



# Package Comparer Health Insurance 2018 of Nationale-Nederlanden Zorg

Valid from 1 January 2018



# Overview of the reimbursements in 2018

**This package comparer provides an overview of the reimbursements for basic insurance and supplementary insurance for 2018. It is an easy way to compare the different types of insurance. Only the insurance policies that can be taken out in 2018 are included.**

## **Basic insurance**

The government determines the reimbursements under the basic insurance plan. Nationale-Nederlanden has made agreements on rates with most healthcare providers. Nationale-Nederlanden reimburses in full the bill you receive from your healthcare provider. Very occasionally, however, we receive a bill from a healthcare provider that is unreasonably high. We are prohibited by law from reimbursing such a bill. Fortunately, this almost never happens. When you see '100%' in the package comparer, it means that this type of healthcare is insured. In the columns headed 'excess' and 'personal contribution' you will see whether the insured care will be set off against any amount outstanding on your excess or whether you have to pay a personal contribution on top of your excess. Your excess is € 385 in 2018. Only insured persons aged 18 and older pay the excess. The government fixes the amount of the compulsory excess and the personal contribution, which are independent of one another.

## **Supplementary and dental insurance policies**

If you would like more extensive coverage for certain elements of healthcare, you can opt for a supplementary insurance policy, with or without dental care. All amounts in the supplementary insurance policies are maximum amounts that apply per insured person per calendar year, unless otherwise stated. In every case, the healthcare provider/institution must be recognised by Nationale-Nederlanden.

## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	Zilver*
<b>Alternative healing and remedies</b>								
Total reimbursement alternative healing and remedies				€ 250,-	€ 500,-	€ 1.000,-	€ 1.500,-	€ 250,-
Alternative healing				€ 50,- per day	€ 50,- per day	€ 50,- per day	€ 50,- per day	€ 25,- per day
Alternative remedies (registered as homeopathic or anthroposophic medication)				100%	100%	100%	100%	100%
<b>Delivery and maternity care</b>								
<b>Delivery</b>								
Hospital delivery on medical grounds	100%							
Hospital or maternity centre delivery without medical grounds	100%	Personal contribution						
Use of delivery room	100%							
Obstetric care by a midwife, general practitioner or specialist	100%							
Statutory personal contribution for hospital delivery			€ 100,-	€ 150,-	100%	100%	100%	
<b>Maternity care</b>								
Maternity care in maternity centre or hospital without medical grounds	100%	Personal contribution € 17,- per day. If your healthcare provider claims more than € 122,50 per day, the excess amount is paid by you as a personal contribution.						
Maternity care at home. You must apply no later than the end of the 4th month of pregnancy	maximum of 10 days	Personal contribution € 4.30 per hour						
Maternity package	service							
Personal contribution maternity care			€ 100,-	€ 150,-	100%	100%	100%	
Incubator after-care			15 hours	15 hours	15 hours	15 hours	15 hours	

\* Zilver; including dental care

## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Maternity care (continued)</b>								
Breastfeeding advice			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Maternity care after hospitalisation			15 hours	15 hours	15 hours	15 hours	15 hours	
Additional maternity care (only on medical grounds). Prior consent required			5 x 3 hours	5 x 3 hours	5 x 3 hours	5 x 3 hours	5 x 3 hours	
Maternity care for adopted child younger than 6 months. Prior consent required			3 x 3 hours	3 x 3 hours	3 x 3 hours	3 x 3 hours	3 x 3 hours	
<b>Fertility treatments</b>								
IVF/ICSI and the associated hormonal preparations at a government-approved institution (for women up to the age of 43)	attempts 1, 2 and 3	Excess						
Other fertility treatments	100%	Excess						
<b>Prenatal screening</b>								
Prenatal screening on medical grounds	100%							
Prenatal screening without medical grounds			100%	100%	100%	100%	100%	
<b>Other</b>								
Monitoring equipment to prevent cot death. Prior consent required			100%	100%	100%	100%	100%	
Courses on childbirth			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	
BirthTENS (pain management). Prior consent required			100%	100%	100%	100%	100%	
<b>Glasses/ contact lenses/ eye laser treatment</b>								
Glasses/ contact lenses/ eye laser treatment, per 2 calendar years					€ 100,-	€ 150,-	€ 500,-	€ 100,-

\* Zilver; including dental care

## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Abroad</b>								
Area of coverage			world	world	world	world	world	world
Non-emergency assistance abroad	100% in accordance with Dutch rate	Excess						
Prior consent required for hospitalisation								
Emergency assistance abroad	100% in accordance with Dutch rate	Excess	supplemented to 100%	supplemented to 100%	supplemented to 100%	supplemented to 100%	supplemented to 100%	supplemented to 100%
<b>Helpline</b>								
• Travel by physician			service	service	service	service	service	
• Repatriation of patients/injured persons			service	service	service	service	service	service
• Repatriation of deceased			€ 6.000,-	€ 6.000,-	€ 6.000,-	€ 6.000,-	€ 6.000,-	
• Sending medicines			100%	100%	100%	100%	100%	
• Telecommunication costs			€ 350,-	€ 350,-	€ 350,-	€ 350,-	€ 350,-	
Emergency dental treatment from the age of 18			€ 250,-	€ 250,-	€ 250,-	€ 250,-	€ 250,-	€ 275,-
Vaccinations for travel abroad			€ 250,-	€ 250,-	€ 250,-	100%	100%	100% for malaria and typhoid tablets and inoculation (see conditions)
<b>Pharmaceutical care</b>								
Diet preparations (for certain medical conditions)	100%	Excess						
Drugs such as antibiotics	in accordance with drug reimbursement system	Excess. Personal contribution possible (you will find the maximum reimbursement and exceptional personal contribution in the drug reimbursement system)						

\* Zilver; including dental care

## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Pharmaceutical care (continued)</b>								
Contraceptives (pill, coil, diaphragm) up to the age of 21	in accordance with drug reimbursement system	Excess. Personal contribution possible (you will find the maximum reimbursement and exceptional personal contribution in the drug reimbursement system)						
Contraceptives (pill, coil, diaphragm) from the age of 21			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-
Compensation for statutory personal contribution under drug reimbursement system					€ 150,-	€ 200,-	100%	
Compensation for statutory personal contribution for contraception up to the age of 21			100%	100%	100%	100%	100%	
Other medications					€ 150,-	€ 200,-	100%	
<b>Informal care</b>								
Replacement informal care (informal carer or recipient of informal care is insured with Nationale-Nederlanden)			14 days per year	14 days per year	14 days per year	14 days per year	14 days per year	14 days per year
Course in informal care (informal carer or recipient of informal care is insured with Nationale-Nederlanden)			single payment of € 150,-	single payment of € 150,-	single payment of € 150,-	single payment of € 150,-	single payment of € 150,-	single payment of € 150,-
<b>Recovery, accommodation and after-care</b>								
Convalescent homes. Prior consent required			€ 250,-	€ 500,-	€ 1.000,-	€ 1.500,-	€ 1.500,-	
Childcare during hospitalisation. Prior consent required			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Therapeutic (holiday) camp for children (for certain indications)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	

\* Zilver; including dental care

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	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Recovery, accommodation and after-care (continued)</b>								
Short-term stay in healthcare institution (for example, a health clinic or nursing home)	100%	Excess						
Home care in the case of chronic illness. Prior consent required							€ 1.000,-	
Home care after hospitalisation							€ 1.000,-	
Accommodation costs at the guest house rate (for example, Ronald McDonaldhuis)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Health resorts (for certain indications). Prior consent required					€ 1.000,-	€ 1.500,-	€ 1.500,-	
Trauma processing (work-related)			100%	100%	100%	100%	100%	
Assistance with recovery	service							
Membership of patient association						100%	100%	
Nursing and personal care (community nursing)	100%							
Nursing and care as a result of medical care for children up to 18 years	100%	Excess						
<b>Hospice</b>								
Personal contribution hospice				€ 500,- / € 30,- per day	€ 1.000,- / € 30,- per day	€ 1.500,- / € 30,- per day	100% / € 30,- per day	
<b>Skin therapy (prescribed by a physician)</b>								
Acne treatment			€ 200,-	€ 200,-	€ 200,-	€ 400,-	€ 500,-	€ 230,-
Camouflage therapy				€ 100,-	€ 150,-	€ 400,-	100%	
Depilation or laser treatment (facial/neck hair removal) for female insured persons				€ 500,-	€ 750,-	€ 1.000,-	€ 1.500,-	
UVB light therapy equipment (purchase or rental costs). Prior consent required	100%	Excess						

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	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>General practitioner</b>								
Care provided by general practitioner	100%							
Preventive foot care for diabetic patients	100%							
<b>Medical care aids</b>								
Aids (such as wigs, hearing aids)	see Medical Aids Regulations	Excess, except when on loan. Personal contribution possible (you will find the maximum reimbursement and the exceptional personal contribution in the Medical Ads Regulations.						
Personal contribution medical aids basic insurance				€ 500,-	€ 1.000,-	€ 1.250,-	€ 1.500,-	
Head cover other than a wig				€ 75,-	€ 75,-	€ 75,-	€ 75,-	
Personal alarms			€ 100,-	€ 150,-	€ 200,-	100%	100%	
Epilepsy alarm				100%	100%	100%	100%	
Bed-wetting alarm (purchase or rental for up to 4 months)			100%	100%	100%	100%	100%	
Cranial helmets for certain indications			100%	100%	100%	100%	100%	
Support soles				€ 100,-	€ 150,-	€ 200,-	100%	€ 60,-
Therapeutic sport braces			€ 150,-	€ 150,-	€ 150,-	€ 150,-	€ 150,-	
Modified lingerie after a mastectomy (once during the term of the policy)			€ 90,-	€ 90,-	€ 90,-	€ 90,-	€ 90,-	€ 90,-

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	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Medical specialist care</b>								
Hospital care		Excess						
Day-care nursing, nursing and care for several days	maximum class 3	Excess						
Specialist costs during hospitalisation.	100%	Excess						
<b>Additional costs (costs during hospitalisation):</b>								
• Use of operating room	100%	Excess						
• Medicines and dressings, X-rays, laboratory, physiotherapy in the hospital	100%	Excess						
<b>Outpatient specialist care</b>								
Costs of specialist. For exclusion, see 'Costs of specialist during hospitalisation'	100%	Excess						
Use of operating room	100%	Excess						
X-rays, laboratory tests, medicines and dressings	100%	Excess						
Radiotherapy	100%	Excess						
Kidney dialysis in hospital (outpatient) or at home	100%	Excess						
Thrombosis service	100%	Excess						
Freezing or storing sperm in the event of impending reduction of fertility as a result of oncology treatments	100%	Excess						
Obesity, outpatient (once for the entire term of the policy)						€ 500,-	€ 500,-	

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	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Admission and/or treatment in connection with transplantation of specified organs</b>								
Heart, bone, kidney, liver, skin, cornea, bone marrow, lung, heart/lung and kidney/pancreas	100%	Excess, except for post-check-ups after donation of a kidney or liver						
Tissue type tests. Prior consent required	100%	Excess						
After-care costs if you have received a donor organ (transport, operation and donor care)	13 weeks	Excess						
<b>Other</b>								
Costs of Independent Treatment Centre	100%	Excess						
Audiological care (by an approved audiological centre)	100%	Excess						
Genetic testing (by an approved centre)	100%	Excess						
Medically necessary cosmetic surgery (excluding the number of treatments not covered under the policy conditions). Prior consent required	100%	Excess						
Cosmetic surgery, once per insurance period. Prior consent required							€ 1.500,-	
• Correction of protruding ears					100%	100%	100%	
• Eyelid correction (when there is severe visual impairment as a result of paralysis or weakening of the upper eyelids)	100%	Excess						
Medically necessary circumcision for male insured persons	100%	Excess						

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	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Other (continued)</b>								
Sterilisation for men			€ 400,-	€ 400,-	€ 400,-	€ 400,-	€ 400,-	
Sterilisation for women			€ 1.250,-	€ 1.250,-	€ 1.250,-	€ 1.250,-	€ 1.250,-	
Reversal of sterilisation (m/w)						100%	100%	
Second opinion by a physician (nor a dentist or an oral surgeon)	100%	Excess						
Convalescence	100%	Excess						
Surgical treatment for snoring					100%	100%	100%	
Machine-assisted breathing	100%	Excess						
Help during the treatment of children with cancer (SKION)	100%							
<b>Medically sound exercise</b>								
Courses and exercise programmes (including first aid, weight loss in the event of obesity, how to stop drinking, health courses given by: home care organisations, GGD of RIAGG, hospital, by institution/healthcare provider approved by Nationale-Nederlanden or approved patient association).				€ 100,-	€ 150,-	€ 200,-	100%	
Sport-related medical examination			€ 100,-	€ 100,-	€ 100,-	€ 150,-	€ 200,-	€ 100,-
<b>Tandheekunde</b>								
Accident coverage oral care			€ 10.000,-	€ 10.000,-	€ 10.000,-	€ 10.000,-	€ 10.000,-	€ 10.000,-
<b>Dental care up to the age of 18</b>								
Check-up (possibly several times a year on an indication from the dentist)	1x per year							
Fluoride treatment	2x per year							
Other dental care. With the exception of crowns, bridges, implants, bleaching of teeth and orthodontics	100%							
Crowns and bridges			€ 500,-	€ 500,-	€ 500,-	€ 500,-	€ 500,-	

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## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Dental care from the age of 18</b>								
								75% up to € 250,- for following care together
Replacement of incisors or eyeteeth (up to the age of 22, if permanent incisors or eyeteeth have not appeared or if they are missing due to an accident before the age of 18)	100%	Excess						
1st and 2nd preventive check-ups								75%
Other dental care								75%
Partial prosthesis or frame prosthesis								75%
Crowns and bridges								75%
Complete dentures (upper and/or lower)	75%, 1 x per 5 years	Excess. Personal contribution 25%						
Repairs and rebasing (filling) complete dentures (upper and/or lower)	100%	Excess Personal contribution 10% of the total costs						
Compensation for personal contribution complete dentures (upper and/or lower)			€ 200,	€ 200,	€ 200,	€ 200,	€ 200,	75%
<b>Dental care in exceptional cases</b>								
For certain indications/ disabilities. Prior consent required	100%	Excess						
<b>Orthodontics</b>								
Orthodontics up to the age of 18 (once during the term of the policy)				80% / € 1.000,-	80% / € 1.750,-	80% / € 2.250,-	100%	
Orthodontics from the age of 18 (once during the tem of the policy)							€ 1.500,-	
Orthodontics in exceptional cases (for certain indications). Prior consent required	100%	Excess						

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	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Implants (for certain indications). Prior consent required</b>								
Reimbursement dentist and oral surgeon	100%	Excess						
Additional outpatient clinic and clinic costs (hospital)	100%	Excess						
Lower denture on implant	100%	Excess. Personal contribution 10% of the complete implant						75% of the personal contribution basic insurance
Upper denture on implant	100%	Excess. Personal contribution 8% of the complete implant						75% of the personal contribution basic insurance
<b>Therapies</b>								
<b>Physiotherapy up to the age of 18</b>								
Physiotherapy and Cesar/Mensendieck exercise therapy, per indication. Prior consent required if you are seeing a health-care provider with whom Nationale-Nederlanden has not made an agreement.	maximum of 9 (if result is inadequate, maximum of 9 extra) treatments							
Physiotherapy for indications that appear on the government's list of medical disorders. See <a href="http://www.nn.nl/zorgverzekering">www.nn.nl/zorgverzekering</a> . Prior consent required	100%							
<b>Physiotherapy from the age of 18</b>								
From the 21st treatment for indications that appear on the list of medical disorders. See <a href="http://www.nn.nl/zorgverzekering">www.nn.nl/zorgverzekering</a> . Prior consent required	100%	Excess						
Physiotherapy for stage 2 intermittent claudication (Supervised Walking Therapy, SWT)	37 treatments	Excess						
Pelvic therapy for urinary incontinence)	9 treatments	Excess						
Physiotherapy for osteoarthritis in the hip and knee	12 treatments	Excess						

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## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Physiotherapy from the age of 18 (continued)</b>								
Physiotherapy and Cesar/Mensendieck exercise therapy								12 treatments
<b>Physiotherapy for all ages</b>								
Physiotherapy and Cesar/Mensendieck exercise therapy			6 treatments	9 treatments	27 treatments	36 treatments	100%	
Screening physiotherapy			100%	100%	100%	100%	100%	
<b>Occupational therapy</b>								
Occupational therapy	10 hours	Excess						
Occupational therapy up to the age of 18, in addition to the basic insurance coverage			2 hours	2 hours	2 hours	2 hours	2 hours	
Instruction and guidance for carers of the insured persons receiving occupational therapy			2 hours	2 hours	2 hours	2 hours	2 hours	
<b>Other</b>								
Speech therapy	100%	Excess						
Sensory care for disabled persons	100%	Excess						
Foot treatment and advice in the event of medical indication of rheumatoid arthritis or severe vascular problems in the legs. Prior consent required				€ 100,-	€ 150,-	€ 500,-	100%	
Foot treatment in other situations (by chiropodist or podiatrist, prescribed by a physician)				€ 100,-	€ 150,-	€ 150,-	€ 150,-	€ 70,-
Therapy for stuttering. Prior consent required			100%	100%	100%	100%	100%	
Dietetics	3 hours	Excess		€ 100,-	€ 150,-	€ 200,-	100%	
<b>Prevention</b>								
Stop smoking programme (combined with medicines), dealing with symptoms of depression and alcohol abuse	100%	Excess						
General preventive and occupational examinations, 1x per year			€ 50,-	€ 100,-	€ 150,-	€ 200,-	€ 250,-	
Flu shot, 1x per year			100%	100%	100%	100%	100%	
Nutritional advice			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	

\* Zilver; including dental care

## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver**
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Psychological care</b>								
<b>Basic mental health care</b>								
Basic mental health care (including internet-based treatment programme)	100%	Excess						
<b>Specialised mental health care</b>								
Psychiatric help with admission	3 years	Excess						
Psychiatric help without admission	100%	Excess						
<b>Overig</b>								
Consultations and counselling for women (including counselling on menopause and cancer prevention)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-	
<b>Transport</b>								
Transport for organ donor	100%							
Ambulance transport service (one way)	max. 200 kilometer	Excess						
Seated patient transport* (one way) in the following situations:	max. 200 kilometer	Personal contribution € 101,- per year						
• Personal car. Prior consent required	€ 0,30 per kilometer	Excess						
• Public transport. Prior consent required	100%	Excess						
• Taxi. Prior consent required	100%	Excess						
Personal contribution for seated patient transport				full	full	full	full	
Travel expenses of parents (personal car or public transport 2nd class). Prior consent required			€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	
Transport of patient by car on top of the reimbursement from your basic insurance				€ 0,19 per km	€ 0,19 per km	€ 0,19 per km	€ 0,24 per km	

\* Seated patient transport, only in the case of kidney dialysis treatments, radiotherapy treatments, chemotherapy treatments or oncological treatments with immunotherapy. If you are blind or visually impaired or wheelchair-bound. In the case of a long-term illness or disorder, if you have a statement from your physician that you depend on transport.

\*\* Zilver; including dental care

## Package Comparer Health Insurance 2018 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group					Zilver*
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Top	
<b>Vervoer (vervolg)</b>								
Patient transport by taxi. Prior consent required. 100% for contracted healthcare, maximum rate per kilometre for non-contracted healthcare.				100%	100%	100%	100%	
Transport of patient by car or public transport (2nd class) (in connection with medical specialist care) if you are not entitled to reimbursement under the basic insurance				€ 0,19 per km public transport full	€ 0,19 per km public transport full	€ 0,19 per km public transport full	€ 0,24 per km public transport full	

\* Zilver; including dental care

## Luxe Verpleging

Deluxe arrangement and/or rental of TV/telephone/internet/radio	maximum € 150 per day
Compensation allowance if no deluxe arrangement is available	€ 70 per day up to a maximum of € 4.600,- per person per year
Travel expenses of partner during hospitalisation	a maximum of € 100,- per year for: <ul style="list-style-type: none"> <li>• Public transport: 2nd class</li> <li>• Personal transport: € 0,19 per km</li> </ul>

## Dental insurance

TandenGaaf, for insured persons from the age of 18	TandenGaaf 250	TandenGaaf 500	TandenGaaf 1000	TandenGaaf 1.500
All dental treatments by a dentist, prosthodontist or oral hygienist (with the exception of bleaching teeth and subscription costs dentist). If you have a dental care plan with Nationale-Nederlanden, it always includes accident coverage for up to € 10,000. The accident coverage also applies for insured persons below the age of 18. The Zilver policy cannot be taken out in combination with a dental care policy.	up to € 250,-	up to € 500,-	up to € 1.000,-	up to € 1.500,-



These overviews show the key reimbursements and cover. For the full content and scope of the insurance packages, please consult your policy conditions.

No rights may be derived from this overview.

**More information?**

Nationale-Nederlanden Zorg  
P.O. Box 4016  
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[www.nn.nl/zorgverzekering](http://www.nn.nl/zorgverzekering)

**More information?**



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