



Zilveren Kruis | achmea

# Beter Af Policy

Your health insurance





**Zilveren Kruis** | achmea

# What does Zilveren Kruis Achmea have to offer you?

**Health and vitality are our concern. Not just for yourself, but for any family members you may have as well. You can tell by our health Program for instance, a unique package with healthy benefits. But there's more.**

## Improvements in healthcare

Together with care providers we are always looking for opportunities and improvements. For instance, we make quality agreements with hospitals for you, the insured, to receive optimal care. You can contact our care mediation department for personal care advice. Which hospital offers the best care for the treatment you need?

Which physiotherapist is the best in your region? We know the market and would love to inform you on the quality of care (providers).

Via our care mediation service, you can make appointments for 65 types of operations within two weeks, even though the norm is a waiting time of 16 weeks. If you are suffering from complaints which restrict your movement we reimburse the costs of an examination at Mediferia on the basis of a referral by your GP. An appointment at Mediferia can be arranged within a week and a diagnosis and a referral for speedy additional treatment are issued on the same day.

## About the health Program

But Zilveren Kruis Achmea would also like to support you in avoiding getting health problems. That is why we offer the health Program, which consists of several lifestyle courses, for instance to help you feel better, lose weight or stop smoking. We offer discounts on sports activities at the many Achmea health Centers located around the country. We also offer discounts on the purchase of sports shoes at the Runnersworld shops. And if you would like to find out what the current state of your health and vitality is, you can participate in our health Check for just € 15.-. We organize these checks twice a year throughout the country.

*That is the plus  
of Zilveren Kruis*



# Your advantages at a glance

## ■ Free choice of doctor, specialist and hospital

We know the market and are able to provide you with excellent advice. However, it's always you who eventually chooses your doctor, specialist and hospital.

## ■ You do not pay compulsory excess for a number of common operations

The basic insurance has a compulsory excess of € 165.- as of January 1st 2010. At Zilveren Kruis Achmea you do not pay this excess for a number of common operations, such as groin hernia or meniscus damage.

The only thing you have to do, is obtain advice from our care mediation department, and have them make the appointment for the first consult. In addition, the operation needs to be actually performed.

For more information on the exemption of the compulsory excess, see [www.zilverenkruis.nl](http://www.zilverenkruis.nl) at premiums and reimbursements.

## ■ High-quality and rapid care thanks to our care mediation service

We are actively involved in your state of health and we know the medical sector. Because of this we can provide you with a personal care advice in case of hospital treatment.

## ■ Generous reimbursement alternative remedies via the Beter Af Plus Policy 2 stars or more

You benefit the most from the treatment in which you have the most confidence. That is why alternative remedies and therapies are also generously reimbursed.

## ■ Excellent service

Our customer service is happy to be of service in a fast and reliable manner. This fast service also applies to the reimbursement of your invoices. In reality, you often won't even see invoices, since we have made agreements with almost all care providers.

## ■ You'll receive the Beter Af Extra Package for free\* with a Beter Af Plus Policy (supplementary insurance)

For more information, see the reimbursement overview.

*\* The Beter Af Extra Package is only for group policy holders.*

# The Beter Af Policy

The coverage of Beter Af Policy of Zilveren Kruis Achmea includes:

- General practitioner
- Hospital treatment and admission
- Medical specialists
- Medicines
- Patient transport
- Nursing articles
- Paramedical care (physiotherapy/remedial therapy, speech therapy, ergotherapy and dietary advice)
- Obstetrical care
- Maternity care
- Dental care for insured up to 22 years old
- 1st, 2nd, 3rd IVF attempts



# Choose the supplementary insurance that suits you

The answer to the question what insurance suits you best, depends on your desires and personal situation. This is why we offer you a choice of several supplementary insurances\*. Below you'll find a selection of the coverage. Would you like to see a complete overview? Please see our reimbursement overview or [www.zilverenkruis.nl](http://www.zilverenkruis.nl).

\* For all newly insured, a medical selection may apply to the Beter Af Plus Policy with four stars and / or the Beter Af Tandarts Policy with three or four stars. If you want a Beter Af Plus Policy with four stars, this may mean that we will ask you a question about the use of physiotherapy prior to finalizing the insurance. The medical selection of the Beter Af Tandarts Policy consists of a questionnaire on your teeth.

Coverage supplementary insurance	
<b>Beter Af Plus Policy 1 star</b>	☆☆☆☆
<b>includes:</b>	
<ul style="list-style-type: none"><li>■ Wide coverage abroad</li><li>■ Reimbursement for glasses or lenses at Pearle Opticians and Eye Wish or eye laser treatment at Vision Clinics</li><li>■ A maximum of 6 appointments of physiotherapy</li></ul>	
<b>Beter Af Plus Policy 2 stars</b>	☆☆☆☆
<b>includes:</b>	
<ul style="list-style-type: none"><li>■ Alternative remedies</li><li>■ Plastic surgery (medical necessity)</li><li>■ A maximum of 9 appointments of physiotherapy</li></ul>	
<b>Beter Af Plus Policy 3 stars</b>	☆☆☆☆
<b>includes:</b>	
<ul style="list-style-type: none"><li>■ Treatment of several skin conditions</li><li>■ Lifestyle Training to a maximum of € 1,000.-</li><li>■ A maximum of 27 appointments of physiotherapy, of which 9 with a non-contracted physio- or remedial therapist</li><li>■ 100% reimbursement of the personal contribution of primary psychological care</li></ul>	
<b>Beter Af Plus Policy 4 stars</b>	☆☆☆☆
<b>includes:</b>	
<ul style="list-style-type: none"><li>■ 100% reimbursement of excess at dental prosthetics</li><li>■ Even a reimbursement for plastic surgery (without medical necessity)</li><li>■ Reimbursement excess pharmaceutical care up to € 500.- per year</li></ul>	

# Dental insurance

If you're 18 years or over and if you would like to be assured of good dental care, you should opt for the Beter Af Tandarts Policy\*. There are four supplementary dental insurances.

The difference is in the amount of the maximum reimbursement for all treatments altogether. For all dental insurances you'll receive a 100% reimbursement for consults, dental hygiene, fillings and extraction of teeth and molars.

In addition you'll receive reimbursement for 75% of other expenses, such as fitting of crowns and bridges.

The reimbursement amount is even 100% at the dental insurance with four stars.

Dental insurances	
<b>Beter Af Dental Policy 1 star</b>	★☆☆☆
<b>Reimbursements up to € 225.- per year</b>	
<ul style="list-style-type: none"><li>■ Consults, dental hygiene, fillings and extraction of teeth and molars, for the full 100%</li><li>■ All other treatments for 75%</li><li>■ A maximum reimbursement of € 225.- per year</li></ul>	
<b>Beter Af Dental Policy 2 stars</b>	★★☆☆
<b>Reimbursements up to € 450.- per year</b>	
You'll receive the same reimbursement as compared to 1 star, with an annual maximum of € 450.-	
<b>Beter Af Dental Policy 3 stars</b>	★★★☆☆
<b>Reimbursements up to € 900.- per year</b>	
You'll receive the same reimbursement as compared to 1 star, with an annual maximum of € 900.-	
<b>Beter Af Dental Policy 4 stars</b>	★★★★☆
<b>The optimal dental insurance</b>	
With the Beter Af Tandarts Policy 4 stars, all treatments are reimbursed for the full 100% up to € 1,150.- annually.	



# The right care, always and everywhere

Zilveren Kruis Achmea makes every effort to be able to provide you with the right care in a fast manner. In this chapter you'll read more about these care services.

You can also see [www.zilverenkruis.nl/health](http://www.zilverenkruis.nl/health).

## Care mediation

Which hospital delivers good care when you need treatment?

And who can help you the fastest? The care mediators of Zilveren Kruis Achmea are happy to find out for you. They look for hospitals that are specialized in your symptoms and that can properly help you in a fast manner. The care mediators are in contact with all hospitals in The Netherlands and even with some in Belgium and Germany. If you agree with the care advice, our care mediators will make all appointments for you. You can apply for care mediation through [www.zilverenkruis.nl/zorgbemiddeling](http://www.zilverenkruis.nl/zorgbemiddeling).

## Choosing quality

We have made agreements with a large number of hospitals in The Netherlands. These agreements concern the quality and the speed of the treatment, and not, as many people think, money. Quality is our first concern.

On [www.zilverenkruis.nl/zorgbemiddeling](http://www.zilverenkruis.nl/zorgbemiddeling) you'll find more information on how we assess the quality of treatments and an overview of the hospitals with which we've made agreements. For nine (operative) treatments you don't have to pay compulsory excess if you use care mediation.

## Second opinion

The diagnoses of doctors and the related decisions can have serious consequences. This is why, in some cases, it is sensible to get a second opinion. After a referral of your GP or specialist, you'll decide where the second opinion takes place.



# Getting more out of your policy with health customer benefits

For everyone who is consciously engaged with health and vitality, Zilveren Kruis Achmea offers the health Klantvoordeel (customer benefit) program. This is a unique service that helps you improve your health and develop a healthy and vital lifestyle. And all this in a way that suits you best.

Customers of Zilveren Kruis Achmea receive a discount on all kinds of healthy products and services.

See [www.zilverenkruis.nl/health](http://www.zilverenkruis.nl/health) for an extensive overview.

This health Klantvoordeel includes the following:

## ■ Prevention

He or she who participates in the health Check at Zilveren Kruis Achmea gets a good insight in his or her health.

During the health Check specialized nurses examine your weight and length (body mass index), your blood pressure, your cholesterol and glucose levels and the condition of your lungs. You can also get a discount if you participate in courses aimed at prevention. Sparked your interest?

You'll receive 40% discount on this preventive health test and will only pay € 15.-.

## ■ Nutrition

Good nutrition is of the essence with regard to your health.

That is why [www.zilverenkruis.nl/health](http://www.zilverenkruis.nl/health) contains several tests on nutrition that provide you with an advice on your eating pattern within several minutes.

## ■ Losing weight

You'll receive a 25% discount on this program, which you can follow in correspondence or online. Reach your healthy weight in just fifteen weeks with Happy Weight and Happy Weight for kids. This program helps you eat and live healthier step by step. In addition to the reimbursement from the supplementary insurance, you'll receive an additional discount of 25%.

## Other discounts

- € 650.- discount at the purchase of a standup chair (choice of five chairs) at Vegro and Harting-Bank/Ligtvoet
- Membership 'Kindje op komst club'
- Sleep course
- Create your own vitality plan together with a personal coach
- Fitness in our health Centers
- Discount on the membership of the Fietsersbond (Cyclists Union) for the 1st year
- Discount at Runnersworld
- Several lifestyle trainings
- Correspondence courses such as 'lekker gezond' and 'praktische psychologie'
- 'Stoppen-met-roken' courses (quit smoking)
- Products from our health Shop
- Nursing articles
- Discount at Beter Horen

# Everything about the excess

## Verplicht eigen risico

The law provides that every insured party of 18 years or over pays the first € 165.- of his medical expenses himself.

We call this the compulsory excess. If you have no medical expenses at all, you don't pay anything. The compulsory and the voluntary excess do not apply to:

- GP, obstetrical care or maternity care
- Dental care for insured up to 22 years
- Care from any supplementary insurances
- Care for children to 18 years
- Loan articles

## Voluntary excess

In exchange for a discount on your premium it is possible to choose a voluntary excess. This excess is an amount that you pay annually, before we start reimbursing care expenses to you. You can choose an excess of € 0.-, € 100.-, € 200.-, € 300.-, €400.- or € 500.- per calendar year.

The higher the voluntary excess, the lower the premium.

Changing the excess amount can be done annually prior to December 31st. Children under 18 don't have an excess, since they don't pay a premium.

### Calculation example 1

*In 2010, you have € 750.- in care expenses. You have a voluntary excess of € 200.-. First you'll pay the compulsory excess of € 165.-. Then you'll pay the voluntary excess of € 200.-. Zilveren Kruis Achmea pays the remainder of € 385.-.*

*Then you won't pay any excess for the remainder of the year. This means that the next time, you'll receive full reimbursement (depending on the supplementary insurance).*

### Calculation example 2

*You can also be dealing with a statutory excess. An example: in 2010 you have € 289.- in patient transport expenses and you do not have a voluntary excess. In this case, the excess is € 91.- and then you'll pay € 165.- compulsory excess.*

*You'll be reimbursed the other € 33.-.*

# Good to know

*For questions about your insurance*

## **Health insurance**

Visit [www.zilverenkruis.nl](http://www.zilverenkruis.nl)

Call 0900 – 8435 (€ 0.05 p/m)

on workdays from 8 AM to 9 PM

and on Saturday from 10 AM to 2 PM

*For questions about care services*

## **Achmea Alarmcentrale (Emergency Centre)**

Call +31 71 364 18 50

(for aid abroad through Eurocross Assistance)

## **Holiday doctor**

Call +31 71 364 18 02

(for non-urgent medical questions during your holiday)

## Visit service bureaus

We have installed service bureaus in several hospitals and health centers, where you can ask your questions.

**Assen – Berkel en Rodenrijs – Capelle aan den IJssel – Dronten – Emmeloord – Emmen - Haarlem – Heemstede –  
Hillegom – Hoofddorp – Hoogeveen – Kampen – Lelystad – Meppel – Purmerend – Rotterdam – Volendam –  
Zaandam – Zwolle**

We also have mobile service centers, which you can visit on several locations in The Netherlands. On [www.zilverenkruis.nl](http://www.zilverenkruis.nl) you'll find the opening hours of the service bureaus as well as when the mobile service centers will be in your area and where exactly. You can also call our customer service 0900 – 8435 (€ 0.05 p/m).



### **Emergency care abroad**

Carola van Duijn of Eurocross Assistance: 'If you unexpectedly fall ill abroad or if you are in an accident, we'll help you. We know the way to the right care providers, anywhere in the world. Our doctors stay in touch with the foreign doctor, so that you'll receive the right care, attention and aid. And of course, we'll take care of your financial burden by settling the costs with the hospital. It is our objective to comfort you and to offer you security in an uncertain situation.'



## More information?



### Please see

[www.zilverenkruis.nl](http://www.zilverenkruis.nl)



### Call 0900 - 8435 (€ 0.05 p/m)

Workdays from 8 AM to 9 PM

On Saturday from 10 AM to 2 PM



### Write to

Postbus 1311, 3000 BH Rotterdam



### Send your bills to

Postbus 70001, 3000 KB Rotterdam



### Visit our service bureaus

For an overview of our service bureaus or mobile service offices, please see page 11 of the brochure.