



Overview of Benefits

Beter Af Policy and Supplementary Policies 2008



Collective

Date of commencement 1 January 2008

Overview of Benefits, Beter Af Policy and Supplementary Policies Collective 2008

Guide to the Reimbursement Overview

The reimbursement overview is a **summarised** overview of the reimbursements you are entitled to. This is how to use it:

1. Look up the reimbursement in the alphabetical list.
2. In the first column, 'Beter Af Policy', you will see the reimbursement you are always entitled to with the basic insurance.
3. In the following columns you will find the reimbursement you are entitled to with the 'Beter Af Plus Policy' supplementary insurance.

NB: The reimbursement from the supplementary insurance is in addition to the reimbursement from the basic insurance.

An example: Look up the reimbursement for dietary advice under the 'd' in the list. 100% is reimbursed from the basic insurance up to a maximum of 4 hours per calendar year. If you have 1 or 2 star supplementary insurance, then nothing extra is reimbursed for dietary advice and you are only entitled to 100% reimbursement of a maximum of 4 hours from the basic insurance. If you have 3 or 4 star supplementary insurance, then the hours in addition to the first 4 are reimbursed 100%, up to a maximum of € 115.- per calendar year.

Tip: You will not find the reimbursements from the dental insurance under the heading Dental Care. As the **Beter Af Dental Policy** is a separate insurance, these reimbursements are listed separately in the overview. This also applies to the **Beter Af Extra Benefits** that you receive free of charge because you are collectively insured.

A number of abbreviations are used in the overview: **AMAR:** Achmea Medical Aids Regulation, **MRS:** Medicines Reimbursement System, **cy:** calendar year - **m:** month(s), **pp:** per person, **APMHBR:** Achmea Person-Related Mental Healthcare Budget Regulation.

You will also see the concept, 'contracted care', in the overview. As we have concluded contracts with a large number of care providers, this often enables you to benefit from more attractive reimbursements. You can see which care providers are contracted at our website, using the Care Seeker.

Important: No rights can be derived from the reimbursement overview. A detailed description of the conditions and agreements is given in the policy conditions. Always consult this first before visiting a care provider. For a number of reimbursements, prior consent is required, for example. You can download the policy conditions from our website or request a copy from us.

Beter Af Policy and Beter Af Plus Policy

Always read the terms and conditions of your policy to see if you are actually entitled to the compensation

Description of treatment	Basic insurance	Supplementary insurance			
	Beter Af Policy	Beter Af Plus Policy 1 star	Beter Af Plus Policy 2 stars	Beter Af Plus Policy 3 stars	Beter Af Plus Policy 4 stars
Acne treatment	-	-	-	Max. € 185.- pp per 5 cy	Max. € 370.- pp per 5 cy
Adoption-maternity care	-	-	Max. 3 days for max. 3 hours per day	Max. 3 days for max. 3 hours per day	Max. 3 days for max. 3 hours per day
AeroChamber	-	Max. € 50.- pp per cy	Max. € 50.- pp per cy	Max. € 50.- pp per cy	Max. € 50.- pp per cy
Alternative medicines, registered (see also Beter Af Extra Benefits page 7)	-	-	Max. € 100.- pp per cy	Max. € 200.- pp per cy	Max. € 300.- pp per cy
Alternative treatments and therapies (see also Beter Af Extra Benefits page 7)	-	-	Max. € 35.- per day, max. € 175.- pp per cy	Max. € 35.- per day, max. € 350.- pp per cy	Max. € 50.- per day, max. € 500.- pp per cy
Contraception	100% according to MRS	-	-	-	See Pharmaceutical care
Astma Centre in Davos	100%	-	-	-	-
Audiology centre	100%	-	-	-	-
Childbirth and obstretical care					
■ childbirth at home	100%	-	-	-	-
■ childbirth; clinical	100%	-	-	-	-
■ childbirth outpatient (medical indication)	100%	-	-	-	-
■ childbirth outpatient (without medical indication)	Partial compensation of the costs of using the maternity room	-	Maternity room: 50% reimbursement excess	Maternity room: 50% reimbursement excess	Maternity room: 100% reimbursement excess
■ Obstretical care	Contracted: 100% Not contracted: 80% of the average contracted rate	-	-	-	-
Monitoring equipment to prevent cot death (rent)	-	-	100% for max. 12 months	100% for max. 12 months	100% for max. 12 months
Exercise in heated water for insured persons suffering from rheumatism	-	-	-	Max. € 4.- each time up to max. € 200.- pp per cy	Max. € 5.- each time up to max. € 250.- pp per cy

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Description of treatment	Basic insurance	Supplementary insurance			
	Beter Af Policy	Beter Af Plus Policy 1 star	Beter Af Plus Policy 2 stars	Beter Af Plus Policy 3 stars	Beter Af Plus Policy 4 stars
Glasses and contact lenses Pearle Opticiens and Eye Wish: Eyeglasses: <ul style="list-style-type: none"> ■ complete single-focus or ■ complete vario-focus or contact lenses: <p>or</p> Other Opticiens: <ul style="list-style-type: none"> ■ complete eyeglasses and contact lenses together 	-	Max. € 50.- pp per 3 cy or Max. € 100.- pp per 3 cy or 10% discount on contact lenses and solutions	Max. € 50.- pp per 3 cy or Max. € 100.- pp per 3 cy or 10% discount on contact lenses and solutions	Max. € 100.- pp per 3 cy or Max. € 150.- pp per 3 cy or 15% discount on contact lenses and solutions and max. € 45.- pp per 3 cy Max. € 45.- pp per 3 cy	Max. € 200.- pp per 3 cy or Max. € 250.- pp per 3 cy or 20% discount on contact lenses and solutions and max. € 95.- pp per 3 cy Max. € 95.- pp per 3 cy
International <ul style="list-style-type: none"> ■ urgent care (see also Beter Af Extra Benefits page 7) ■ non-urgent care ■ travel and accommodation expenses of family members in case of hospitalization, by care mediation ■ transport costs in case of hospitalization, by care mediation (Call the Transport Line for authorisation at: 071-3654155) <ul style="list-style-type: none"> ■ repatriation/ and transport of mortal remains to the Netherlands ■ vaccinations and medication in connection with travel abroad 	100% Dutch rates Contracted: 100% Not contracted: 100% Dutch rates	100% compensation of the cost for stay of max. 6 months - - 100% Meditel: 100% Other health care providers 75%	100% compensation of the cost for stay of max. 6 months - Max. € 35.- per day for all family members together. Private transport € 0.25 per km. subject to a max. of 700 kilometres in the case of each admission Contracted: taxi costs 100%; private transport € 0.25 per km; public transport (lowest class) 100% 100% Meditel: 100% Other health care providers 75%	100% compensation of the cost for stay of max. 6 months - Max. € 35.- per day for all family members together. Private transport € 0.25 per km. subject to a max. of 700 kilometres in the case of each admission Contracted: taxi costs 100%; private transport € 0.25 per km; public transport (lowest class) 100% 100% Meditel: 100% Other health care providers 75%	100% compensation of the cost for stay of max. 6 months - Max. € 35.- per day for all family members together. Private transport € 0.25 per km. subject to a max. of 700 kilometres in the case of each admission Contracted: taxi costs 100%; private transport € 0.25 per km; public transport (lowest class) 100% 100% Meditel: 100% Other health care providers 75%
Camouflage therapy	-	-	-	Max. € 100.- pp per cy	Max. € 200.- pp per cy
Circumcision on religious grounds (contracted)	-	-	-	100%	100%
Cosmetic surgery/Plastic surgery <ul style="list-style-type: none"> ■ purely cosmetic ■ medical indication 	- 100% (with the exception of breast enlargement, replacement of breast prosthesis other than after breast amputation, upper eyelid or ear correction)	- - 100% areola tattoo after breast amputation and upper eyelid or ear correction by care providers contracted by us	- - 100% areola tattoo after breast amputation and upper eyelid or ear correction by care providers contracted by us	- - 100% areola tattoo after breast amputation and upper eyelid or ear correction by care providers contracted by us	Max. € 250.- pp per 3 cy 100% areola tattoo after breast amputation and upper eyelid or ear correction by care providers contracted by us
Dietary advice	100% up to max. 4 hours pp per cy	-	-	100% up to max. € 115.- pp per cy	100% up to max. € 115.- pp per cy
First-line psychological care	Contracted: max. 8 treatment sessions, excess € 10.- per session. Not contracted: max. 8 treatment sessions, 80% of the average contracted rate, excess € 10.- per session	-	-	100% reimbursement excess	100% reimbursement excess
Depilation (for women with significantly unflattering facial hair cover)	-	-	-	75% up to max. € 500.- pp for the whole duration of the insurance period	75% up to max. € 1,000.- pp for the whole duration of the insurance period
Hereditary examination and advice	100%	-	-	-	-
Occupational therapy	100% up to max. 10 uur per cy	-	-	-	-
Pharmaceutical care According to Achmea reglement Farmaceutische Zorg (Achmea Regulations Governing Pharmaceutical Care)	Contracted: 100% according to MRS Not contracted: 100% according to MRS, extra excess of € 2,50 per issue	-	-	-	100% reimbursement excess (ceiling price MRS) to max. € 500.- pp per cy

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Description of treatment	Basic insurance	Supplementary insurance			
	Beter Af Policy	Beter Af Plus Policy 1 star	Beter Af Plus Policy 2 stars	Beter Af Plus Policy 3 stars	Beter Af Plus Policy 4 stars
Physiotherapy and remedial therapy <ul style="list-style-type: none"> contracted care for certain chronic disorders contracted care for non-chronic disorders physiotherapy and/or remedial therapy non-contracted care, in case of chronic and non-chronic disorders other services, non-contracted care, in case of chronic and non-chronic disorders kinesitherapy by certain indications (<i>contracted</i>) 	<p>Up to 18 years of age 100% 18 years and above 100% starting with 10th treatment</p> <p>Up to 18 years of age max. 9 treatments pp per indication, may be increased by a further 9 treatments physiotherapy or remedial therapy. 18 years or older, no reimbursement</p> <p>Number of treatments equal to contracted care, max. € 20.- per treatment</p> <p>Number of treatment sessions equal to contracted care, reimbursement according to Schedule of Benefits for Basic Psychotherapy Treatment</p> <p>-</p>	<p>-</p> <p>Max. 6 treatment sessions pp per cy for chronic and non-chronic treatments physiotherapy and remedial therapy combined</p> <p>Max. 6 treatment pp per cy for chronic and non-chronic treatments physiotherapy or remedial therapy combined</p> <p>Number of treatments equal to contracted care, max. € 20.- per treatment</p> <p>Number of treatment sessions equal to contracted care, reimbursement according to Schedule of Benefits for Basic Psychotherapy Treatment</p> <p>Max. € 100.- pp per cy</p>	<p>-</p> <p>Max. 9 treatment sessions pp per cy for chronic and non-chronic treatments physiotherapy and remedial therapy combined</p> <p>Max. 9 treatment pp per cy for chronic and non-chronic treatments physiotherapy or remedial therapy combined</p> <p>Number of treatments equal to contracted care, max. € 20.- per treatment</p> <p>Number of treatment sessions equal to contracted care, reimbursement according to Schedule of Benefits for Basic Psychotherapy Treatment</p> <p>Max. € 175.- pp per cy</p>	<p>-</p> <p>First 9 treatment sessions</p> <p>Max. 27 treatments pp per cy</p> <p>Max. 9 treatments pp per cy, max. € 20.- per treatment</p> <p>Max. 9 treatments pp per cy reimbursement according to Schedule of Benefits for Basic Psychotherapy Treatment</p> <p>Max. € 350.- pp per cy</p>	<p>-</p> <p>First 9 treatment sessions</p> <p>100%</p> <p>Max. 9 treatments pp per cy, max. € 20.- per treatment</p> <p>Max. 9 treatments pp per cy reimbursement according to Schedule of Benefits for Basic Psychotherapy Treatment</p> <p>Max. € 350.- pp per cy</p>
Guest house <ul style="list-style-type: none"> cost of stay in case of outpatient treatment in a hospital (<i>contracted</i>) travel and accommodation expenses for you or your family members in case of hospitalisation of the insured, longer than 14 consecutive days, distance from house to hospital min. 50 km. 	-	-	Max. € 35.- pp per night	Max. € 35.- pp per night	Max. € 35.- pp per night
ChildbirthTENS	-	-	-	100%	100%
Therapeutic mental health care, non-clinical	Contracted: 100% Not-contracted: 80% of the average contracted rate. Excess applies for treatment by a psychotherapist	-	-	-	-
Mental health care, PGB	According to APM HBR	-	-	-	-
Convalescence and Balance, post-treatment care of former cancer patients	-	-	Max. € 600.- pp per cy	Max. € 700.- pp per cy	Max. € 800.- pp per cy
Convalescence homes (<i>contracted</i>)	-	-	-	-	Max. € 50.- per day up to max. 28 days pp per cy
Hearing aids	According to AMAR	-	-	Supplement to AMAR for hearing aid with remote control on medical reason, with max. € 185.- per hearing aid	Supplement to AMAR for hearing aid with remote control on medical reason, with max. € 230.- per hearing aid
Care provided by general practitioner	100%	-	-	-	-
Medical aids <ul style="list-style-type: none"> personal budget (visual) 	According to AMAR Not contracted: partial reimbursement according to AMAR	-	-	-	-
IVF (In Vitro Fertilisation)	First 3 attempt to achieve pregnancy. Reimbursement of medicines first 3 attempt according to MRS	-	-	-	-
Maternity package	-	-	100%	100%	100%

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Description of treatment	Basic insurance	Supplementary insurance			
	Beter Af Policy	Beter Af Plus Policy 1 star	Beter Af Plus Policy 2 stars	Beter Af Plus Policy 3 stars	Beter Af Plus Policy 4 stars
Maternity care ■ at home	Max. 10 days. Legally-required excess € 3.70 per hour. Maternity care not arranged by us: extra excess € 5.- per hour 100%	-	-	-	100% reimbursement legally-required excess
■ in a hospital, on medical grounds		-	-	-	-
■ in a hospital, without medical grounds	Max. 10 days, legally-required excess	-	-	-	-
■ deferred (<i>contracted centre</i>)	-	-	-	Max. 15 hours, excess equal to legally-required excess maternity care € 3,70 per hour	Max. 15 uur, 100%
Lactation expert advice (breastfeeding)	-	-	-	75% up to max. € 115.- pp per cy	100% up to max. € 115.- pp per cy
Livestyle training (LTC in Dalfsen)	-	-	-	Max. € 1,000.- pp per cy	Max. € 1,250.- pp per cy
Speech and language therapy	100% (except for dyslexia and language development disorders)	-	-	-	-
Volunteer aide replacement for disabled persons and the chronically ill	-	-	-	Max. 21 days pp per cy	Max. 21 days pp per cy
Manual lymph drainage	See physiotherapy, chronic	See physiotherapy, chronic	See physiotherapy, chronic	See physiotherapy, chronic	See physiotherapy, chronic
Mechanical respiration	100%	-	-	-	-
Melatonin	-	-	-	Max. € 100.- pp per cy	Max. € 100.- pp per cy
 Scooter, CPM	100%	-	-	-	-
Kidney dialysis	100%	-	-	-	-
Obesity treatment (NOK in Hilversum)	-	-	-	Max. € 750.- pp for the whole duration of the insurance period	Max. € 1,000.- pp for the whole duration of the insurance period
Oncological examination of children	100%	-	-	-	-
Organ transplants (contracted centre)	100%	-	-	-	-
■ donor nursing	Max. 3 months	-	-	-	-
Orthodontics (see also Beter Af Extra Benefits page 7) ■ up to 18 years of age	-	-	50% to max. € 920.- for the whole duration of the insurance period	75% to max. € 1,375.- for the whole duration of the insurance period	75%, to max. € 1,650.- for the whole duration of the insurance period
■ in special cases	100%	-	-	-	-
Orthopaedic medicine (contracted)	-	-	Max. € 150.- pp per cy	Max. € 300.- pp per cy	Max. € 500.- pp per cy
Menopause consultant (contracted)	-	-	-	75% of the consultation fee to max. € 115.- pp per cy	75% of the consultation fee to max. € 115.- pp per cy
Chiropody for insured suffering from diabetes or rheumatism	-	-	-	Max. € 21.- per treatment session, to max. € 126.- pp per cy	Max. € 21.- per treatment session, to max. € 210.- pp per cy
Personal alarm	Under AMAR (medical reason)	100% costs of Achmea Alarmcentrale (medical reason)	100% costs of Achmea Alarmcentrale (medical reason)	100% costs of Achmea Alarmcentrale (medical reason)	100% costs of Achmea Alarmcentrale (medical reason)
Adhesive mammary prostheses	-	-	-	100%	100%
Incontinence alarms (purchase or rent)	-	-	-	Max. € 100.- per family for the whole duration of the insurance period	Max. € 100.- per family for the whole duration of the insurance period
Podiatric therapy/Podologie	-	-	-	Max. € 100.- pp per cy	Max. € 135.- pp per cy
Antenatal Screening ■ counseling	100%	-	-	-	-
■ Structural Echoscopic Examination (SEO)	100%	-	-	-	-
■ Combination Test: - till 36 years with medical reason	100%	-	-	-	-
- 36 years of age or older	100%	-	-	-	-
Preventive courses	-	-	75% contribution fee for a number of preventive courses up to max. € 115.- per course, pp per cy	75% contribution fee for a number of preventive courses up to max. € 115.- per course, pp per cy	75% contribution fee for a number of preventive courses up to max. € 115.- per course, pp per cy

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Basic insurance		Supplementary insurance			
Description of treatment	Beter Af Policy	Beter Af Plus Policy 1 star	Beter Af Plus Policy 2 stars	Beter Af Plus Policy 3 stars	Beter Af Plus Policy 4 stars
Preventive examinations <i>(contracted)</i>	-	100% for a number of examinations (except for general population screening)	100% for a number of examinations (except for general population screening)	100% for a number of examinations (except for general population screening)	100% for a number of examinations (except for general population screening)
Wigs	According to AMAR	-	-	Supplementary to AMAR to total compensation of max. € 345.-	Supplementary to AMAR to total compensation of max. € 460.-
Psoriasis					
■ hire of UV-B light treatment at home	100%	-	-	-	-
■ treatment in day treatment <i>(contracted)</i>	-	-	Max. € 750.- pp per cy	Max. € 1,000.- pp per cy	Max. € 1,250.- pp per cy
Psychiatric hospitalisation	Contracted: 100% Not-contracted: 80% of the average contracted rate	-	-	-	-
Psychotherapy (excess)	-	-	-	100%	100%
Rehabilitation	100%	-	-	-	-
Second opinion <i>(medical specialist)</i>	100%	-	-	-	-
Sensor-mat from Nanny Care	-	-	100%	100%	100%
Sports medical examinations <i>(sports medical institutions contracted by us)</i>	-	1 x per 2 cy, excess applies for each examination. 2 x per cy costs of injuries and/or repeat consultations	1 x per 2 cy, excess applies for each examination. 2 x per cy costs of injuries and/or repeat consultations	1 x per 2 cy, excess applies for each examination. 2 x per cy costs of injuries and/or repeat consultations	1 x per 2 cy, excess applies for each examination. 2 x per cy costs of injuries and/or repeat consultations
Sterilisation <i>(contracted)</i>	-	-	-	100% (with exception of an operation to reserve the process)	100% (with exception of an operation to reserve the process)
Pessaries <i>(prolapse of the womb)</i>	-	-	-	100%	100%
Arch support					
■ up to 18 years of age	-	-	-	Max. € 35.-, 1x per cy	Max. € 50.-, 1x per cy
■ 18 years of age or older	-	-	-	Max. € 35.-, 1x per 2 cy	Max. € 50.-, 1x per 2 cy
Speech and language therapy					
■ in various stuttering centres	100%	-	-	-	-
■ according to the Del Ferro, Hausdörfer and BOMA method	-	-	Max. € 225.- pp for the whole duration of the insurance period	Max. € 450.- pp for the whole duration of the insurance period	Max. € 900.- pp for the whole duration of the insurance period
Dental care <i>(see also Beter Af Dental Policy page 7)</i>					
■ up to 18 years of age	100% (except inlays, crowns and bridges, implants and orthodontics)	-	100% reimbursement for crowns, bridges, inlays and implants up to max. € 225.- pp per cy	100% reimbursement for crowns, bridges, inlays and implants up to max. € 450.- pp per cy	100% reimbursement for crowns, bridges, inlays and implants up to max. € 900.- pp per cy
■ 18 up to 22 years	100% (except inlays, crowns and bridges, implants and orthodontics)	-	-	-	-
■ in special cases	100%, excess applies in some cases	-	-	-	-
■ implants	100% at certain disorders	-	-	-	-
■ prostheses	75% reimbursement of fully removable full prostheses. 100% reimbursement of crown prostheses on implants (medical reason); excess € 90.- per upper or lower prosthesis	-	-	-	100% reimbursement of excess
■ for people with disabilities	100%, excess applies in some cases	-	-	-	-
Telemonitoring with chronic heart failure <i>(rental and the guidance)</i>	100%	-	-	-	-
Therapy camps					
■ for people with disabilities	-	-	-	Max. € 10.- per day up to max. 14 days pp per cy	Max. € 10.- per day up to max. 14 days pp per cy
■ for children	-	-	-	Max. € 10.- per day up to max. 42 days pp per cy	Max. € 10.- per day up to max. 42 days pp per cy
Thrombosis service	100%	-	-	-	-
VAC-pumps	100%	-	-	-	-

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Description of treatment	Basic insurance	Supplementary insurance			
	Beter Af Policy	Beter Af Plus Policy 1 star	Beter Af Plus Policy 2 stars	Beter Af Plus Policy 3 stars	Beter Af Plus Policy 4 stars
Holiday hotels and sailing holidays for disabled persons and the chronically ill (by Rode Kruis or Zonnebloem)	-	-	-	Contribution of 25% of the costs of hotel or sailing holiday	Contribution of 25% of the costs of hotel or sailing holiday
Patient transport ■ by public transport, own car, rental car or taxi (Call the Transport Line for authorisation on 071 - 365 41 55) ■ by ambulance or helikopter	In the case of certain medical reasons: own transport € 0,25 per km; public transport 100%; contracted taxi 100%, not contracted taxi € 0.70 per km. Legally-required excess € 86,- pp per cy 100%	-	-	Other medical reasons: own transport € 0.25 per km, contracted taxi 100%, not contracted taxi € 0.70 per km, legally-required excess € 86.- up to max. € 1,000.- pp per cy	Other medical reasons: own transport € 0.25 per km, contracted taxi 100%, not contracted taxi € 0.70 per km, 100% reimbursement of legally-required excess all medical reasons up to max. € 2,000.- pp per cy
Nutrition education	-	-	-	See dietary advice	See dietary advice
Further treatments to increase fertility	100% (except for medicines)	-	-	100% reimbursement of medicines according to MRS	100% reimbursement of medicines according to MRS
Independent treatment centres	Contracted: 100% Not contracted: 80% of the average contracted rate	-	-	-	-
Hospital care and medical specialist care (see also Beter Af Hospital Extra Benefits page 7) ■ For a number of specific treatments	100% (except for a specific number of treatment) Contracted: 100% Not contracted: 80% of the average contracted rate	-	-	-	-

Beter Af Extra Benefits

Description of treatment	Reimbursement
Alternative medicines	Max. € 100.- pp per cy
Alternative treatments and therapies	Max. € 35.- per day up to max. € 125.- pp per cy
International: urgent care	100%, in case of stay of max. 12 months
Child care up to 12 years of age in case of hospitalisation of parent(s)	Max. 50 hours per week (institutions contracted by us)
Orthodontics up to 18 years of age	15% up to max. € 275.- for the whole duration of the insurance period

Beter Af Dental Policy

Description of treatment	Reimbursement	Beter Af Tandarts Policy 1 star	Beter Af Tandarts Policy 2 stars	Beter Af Tandarts Policy 3 stars	Beter Af Tandarts Policy 4 stars
Dental care	100% reimbursement for consultations (C-codes) and second opinion, oral hygiene (M-codes), fillings (V-codes) and extractions (H-codes). Other treatments: 75%. Total reimbursement pp per cy	Max. € 225.-	Max € 450.-	Max € 900.-	100% up to max. € 1,150.-

For insured people of 18 up to 22 years the compensation of the Beter Af Dental Policy is a supplement on the compensation from the Beter Af Policy.

Not eligible for reimbursement:

Examination reports (C70 and C75), appointments not kept (C90), orthodontics (D-codes) and external whitening of teeth or molars (E97, E98 and E00).

Beter Af Hospital Extra Benefits

Description of treatment	Reimbursement
Extra comfort coverage	100%
Daily charge reimbursement 18 years and above	€ 70.- per day up to max. € 4.600.- pp per cy
Abroad: room supplement for room which qualifies for a class/fee surcharge ■ Contracted care ■ Non-contracted care	100% Max. € 20.- per day, no reimbursement of the fee surcharge

See www.zilverenkruis.nl gives an overview of contracted care providers, Achmea reglement Hulpmiddelen (Achmea Medical Aids regulations), Achmea reglement Farmaceutische Zorg (Achmea regulations governing Pharmaceutical Care), Achmea reglement PersoonsGebonden Budget Geestelijke Gezondheidszorg (Achmea regulation PBG GGZ), Overzicht Vergoedingen Basisprestaties Fysiotherapie (Schedule of Benefits for Basic Physiotherapy Treatment), professional associations of alternative healers who meet Achmea's quality requirements, as well as terms and conditions, folders, forms and information about the insurance we offer.

Discounts to the Beter Af Policy

For everyone consciously engaged in taking care of their health, we offer health Customer Benefit. A unique service that helps you improve your health and develop a healthy lifestyle. In a way that suits you.

Theme	Description	health Customer Benefit
Exercise	Fietsersbond (cycling association)	50% discount on membership of the Fietsersbond (cycling association).
	Gym and group lessons	50% discount on subscription fees and 20% discount on the contribution at our health Centers.
	Running	10% discount and free tee-shirt when you buy trainers at a Runnersworld shop.
Relaxation	Lifestyle courses	10% discount on courses relaxation and personal balance at the LTC lifestyle training centre in Dalfsen, 10% discount on individual coaching at De Rustige Waterval in Zaandijk and at Heartlight Energietherapie in Amsterdam. 30% discount on workshops at LTC and De Rustige Waterval.
	Sauna	Unique Achmea arrangements at Fontana in Nieuweschans, Thermenholiday in Schiedam and Zwaluwhoeve in Harderwijk.
	Sleep therapy	Online sleep therapy for sleep problems. 20% discount at Somnio, online course.
	Holiday	Up to 35% discount at Landal GreenParks holiday parks.
Prevention	Preventive courses	Minimum of 25% discount on written courses, such as 'Lekker gezond' (Nice and Healthy) and 'Praktische psychologie' (Practical) Psychology
	health Check	40% discount on our preventive health test.
Habits	Giving up smoking	10% discount at Allen Carr, ProStop laser therapy, Smokefree laser therapy and the Lemelerveld Soft laser practice.
Nutrition	Happy Weight	25% discount on written and online programme for healthy eating and drinking for a permanent healthy weight.
	Happy Weight for kids	25% discount on the written course, especially for children. Have fun learning what healthy eating is all about.
My Body	Eye laser treatment	10% discount at VisionClinics. Eye laser treatment replaces glasses or lenses.
	Baby on the way	First year free online membership of Kindje op Komst (Baby On The Way), after which 50% discount (if entitled to maternity package).
	Vitality	15% discount on Vital4Life vitality programme, including personal coaching.
Other	health Shop	Discount on a large range of products.
	Aids	Discount on purchases from Welzorg shops.

Description	Care Services
Achmea Alarmcentrale (Achmea Emergency Centre)	Available 24 hours a day if you require urgent medical assistance outside the Netherlands. Provided by EuroCross International.
Holiday doctor	Free advice on non-urgent medical issues before and/or during your holiday.
Care Mediation and Care Guarantee.	We will be happy to help you find the best care advice for good, fast healthcare. We can also find you a general practitioner, dentist or physiotherapist if you move house.

For information on the benefits, visit www.zilverenkruis.nl. You will also receive, free of charge, 4 times a year, the Health Magazine, the biggest health publication in the Netherlands, packed with inspiration for a healthy, happy life.