



# Overview of Benefits

Beter Af Policy and Supplementary Policies 2009



## Collective

Date of commencement 1 January 2009

# Overview of Benefits, Beter Af Policy and Supplementary Policies Collective 2009

## 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 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.

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.

In addition there are lists on our website with the amount of the reimbursement by health care providers not contracted by us. you can download this information from our website or you can request it 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	-	-	-	See skin care	See skin care
Adoption-maternity care for children younger than 12 months	-	-	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
or					
medical screening at the time of adoption	-	-	Max. € 300.- per adopted child	Max. € 300.- per adopted child	Max. € 300.- per adopted child
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 10)	-	-	Max. € 100.- pp per cy	Max. € 200.- pp per cy	Max. € 300.- pp per cy
Alternative treatments and therapies performed by a practitioner who is affiliated with a trade association which is approved by us (see also Beter Af Extra Benefits page 10)	-	-	Max. € 35.- per day up to max. € 175.- pp per cy (except treatments, examinations and courses of a social nature with focus on health and/or prevention, courses of treatment and travel, ASR therapy, cell therapy and chelati therapy)	Max. € 35.- per day up to max. € 350.- pp per cy (except treatments, examinations and courses of a social nature with focus on health and/or prevention, courses of treatment and travel, ASR therapy, cell therapy and chelati therapy)	Max. € 50.- per day up to max. € 500.- pp per cy (except treatments, examinations and courses of a social nature with focus on health and/or prevention, courses of treatment and travel, ASR therapy, cell therapy and chelati therapy)
Contraception	100% (except the cost of excess MRS)	-	-	-	See Pharmaceutical care
Asthma Centre in Davos	100%, after permission from us	-	-	-	-
Audiology centre	100%	-	-	-	-
Childbirth and obstretical care					
■ childbirth at home	100%	-	-	-	-
■ childbirth; clinical	100%	-	-	-	-
■ childbirth outpatient (medical indication)	100%	-	-	-	-
■ childbirth outpatient (without medical indication)	Compensation using the maternity room € 180.-. Surplus amount is a legal-required excess	-	Maternity room: 50% reimbursement of legal-required excess	Maternity room: 50% reimbursement of legal-required excess	Maternity room: 100% reimbursement of legal-required excess
■ obstretical care	Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-



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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
<b>Dietary advice</b>	Contracted: 100% up to max. 4 hours pp per cy Not contracted: reimbursement in accordance with the Overview 'Vergoedingen Basisprestaties Paramedische Zorg'	-	-	Contracted: max. € 115.- pp per cy	Contracted: max. € 115.- pp per cy
<b>Dyslexia care</b>	Contracted: 100% Not contracted: lower reimbursement (see website), after permission from us	-	-	-	-
<b>First-line psychological care</b>	Contracted: max. 8 treatment sessions (max. 1 hour) pp per cy, legal-required excess € 10.- per session. Not contracted: max. 8 treatment sessions (max. 1 hour), lower reimbursement (see website), legal-required excess € 10.- per session	-	-	Max. € 80.- pp per cy reimbursement of legal-required excess	Max. € 80.- pp per cy reimbursement of legal-required excess
<b>Depilation</b> <i>(for women with significantly unflattering facial hair cover)</i>	-	-	-	See skin care	See skin care
<b>Hereditary examination and advice</b>	100%	-	-	-	-
<b>Occupational therapy</b>	Contracted: 100% up to max. 10 hours pp per cy Not contracted: reimbursement in accordance with the Overview 'Vergoedingen Basisprestaties Paramedische Zorg'	-	-	-	-
<b>Pharmaceutical care</b> according to Achmea reglement Farmaceutische Zorg (Achmea Regulations Governing Pharmaceutical Care) wherein further conditions and exceptions have been included	Contracted: 100% except excess (ceiling price MRS) Not contracted: 80% (except excess (ceiling price MRS))	-	-	-	Max. € 500.- pp per cy reimbursement excess (ceiling price MRS)
<b>Physiotherapy and remedial therapy</b> <i>(except individual or group treatment to improve one's condition)</i>					
<ul style="list-style-type: none"> <li>■ contracted care for non-chronic disorders</li> </ul>	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	Max. 6 treatment pp per cy for chronic and non-chronic treatments physiotherapy or remedial therapy combined	Max. 9 treatments pp per cy for chronic and non-chronic treatments physiotherapy or remedial therapy combined	Max. 27 treatments pp per cy	100%
<ul style="list-style-type: none"> <li>■ contracted care for certain chronic disorders</li> </ul>	Up to 18 years of age 100% 18 years and above 100% starting with 10th treatment	- Max. 6 treatment sessions pp per cy for chronic and non-chronic treatments physiotherapy and remedial therapy combined	- Max. 9 treatment sessions pp per cy for chronic and non-chronic treatments physiotherapy and remedial therapy combined	- First 9 treatment sessions	- First 9 treatment sessions
<ul style="list-style-type: none"> <li>■ physiotherapy and/or remedial therapy non-contracted care, in case of chronic and non-chronic disorders</li> </ul>	Number of treatments equal to contracted care, max. € 20.- per treatment, after permission from us	Number of treatments equal to contracted care, max. € 20.- per treatment, after permission from us	Number of treatments equal to contracted care, max. € 20.- per treatment, after permission from us	Max. 9 treatments pp per cy, max. € 20.- per treatment, after permission from us	Max. 9 treatments pp per cy, max. € 20.- per treatment, after permission from us
<ul style="list-style-type: none"> <li>■ other services, non-contracted care, in case of chronic and non-chronic disorders</li> </ul>	Number of treatment sessions equal to contracted care, reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Physiotherapy Treatment, after permission from us toestemming van ons	Number of treatment sessions equal to contracted care, reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Physiotherapy Treatment, after permission from us toestemming van ons	Number of treatment sessions equal to contracted care, reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Physiotherapy Treatment, after permission from us toestemming van ons	Max. 9 treatments pp per cy reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Physiotherapy Treatment, after permission from us	Max. 9 treatments pp per cy reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Physiotherapy Treatment, after permission from us
<ul style="list-style-type: none"> <li>■ exercise programmes by certain indications <i>(contracted care)</i></li> </ul>	-	Max. € 100.- pp per cy	Max. € 175.- pp per cy	Max. € 350.- pp per cy	Max. € 350.- 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
<b>Guest house</b> ■ cost of stay in case of outpatient treatment in a hospital (contracted )  ■ travel and accommodation expenses for you or your family members in case of hospitalisation (except psychiatric hospital) of the insured, longer than 14 consecutive days, distance from house to hospital min. 50 km	-	-	Max. € 35.- pp per night  Max. € 35.- per day up to max. € 500.- per cy for all family members together. Transport own car € 0.28 per km; public transport (economy class)	Max. € 35.- pp per night  Max. € 35.- per day up to max. € 500.- per cy for all family members together. Transport own car € 0.28 per km; public transport (economy class)	Max. € 35.- pp per night  Max. € 35.- per day up to max. € 500.- per cy for all family members together. Transport own car € 0.28 per km; public transport (economy class)
<b>ChildbirthTENS, loan (contracted supplier)</b>	-	-	-	100%	100%
<b>Therapeutic mental health care, non-clinical</b>	Contracted: 100% Not-contracted: lower reimbursement (see website)	-	-	-	-
<b>Mental health care, PGB</b>	According to APMHBR	-	-	-	-
<b>Convalescence and Balance, post-treatment care of former cancer patients</b>	-	-	Max. € 600.- pp per cy	Max. € 700.- pp per cy	Max. € 800.- pp per cy
<b>Convalescence homes (Contracted)</b>	-	-	-	-	Max. € 50.- per day up to max. 28 days pp per cy (except psychosomatic health care), after permission from us
<b>Hearing aids</b>	According to AMAR (see medical aids)	-	-	Supplement to AMAR for hearing aid with remote control on medical reason, with max. € 185.- per hearing aid, after permission from us	Supplement to AMAR for hearing aid with remote control on medical reason, with max. € 230.- per hearing aid, after permission from us
<b>Skin care</b> ■ acne treatment ■ camouflage therapy ■ depilation (for women with significantly unflattering facial hair cover)	-	-	-	Max. € 300.- pp per cy	Max. € 600.- pp per cy
<b>Care provided by general practitioner</b>	100%	-	-	-	-
<b>Medical aids</b> ■ personal budget (visual)	Contracted: according to AMAR (for certain medical aids permission is required from us in advance, a max. reimbursement or legal-required excess) Not contracted: according to AMAR lower reimbursement (see website)	-	-	-	-
<b>IVF (In Vitro Fertilisation)</b>	First 3 attempts to achieve pregnancy. Reimbursement of medicines first 3 attempts according to MRS, after permission from us only for treatment in another country	-	-	-	-
<b>Maternity package (apply for the 7th month)</b>	-	-	100%	100%	100%
<b>Maternity care</b> ■ at home  ■ in a hospital, on medical grounds  ■ in a hospital, without medical grounds  ■ deferred on medical grounds (contracted centre)	Max. 10 days. Legally-required excess € 3.80 per hour. Not contracted maternity care extra excess € 5.- per hour  100%  Max. 10 days, legally-required excess € 15.- per day of hospitalization plus the amount from the hospital that exceeds € 108.-  -	-	-	-	100% reimbursement of legally-required excess  -  -  Max. 15 hours. Excess equal to legally-required excess maternity care € 3.80 per hour Max. 15 hours, 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
Lactation expert advice (help with breastfeeding)	-	-	-	-	75% up to max. € 115.- pp per cy	100% up to max. € 115.- pp per cy
Lifestyle training (LTC in Dalfsen)	-	-	-	-	Max. € 1,000.- pp per cy	Max. € 1,250.- pp per cy
Speech and language therapy (except for dyslexia and language development disorders)	Contracted: 100% Not contracted: reimbursement in accordance with the Overview 'Vergoedingen Basisprestaties Paramedische Zorg'	-	-	-	-	-
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	See physiotherapy	See physiotherapy	See physiotherapy	See physiotherapy	See physiotherapy
Mechanical respiration	100%	-	-	-	-	-
Melatonin (in the case of certain disorders)	-	-	-	-	Max. € 100.- pp per cy, after permission from us	Max. € 100.- pp per cy, after permission from us
Scooter, CPM	100%	-	-	-	-	-
Kidney dialysis	100%	-	-	-	-	-
Obesity treatment to grade 3 (NOK in Hilversum)	-	-	-	-	Max. € 750.- pp for the whole duration of the insurance period, after permission from us	Max. € 1,000.- pp for the whole duration of the insurance period, after permission from us
Oncological examination of children (by Skion)	100%	-	-	-	-	-
Organ transplants (contracted centre)	Contracted: 100% Not contracted: 100%, after permission from us	-	-	-	-	-
■ donor nursing	Max. 3 months, liver-transplant max. 6 months	-	-	-	-	-
Orthodontics						
■ up to 18 years of age (see also Beter Af Extra Benefits page 10)	-	-	50% to max. € 500.- pp per cy (except repairing/replacing after damaged/lost due one's fault/negligence)	75% to max. € 700.- pp per cy (except repairing/replacing after damaged/lost due one's fault/negligence)	75% to max. € 900.- pp per cy (except repairing/replacing after damaged/lost due one's fault/negligence)	75% to max. € 900.- pp per cy (except repairing/replacing after damaged/lost due one's fault/negligence)
■ in special cases	100%, after permission from us	-	-	-	-	-
Orthopaedic medicine (contracted)	-	-	Max. € 150.- pp per cy	Max. € 300.- pp per cy	Max. € 300.- pp per cy	Max. € 300.- pp per cy
Menopause consultan	-	-	-	-	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 (medical reason)	Under ARH (see medical aids)	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy
Adhesive mammary prostheses	-	-	-	-	100%	100%
Plastic/Cosmetic surgery						
■ plastic surgery (medical indication)	100% (with the exception of breast enlargement, replacement of breast prosthesis other than after breast amputation, liposuction of the stomach, upper eyelid or ear correction), after permission from us	-	100% correction upper eyelid by care providers contracted by us	100% correction upper eyelid by care providers contracted by us	100% correction upper eyelid by care providers contracted by us	100% correction upper eyelid by care providers contracted by us
■ cosmetic surgery (without medical indication)	-	-	100% ear correction (up to 18 year) by care providers contracted by us	100% ear correction (up to 18 year) by care providers contracted by us	100% ear correction (up to 18 year) by care providers contracted by us and other treatments max. € 250.- pp per 3 cy	100% ear correction (up to 18 year) by care providers contracted by us and other treatments max. € 250.- pp per 3 cy
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 (except shoes end shoe alterations)	Max. € 135.- pp per cy (except shoes end shoe alterations)

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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
<b>Antenatal Screening</b>					
■ counseling	100%	-	-	-	-
■ Structural Echoscopic Examination (SEO)	100%	-	-	-	-
■ combination Test: - till 36 years with medical reason	100%	-	-	-	-
- 36 years of age or older	100%	-	-	-	-
<b>Preventive courses</b>	-	-	75% contribution fee up to max. € 115.- per course, pp per cy	75% contribution fee up to max. € 115.- per course, pp per cy	75% contribution fee up to max. € 115.- per course, pp per cy
■ how to live with heart problems					
■ lymph oedema, consciousness-raising and/or self-management course					
■ how to live with rheumatoid arthritis, artrosis or bechterew's disease					
■ diabetes type 2 patients, basic or follow-up educative course					
■ losing weight					
■ giving up smoking					
■ free of alcohol training					
■ basic resuscitation course					
■ first aid					
■ first aid in accidents involving children					
■ baby massage					
<b>Preventive examinations (contracted)</b>	-	100% (except for general population screening)	100% (except for general population screening)	100% (except for general population screening)	100% (except for general population screening)
■ cervical cancer (pap smear)					
■ breast cancer					
■ heart and vascular disease					
■ prostate cancer					
<b>Wigs</b>	According to AMAR (see medical aids)	-	-	Supplementary to AMAR max. € 75.50 pp per cy, after permission from us	Supplementary to AMAR max. € 190.50 pp per cy, after permission from us
<b>Psoriasis</b>					
■ hire of UV-B light treatment at home	100%, after permission from us	-	-	-	-
■ treatment in day treatment centre (contracted)	-	-	Max. € 750.- pp per cy	Max. € 1,000.- pp per cy	Max. € 1,250.- pp per cy
<b>Psychiatric hospitalisation</b>	Contracted: 100% Not-contracted: lower reimbursement (see website)	-	-	-	-
<b>Psychotherapy</b>	See therapeutic mental health care, non-clinical	-	-	-	-
<b>Rehabilitation</b>	100%	-	-	-	-
<b>Second opinion (medical (medical specialist))</b>	100% for care of Beter Af Policy	-	-	-	-
<b>Sports doctor (Sports Medical Institutions contracted by us)</b>	-	2 x pp per cy costs of injuries and/or repeat consultations	2 x pp per cy costs of injuries and/or repeat consultations	2 x pp per cy costs of injuries and/or repeat consultations	2 x pp per cy costs of injuries and/or repeat consultations
<b>Sports medical examinations (except sports examinations 'mandatory or otherwise') (Sports Medical Institutions)</b>	-	1 x pp per 2 cy: Basic max. € 85.-, Basic Plus max. € 100.-, Great max. € 135.-	1 x pp per 2 cy: Basic max. € 85.-, Basic Plus max. € 100.-, Great max. € 135.-	1 x pp per 2 cy: Basic max. € 85.-, Basic Plus max. € 100.-, Great max. € 135.-	1 x pp per 2 cy: Basic max. € 85.-, Basic Plus max. € 100.-, Great max. € 135.-
<b>Sterilisation (contracted)</b>	-	-	-	100% (with exception of an operation to reserve the process)	100% (with exception of an operation to reserve the process)
<b>Pessaries (prolapse of the womb)</b>	-	-	-	100%	100%
<b>Arch support (except podotherapeutic/podological arch supports)</b>	-	-	-	Max. € 35.-, 1x pp per cy	Max. € 50.-, 1x pp per cy
<b>Speech and language therapy</b>					
■ 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

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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
<b>Dental care</b> (see also <i>Beter Af Dental Policy page 10</i> ) ■ tot 18 jaar	100% (except inlays, crowns and bridges, implants and orthodontics)	-	Max. 225.- pp per cy reimbursement for crowns, bridges, inlays and implants	Max. 450.- pp per cy reimbursement for crowns, bridges, inlays and implants	Max. 900.- pp per cy reimbursement for crowns, bridges, inlays and implants
■ 18 up to 22 years (dentist, dental surgeon, oral hygienist or a dental prosthodontist contracted by us)	100%. Not contracted dental prosthodontist lower reimbursement, see website (except inlays, crowns and bridges, implants and orthodontics)	-	-	-	-
■ in special cases	100%, after permission from us, legally required excess applies in some cases	-	-	-	-
■ implants	100%, after permission from us, at certain disorders	-	-	-	-
■ for people with disabilities	100%, in the event no claim can be made for AWBZ, after permission from us	-	-	-	-
■ prostheses over 22 years (dentist or a dental prosthodontist contracted by us)	75% reimbursement of fully removable full prostheses. Not contracted: dental prosthodontist lower reimbursement (see website). After permission from us when the costs > € 600,- or replaced within 5 years.  100% reimbursement of crown prostheses on implants (medical reason). Not contracted dental prosthodontist lower reimbursement (see website). Legally required excess € 125.- per upper or lower prosthesis, after permission from us	-	-	-	100% reimbursement of legal-required excess
<b>Telemonitoring with chronic heart failure</b> (rental and the guidance)	100%, if equipment is provided by Philips	-	-	-	-
<b>Therapy vacationcamps</b> ■ 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 - Victory Camp/Dikke Vrienden Kamp - Stichting de Luchtballon - Diabetes Jeugdvereniging Nederland - Stichting Kinderoncologische Vakantiekampen - Stichting de Ster - Nederlandse Hartstichting	-	-	-	Max. € 10.- per day up to max. 42 days pp per cy	Max. € 10.- per day up to max. 42 days pp per cy
<b>Trans-therapie (rent):</b> ■ neuromodulator ( <i>BioStim</i> ) ■ biofeedbackequipment ( <i>FemiScan</i> )	-	-	100%, after permission from us	100%, after permission from us	100%, after permission from us
<b>Thrombosis service</b>	100%	-	-	-	-
<b>VAC pumps</b>	100%	-	-	-	-
<b>Holiday hotels and sailing holidays for disabled persons and the chronically ill</b> (by <i>Rode Kruis of Zonnebloem</i> )	-	-	-	Contribution of 25% of the costs of hotel or sailing holiday	Contribution of 25% of the costs of hotel or sailing holiday
<b>Nursing care (extramural)</b>	100% (except artificial respiration at home and palliative care), after permission from us	-	-	-	-

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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
<b>Patient transport</b> ■ by public transport, own car, rental car or taxi  <b>(Call the Transport Line for authorisation on 071-3654155)</b>  ■ by ambulance	In the case of certain medical reasons up to max. 200 km one way: own transport € 0.28 per km; public transport 100%; contracted taxi 100%, not contracted taxi € 0.70 per km. Legally-required excess € 89.- pp per cy  100%	-	-	Other medical reasons up to max. 200 km one way: own transport € 0.28 per km, contracted taxi 100%, not contracted taxi € 0.70 per km, legally-required excess € 89.- up to max. € 1,000.- pp per cy	Other medical reasons up to max. 200 km one way: own transport € 0.28 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
<b>Nutrition education</b>	-	-	-	See dietary advice	See dietary advice
<b>Treatments of increase fertility, other than IVF</b>	100%, after permission from us only for treatment in another country	-	-	-	-
<b>Independent treatment centres</b>	Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-
<b>Hospital care and medical specialist care (see also Beter Af Hospital Extra Benefits page 10)</b>  ■ For a number of specific treatments	100% (except for a specific number of treatment)  Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-

## Beter Af Extra Benefits

Description of treatment	Reimbursement
Alternative medicines, registered	Up to reaching the maximum compensation per cy of the Beter Af Plus Policy: max. € 100.- pp per cy
Alternative treatments and therapies performed by a practitioner who is affiliated with a trade association which is approved by us	Upon reaching the maximum compensation per cy of the Beter Af Plus Policy: max. € 35.- per day up to max. € 125.- pp per cy (except treatments, examinations and courses of a social nature with focus on health and/or prevention, courses of treatment and travel, ASR therapy, cell therapy and chelati therapy)
International: urgent care	100% compensation of the cost, in case of stay of max. 12 months
Child care up to 12 years of age in case of hospitalisation (except psychiatric hospital) of parent(s)	Max. 50 hours per week, after permission from us (institutions contracted by us)
Orthodontics up to 18 years of age	15% up to max. € 100.- pp per cy (except repairing/replacing after damaged/lost due one's fault/negligence)

## Beter Af Dental Policy

Description of treatment	Reimbursement Beter Af Dental Policy	Beter Af Dental Policy	Beter Af Dental Policy	Beter Af Dental Policy	Beter Af Dental Policy
		1 star	2 stars	3 stars	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% for all treatments 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), Z-codes (subscriptions) 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	100%
■ Non-contracted care	Max. € 20.- per day, no reimbursement of the fee surcharge

**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.**

[www.zilverenkruis.nl](http://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 Paramedische Zorg (Overview 'Vergoedingen Basisprestaties Paramedische Zorg'), 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 who is health-conscious we offer the health programme with many advantages for customers. A unique service which helps you to improve your health and to develop a healthy lifestyle. And in a manner which suits you.

You will receive our informative Health Magazine, the largest health magazine in the Netherlands.

Furthermore you will find useful information for a healthy/healthier and energetic life on our website [www.zilverenkruis.nl](http://www.zilverenkruis.nl) (Care and Health).

Under Live Healthfully you will find 7 folders about important themes on the subject of health. In addition there is a Medical Guide and information about Medicine which can be consulted.

Theme	Description	health Customer Benefit
Exercise	Fitness training and group lessons	50% discount on membership (one-time offer) and 20% discount on subscription fee to our Achmea Health Centres.
	Cycling	50% discount on membership (only the first year) to the Bicycle Association.
	Running	10% discount and free T-shirt upon purchasing running shoes and free extensive and professional running analysis at Runnersworld stores.
Mental Health	Lifestyle training	In addition to reimbursement as per the Beter Af Plus Policy with 3 and 4 stars you will receive 10% discount on the individual course Relaxation and Personal balance and 30% discount on workshops selected by you at the Institute for Lifestyle Training and Coaching (LTC) in Dalfsen.
	Vitality/Personal balance	15% discount on a vitality programme, especially developed for Achmea, including personal coaching.
	Vitality/Personal balance	30% discount on a number of workshops for body and mind and 10% discount on individual coaching by Yurtlife.
	Vitality/Personal balance	10% discount on individual coaching in the case of (psychological) ailments by Heartlight Energy Therapy. Heartlight Energy Therapy helps you to release obstacles, in order to restore blocked energy.
	Ailments of menopause	In addition to reimbursement as per the Beter Af Plus Policy with 3 and 4 stars for the menopause consultant you will receive 25% discount on the correspondence course Pleasure in Menopause by Mix Media (at-home education) in cooperation with Care for Women.
	Psychology	25% discount on the correspondence course Practical Psychology by Mix Media (at-home education).
	Relaxation	Unique Achmea packages at Thermenholiday in Schiedam or discount on the entrance fee to Thermenholiday in Schiedam and Zuidwolde.
	Relaxation	Unique Achmea packages at Zwaluwhoeve in Harderwijk or discount on the entrance fee.
	Relaxation	Unique Achmea packages at Fontana in Nieuweschans.
	Relaxation	Different packages put together for a weekend or mid-week at Landal GreenParks holiday parks.
	Sleep course	20% discount on online sleep course by Somnio. Somnio offers advice and solutions to help (chronic) sleep problems.
Stop smoking	In addition to reimbursement as per the Beter Af Plus Policy with 2, 3 and 4 stars you will receive 10% discount on a group course at Allen Carr or for a laser treatment at ProStop Laser therapy, Smokefree Laser therapy and Laser centres Northeast Netherlands.	
Diet	Diet and weight loss	In addition to reimbursement as per the Beter Af Plus Policy with 2, 3 and 4 stars you will receive 25% discount on the correspondence course and online programme on the subject of healthy eating and drinking for a lasting healthy weight by Happy Weight.
	Diet and weight loss for children	In addition to reimbursement as per the Beter Af Plus Policy with 2, 3 and 4 stars you will receive 25% discount on the correspondence course, especially for children, by Happy Weight. Children learn in a fun way what healthy eating is.
	Diet and weight loss for the mentally challenged	In addition to reimbursement as per the Beter Af Plus Policy with 2, 3 and 4 stars you will receive 25% discount on the correspondence course, especially for the mentally challenged, by Happy Weight. The course (step-by-step plan) is a custom-made controlled eating programme to learn to eat healthfully and to exercise.
Pregnant	Baby on the way	In addition to reimbursement as per the Beter Af Plus Policy for Lay-in package, Lactation care and Baby massage you have the following advantages with Baby on the way: <ul style="list-style-type: none"> <li>■ 1-year free online subscription for a personal diary (normally € 10.00);</li> <li>■ € 5.00 discount on printing of the personal pregnancy diary;</li> <li>■ € 2.50 discount on printing of your personal pregnancy calendar;</li> <li>■ € 2.50 discount on a 1-year subscription for asking an expert (online) questions;</li> <li>■ free newsletters (until your baby turns 1).</li> </ul> On the website Baby on the way you will find many trustworthy and practical tips about the pregnancy.
Healthy living	health Check	40% discount on our preventive health test (BMI, blood pressure, cholesterol, glucose and lung function).
	health test	20% discount on NIPED Prevention compass. A personal chart of your health, including all important points.
Miscellaneous	Achmea health Shop	Discount on the whole collection of health products from the internet shop 'Achmea health Shop'.
	Medical Aids	20% discount on the purchase of aids (with the exception of the stand-up chair) at Vegro and Harting-Bank/Ligtvoet. € 650.- discount on the purchase of a stand-up chair (choice of 5 chairs) at Vegro and Harting-Bank/Ligtvoet.

Care services	Description
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.



**Zilveren Kruis** | achmea