,000 per event				
Extra	Supplemented to 100%	9 sessions per year	Up to € 10,000 per event	Maximum € 500 per year	€ 250 per year, maximum € 50 per day		80% of a maximum of € 1.000 (once during the term of the policy)
Compleet	Supplemented to 100%	27 sessions per year	Up to € 10,000 per event	Maximum € 1,000 per year	€ 500 per year, maximum € 50 per day	Maximum € 100 every 2 years	80% of a maximum of € 1,750 (once during the term of the policy)
Comfort	Supplemented to 100%	36 sessions per year	Up to € 10,000 per event	Maximum € 1,250 per year	€ 1.000 per year, maximum € 50 per day	Maximum € 150 every 2 years	80% of a maximum of € 2.250 (once during the term of the policy)
Top	Supplemented to 100%	100%	Up to € 10,000 per event	Up to € 1,500 per year	€ 1.500 per year, maximum € 50 per day	Maximum € 500 every 2 years	100%
Zilver	Supplemented to 100%	12 sessions per year	Up to € 10,000 per event		€ 250 per year, maximum € 25 per day	Maximum € 100 every 2 years	

See the Package Comparer 2018 for a complete list of the reimbursements under the supplementary coverage



Dental care insurance of Nationale-Nederlanden Zorg

The Tandengaaf supplementary insurance reimburses 100% of the costs of treatment by dentists and oral hygienists. This includes the costs of preventive treatment, check-ups and general dental care, including technical work. A large part of the dental care for children up to the age of 18 is covered by the basic health insurance policy.

You can choose the maximum amount of the coverage yourself. You can choose from € 250, € 500, € 1,000 or € 1,500 per year. If you have the supplementary insurance Zilver, you do not need dental insurance. The Zilver reimburses 75% of the costs of treatment by dentists and oral hygienists with a maximum of € 250,- per year.

If you visit a dentist in Belgium or Germany with whom we have a contract, we will also reimburse those costs. Go to www.nn.nl/zorgvergelijker to find a care provider in your area.

Luxe Verpleging

With Luxe Verpleging, you will have a more comfortable stay in hospital. The Luxe Verpleging policy reimburses the costs of greater privacy and the costs of a television, telephone, Internet and radio, for example. And your partner receives a travel allowance to visit you. If Luxe care is not available in your hospital, you will receive compensation from us. You can take out this insurance in addition to the basic insurance and any other supplementary policy.

Medical selection

If you choose to take out supplementary insurance, you do not have to answer any medical questions. The only exception is that a declaration from a dentist is needed for dental insurance with a maximum reimbursement of € 1,000 or € 1,500 per year.

We will send you a declaration form when you apply for the policy.

The benefits of health insurance with Nationale-Nederlanden?

With Health Insurance of Nationale-Nederlanden Zorg, you are assured of the best care. Not only healthcare from medical professionals, but also the care of our staff, who are always happy to assist you. Because you do not want any concerns when it comes to your health insurance. In addition to comprehensive health insurance, we also offer extra services.

Mijn NN Zorgverzekering

Mijn NN Zorgverzekering is an online policy folder where you can:

- View your policy: who is insured, which policies have been taken out and what is the premium?
- Notify changes: for example, to add a child or to make changes to a supplementary policy.
- Submit bills from healthcare providers.
- See which claims have been paid: for bills you submitted yourself or for bills submitted by you healthcare provider. You can also see how much you can still declare.
- Check what your excess is: you can see at a glance how much of your excess still remains.
- Check all the mail and messages about your health insurance on a practical overview page.

NN App

The NN App is a quick and easy way to declare your healthcare costs. You can decide to make a photo of the bill with your smartphone, answer a few questions and submit the claim. Within an hour it will appear in Mijn NN Zorgverzekering, where you will be able to track the processing of the claim. We will pay the bill within ten working days. You can also see when the bill has been paid in Mijn NN Zorgverzekering. The NN App can be downloaded free of charge from the Apple App Store and via Google Play.

Best Doctors®

Are you sick? Do you have persistent health complaints that just won't go away? Or are you looking for confirmation of a diagnosis or a treatment plan? You may feel the need for a second opinion. You can request one in the Netherlands, but Nationale-Nederlanden also offers the option of sending your medical records to a leading international specialist from Best Doctors®.

If you would like to request a second opinion, please call: 013 593 82 25

There is no need for you to visit the specialist in person. The specialist will carefully review the tests that have been performed and form an opinion. The recommendation might be the same as that of your own specialist, but could also be different. In the latter case, you and your specialist will have to decide what to do with the advice.

The partnership of Nationale-Nederlanden with Best Doctors® does not mean that we question the judgment of Dutch doctors. On the contrary. But when it comes to your health, our motto is: two heads are better than one.

Nationale-Nederlanden Gezondheidslijn

Let's say you are walking your dog before going to bed and trip and twist your ankle. You will probably feel it is too late to call your GP, but would like some advice about how to treat it. Or perhaps you are bitten by a tick. How do you remove it? These are the kinds of questions that the Nationale-Nederlanden Gezondheidslijn can answer. The telephone hotline is staffed by experienced nurses who are ready and waiting to answer your questions. And to consult a doctor, if necessary. So you receive expert advice with just a single phone call.

The telephone number of the Gezondheidslijn is 026 353 53 12. It is open 24 hours a day, 7 days a week

Meegroeiservice (Growth service)

You can revise your insurance every year. The changes will apply from the beginning of the following year. But what if your personal situation changes in the course of the year? No problem. Nationale-Nederlanden has the Meegroeiservice, which allows you to increase or reduce your supplementary insurance once a year. So that your health insurance is always tailored precisely to your needs.

You can use the Meegroeiservice for:

- Pregnancy
- Adoption or foster children
- Divorce
- Cohabitation or marriage
- Unemployment
- Children leaving home
- Death of a partner or child
- Retirement
- Moving house

The Meegroeiservice applies for all supplementary policies with the exception of dental policies.





Informal care

Caring for a loved one has a huge impact on your personal life. Providing the care is often tough, both physically and mentally. We feel it is important that you are able to continue providing the care. We therefore offer special benefits for carers with supplementary insurance with Nationale-Nederlanden. We will reimburse the costs of hiring a replacement carer for 14 days. And you can receive € 150 towards the costs of following a course in providing informal care. This will give you the opportunity to relax now and again in the knowledge that your loved one is receiving the best care.

What do you pay?

The amount of your premium depends on the type of insurance you choose. You can calculate your premium at www.nn.nl/berekenen. You are not charged insurance tax or policy fees on health insurance.

Collectiviteitskorting

We have agreements with many employers and organisations through which you can get a discount on your health insurance. Your partner and/or children also benefit from the group discount on the Health Insurance of Nationale-Nederlanden Zorg and supplementary and dental insurance policies.

**For more information about group discounts,
go to www.nn.nl/zorgverzekering**

Discount when you pay per quarter or per year

As a rule, the premium for your health insurance is paid each month. We offer you the option of paying the premiums in advance on a quarterly, six-monthly or annual basis. This will entitle you to the following discounts:

- 0.5% discount on the premium if it is paid for three months in advance;
- 1% discount on the premium if it is paid for six months in advance;
- 2% discount on the premium if it is paid for a year in advance.

To find out what difference the discount will make for your premium, go to www.nn.nl/berekenen.

Paying the excess in instalments

If you expect to incur medical expenses next year and would prefer not to pay € 385 at one time, Nationale-Nederlanden offers you the option of paying the mandatory excess in ten monthly instalments. If you have not used up the entire excess at the end of the year, we will automatically refund the outstanding amount. The amount due will be calculated in the first quarter of 2019. You can register for this option before 1 January 2018 at www.nn.nl/eigenrisico.

More information?

For more information about our health insurance plans, go to www.nn.nl/zorgverzekering.

You can also use the link below to ask for a quote or immediately take out a policy. Go to www.nn.nl/berekenen.

Alternatively, you might prefer to make an appointment with your insurance adviser, who will be happy to provide you with more information about this insurance policy. Your adviser will give you personal advice tailored to your specific situation.

To find an adviser near you, go to
www.nn.nl/zoekeenadviseur

More information?

Would you like to know more about the Health Insurance 2018 of Nationale-Nederlanden Zorg?

www.nn.nl/zorgverzekering

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More information?



www.nn.nl/zorgverzekering