



# Overview of Benefits

Beter Af Policy and Supplementary Policies 2010



## Collective Extended

This reimbursement overview gives summarised information on the costs we reimburse if you need treatment. You can easily look up a reimbursement at our website under 'Find your reimbursements'. You can download the policy conditions, which give a full description of the coverage of your insurance, or you can request them from us.

Date of commencement 1 January 2010

# Overview of Benefits, Beter Af Policy and Supplementary Policies Collective 2010

## Guide to the Reimbursement Overview

If you are insured with us for the costs of care, then you have a 'Beter Af Policy' as your basic insurance. If you have a 1, 2, 3 or 4-star 'Beter Af Plus Policy' this is stated on your policy sheet. Take a good look at the policy sheet to see how you are insured before looking up reimbursements.

How to find the reimbursement of a treatment in this overview?

1. Look up the treatment in the left-hand column. The treatments are listed alphabetically.
2. In the second columns you will see the reimbursement from the 'Beter Af Policy' (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.

### Remaining Supplementary Policies

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.

### Contracted providers

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.

### Exemption from Compulsory Excess due to Care Mediation

If you allow Care Mediation to make an appointment for you for treatment then, in some cases, you are exempt from your legally compulsory excess. This includes a number of treatments for cataracts, groin hernias, hip and knee arthritis, gall bladder, first cruciate ligament and cartilage, breast cancer, back and neck hernias and incontinence. Our care mediation ensures good care, lower costs and shorter waiting times.

### Our consent

A number of treatments indicate that you require our consent if you wish to claim reimbursement. You can request this consent ('authorisation') by telephone or via the website.

### Abbreviations

A number of abbreviations are used in the overview: **AMAR:** Achmea Medical Aids Regulation, **MRS:** Medicines Reimbursement System, **cy:** calendar year, **km:** kilometre, **max:** maximum, **min:** minimum, **m:** month(s), **pp:** per person, **Itc:** Independent treatment centres

## 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
Alternative (homoeopathic and anthroposophic) medicines, registered and supplied by a pharmacist (see also Beter Af Extra Benefits page 9)	-		-	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 9)	-		-	Max. € 35.- per day up to max. € 175.- pp per cy (except treatments, examinations and courses of a social nature wich 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 wich 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 wich focus on health and/or prevention, courses of treatment and travel, ASR therapy, cell therapy and chelati therapy)
Contraception	See Pharmaceutical care		-	-	-	See Pharmaceutical care
Asthma Centre in Davos	100%, after permission from us		-	-	-	-
Audiology centre	100%		-	-	-	-
Childbirth and obstetrical care						
■ childbirth at home	100%		-	-	-	-
■ childbirth; clinical	100%		-	-	-	-
■ childbirth outpatient (medical indication)	100%		-	-	-	-
■ childbirth outpatient (without medical indication)	Compensation using the maternity room € 190.-. 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
■ obstetrical 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>Monitoring equipment to prevent cot death</b> ■ monitoring equipment (rent)	-	-	100% for max.12 months, after permission from us	100% for max.12 months, after permission from us	100% for max.12 months, after permission from us
■ Sensor-mat from Nanny Care (purchase)	-	-	100%	100%	100%
<b>Exercise in heated water for insured persons suffering from rheumatism</b>	-	-	-	Max. € 150.- pp per cy	Max. € 200.- pp per cy
<b>Glasses, contact lenses and eye laser treatment</b> <b>Contracted: Pearle Opticiens and Eye Wish:</b> Eyeglasses: ■ complete single-focus or ■ complete vario-focus or or contact lenses: or eye laser treatment: <b>Contracted: Visionclinics:</b> or <b>Not contracted: Opticiens and eye laser clinics:</b> ■ complete eyeglasses, contact lenses and eye laser treatment together	- - - - - - -	Max. € 50.- pp per 3 cy Max. € 100.- pp per 3 cy  10% discount on contact lenses and solutions  Max. € 200.- pp per 3 cy  -	Max. € 50.- pp per 3 Max. € 100.- pp per 3 cy  10% discount on contact lenses and solutions  Max. € 200.- pp per 3 cy  -	Max. € 100.- pp per 3 cy Max. € 150.- pp per 3 cy  15% discount on contact lenses and solutions and max. € 45.- pp per 3 cy  Max. € 350.- pp per 3 cy  Max. € 45.- pp per 3 cy	Max. € 200.- pp per 3 cy Max. € 250.- pp per 3 cy  20% discount on contact lenses and solutions and max. € 95.- pp per 3 cy  Max. € 400.- pp per 3 cy  Max. € 95.- pp per 3 cy
<b>International</b> ■ urgent care reimbursed out of the Beter Af Policy (see also Beter Af Extra Benefits page 9) ■ non-urgent care reimbursed out of the Beter Af Policy ■ (non)-urgent care reimbursed out of the Beter Af Plus Policy ■ non-urgent care: care during hospitalization and outpatient care at hospital ■ transport costs in case of hospitalization in Belgium or Germany, by care mediation <b>(Call the Transport Line for authorisation at: 071-3654155)</b> ■ travel end accommodation expenses of family members in case of hospitalization, by care mediation ■ repatriation insured and transport of mortal remains to the Netherlands ■ vaccinations and consultations (DTP, juandice, typhus, cholera, hepatitis A/B)* ■ malaria medicine* * in connection with travel abroad	Max. 100% Dutch rates  Contracted: 100% Not contracted: according to the reimbursement in the Netherlands with regard to the conditions and exceptions, max. 100% Dutch rates  -  Contracted: 100% Not contracted: according to the reimbursement in the Netherlands with regard to the conditions and exceptions, max. 100% Dutch rates  -  -  -  -  -  -	Supplement up to compensation of the costs for stay of max. 6 months  -  According to the reimbursement in the Netherlands with regard to the conditions and exceptions  -  -  -  -  100%, after permission from Achmea Alarm Centre  Meditel and Travel Clinics of Achmea Vitale: 100% Other health care providers: 75%  Supplied by eFarma 100% Other health care providers: 75%	Supplement up to compensation of the costs for stay of max. 6 months  -  According to the reimbursement in the Netherlands with regard to the conditions and exceptions  -  -  Contracted: taxi costs 100%; private transport € 0.25 per km; public transport (lowest class) 100%  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  100%, after permission from Achmea Alarm Centre  Meditel and Travel Clinics of Achmea Vitale: 100% Other health care providers: 75%  Supplied by eFarma 100% Other health care providers: 75%	Supplement up to compensation of the costs for stay of max. 6 months  -  According to the reimbursement in the Netherlands with regard to the conditions and exceptions  -  -  Contracted: taxi costs 100%; private transport € 0.25 per km; public transport (lowest class) 100%  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  100%, after permission from Achmea Alarm Centre  Meditel and Travel Clinics of Achmea Vitale: 100% Other health care providers: 75%  Supplied by eFarma 100% Other health care providers: 75%	Supplement up to compensation of the costs for stay of max. 6 months  -  According to the reimbursement in the Netherlands with regard to the conditions and exceptions  Not contracted: 25% of Dutch rates (except for a number of treatments)  Contracted: taxi costs 100%; private transport € 0.25 per km; public transport (lowest class) 100%  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  100%, after permission from Achmea Alarm Centre  Meditel and Travel Clinics of Achmea Vitale: 100% Other health care providers: 75%  Supplied by eFarma 100% Other health care providers: 75%
<b>Camouflage therapy</b>	-	-	-	See skin care	See skin care

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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>Circumcision on religious grounds (contracted)</b>	-	-	-	100%	100%
<b>Dietary advice</b>	Contracted: 100% up to max. 4 hours pp per cy Not contracted: lower reimbursement (see website)	-	-	Contracted: max. € 115.- pp per cy	Contracted: max. € 115.- pp per cy
<b>Dyslexiacare</b>	Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-
<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: lower reimbursement (see website)	-	-	Max. € 80.- pp per cy reimbursement of legal-required excess	Max. € 80.- pp per cy reimbursement of legal-required excess
<b>Hereditary examination and advice</b>	100%	-	-	-	-
<b>Occupational therapy</b>	Contracted: 100% up to max. 10 hours pp per cy Not contracted: lower reimbursement (see website)	-	-	-	-
<b>Pharmaceutical care</b> according to Achmea reglement Farmaceutische Zorg (Achmea Regulations Governing Pharmaceutical Care) wherein further conditions and exceptions have been included	See the terms and conditions of your policy or our website for an extensive explanation of our policy on pharmacy	-	-	-	Max. € 500.- pp per cy reimbursement excess (ceiling price MRS)
<b>Physiotherapy and remedial therapy</b> (except individual or group treatment to improve one's condition)					
<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' Psysiotherapy Treatment, after permission from us	Number of treatment sessions equal to contracted care, reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Psysiotherapy Treatment, after permission from us	Number of treatment sessions equal to contracted care, reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Psysiotherapy Treatment, after permission from us	Max. 9 treatments pp per cy reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Psysiotherapy Treatment, after permission from us	Max. 9 treatments pp per cy reimbursement according to Overview 'Vergoedingen Basisprestaties Paramedische Zorg' Psysiotherapy Treatment, after permission from us
<ul style="list-style-type: none"> <li>■ exercise programmes by certain indications (contracted care)</li> </ul>	-	Max. € 100.- pp per cy	Max. € 175.- pp per cy	Max. € 350.- pp per cy	Max. € 350.- pp per cy
<b>Guest house</b>					
<ul style="list-style-type: none"> <li>■ cost of stay insured in case of outpatient treatment in a hospital</li> </ul>	-	-	Max. € 35.- pp per day	Max. € 35.- pp per day	Max. € 35.- pp per day
<ul style="list-style-type: none"> <li>■ travel and/or 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</li> </ul>	-	-	Max. € 35.- per day up to max. € 500.- per cy for all family members together. Transport own car € 0.25 per km; public transport (economy class)	Max. € 35.- per day up to max. € 500.- per cy for all family members together. Transport own car € 0.25 per km; public transport (economy class)	Max. € 35.- per day up to max. € 500.- per cy for all family members together. Transport own car € 0.25 per km; public transport (economy class)
<b>ChildbirthTENS, loan (contracted supplier)</b>	-	-	-	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
<b>Therapeutic mental health care, non-clinical</b>	Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-
<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> See for more information about AMAR on our website	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 (except anonymously donated sexcells). Reimbursement of medicines first 3 attempts according to MRS. For treatment in another country, after permission from us only	-	-	-	-
<b>Dental surgery</b>	Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-
<b>Maternity package (apply for the 7th month)</b>	-	-	100%	100%	100%
<b>Maternity care</b> ■ at home	Max. 10 days. Legally-required excess € 3.90 per hour. Not contracted maternity care extra excess € 5.- per hour	-	-	-	100% reimbursement of legally-required excess
■ in a hospital, on medical grounds	100%	-	-	-	-
■ in a hospital, without medical grounds	Max. 10 days, legally-required excess € 15,50 per day of hospitalization plus the amount from the hospital that exceeds € 110.50	-	-	-	100% reimbursement of legally-required excess
■ deferred on medical grounds (contracted centre)	-	-	-	Max. 15 hours. Excess equal to legally-required excess maternity care € 3.90 per hour	Max. 15 hours, 100%
<b>Lactation expert advice (help and advice with breastfeeding)</b>	-	-	-	75% up to max. € 115.- pp per cy	100% up to max. € 115.- pp per cy
<b>Lifestyle training (LTC in Dalfsen)</b>	-	-	-	Max. € 1,000.- pp per cy	Max. € 1,250.- pp per cy
<b>Speech and language therapy (except for dyslexia and language development disorders)</b>	Contracted: 100% Not contracted: lower reimbursement (see website)	-	-	-	-
<b>Volunteer aide replacement for disabled persons and the chronically ill</b>	-	-	-	Max. 21 days pp per cy	Max. 21 days 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
Manual lymph drainage	See physiotherapy chronic disorders	See physiotherapy chronic disorders	See physiotherapy chronic disorders	See physiotherapy chronic disorders	See physiotherapy chronic disorders
Mechanical respiration	100%	-	-	-	-
Melatonin	-	-	-	100% supplied by internet-pharmacy eFarma	100% supplied by internet-pharmacy eFarma
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 hospital: 100%, after permission from us. Not contracted Independent treatment centre: lower reimbursement (see website). Except transplants from outside EU/EER-staten	-	-	-	-
■ donor nursing	Max. 3 months, liver-transplant max. 6 months	-	-	-	-
Orthodontics					
■ up to 18 years of age (see also <i>Beter Af Extra Benefits</i> page 9)	-	-	50% to max. € 500.- pp per cy (except repairing/replacing after damaged/loss due to one's fault/negligence)	75% to max. € 700.- pp per cy (except repairing/replacing after damaged/loss due to one's fault/negligence)	75% to max. € 900.- pp per cy (except repairing/replacing after damaged/loss due to one's fault/negligence)
■ in special cases	100%, after permission from us	-	-	-	-
Orthopaedic medicine	-	-	Max. € 150.- 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, after permission from us	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy, after permission from us	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy, after permission from us	Contracted: 100% costs of Achmea Alarmcentrale Not contracted: € 35.- per cy, after permission from us
Adhesive mammary prostheses	-	-	-	100%	100%
Plastic/Cosmetic surgery					
■ plastic surgery (medical indication)	Contracted: 100% Not contracted: lower reimbursement (see website) with the exception of breast enlargement, replacement of breast prosthesis other than after breast amputation, removal of a breast prosthesis by operation without medical necessity, liposuction of the stomach, upper eyelid or ear correction, after permission from us	-	100% of correction upper eyelid by care providers contracted by us	100% of correction upper eyelid by care providers contracted by us	100% of correction upper eyelid by care providers contracted by us
■ correction of the position of the ear (up to 18 year)	-	-	100% by care providers contracted by us	100% by care providers contracted by us	100% by care providers contracted by us
■ other treatments cosmetic surgery (without medical indication)	-	-	-	-	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 schoes end shoe alterations)	Max. € 135.- pp per cy (except schoes 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> <ul style="list-style-type: none"> <li>■ counseling</li> <li>■ Structural Echoscopic Examination (SEO)</li> <li>■ combination Test: - till 36 years with medical reason</li> <li>- 36 years of age or older</li> </ul>	Contracted: 100%  100%  100% 100%  Not contracted: lower reimbursement (see website)	-	-	-	-
<b>Preventive courses</b> <ul style="list-style-type: none"> <li>■ how to live with heart problems</li> <li>■ lymph oedema, consciousness-raising and/or self-management course</li> <li>■ how to live with rheumaty arthritis, artrosis or bechterew's disease</li> <li>■ diabetes type 2 patients, basic or follow-up educative course</li> <li>■ losing weight</li> <li>■ giving up smoking</li> <li>■ free of alcohol training</li> <li>■ basic resuscitation course</li> <li>■ first aid</li> <li>■ first aid in accidents involving children</li> <li>■ baby massage</li> <li>■ sleep course</li> </ul>	-	-	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
<b>Preventive examinations (contracted)</b> <ul style="list-style-type: none"> <li>■ cervical cancer (pap smear)</li> <li>■ breast cancer</li> <li>■ heart and vascular disease</li> <li>■ prostate cancer</li> </ul>	-	100% (except for general population screening)	100% (except for general population screening)	100% (except for general population screening)	100% (except for general population screening)
<b>Wigs</b>	According to AMAR (see medical aids)	-	-	Supplementary to AMAR max. € 75.50 pp per cy	Supplementary to AMAR max. € 190.50 pp per cy
<b>Psoriasis</b> <ul style="list-style-type: none"> <li>■ hire of UV-B light treatment at home</li> <li>■ treatment in day treatment centre (contracted)</li> </ul>	100%, after permission from us  -	-	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>Psychological care</b>	See First-line psychological care	-	-	-	-
<b>Psychotherapy</b>	See therapeutic mental health care, non-clinical	-	-	-	-
<b>Rehabilitation</b>	100%	-	-	-	-
<b>Second opinion (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 of the costs of injuries and/or repeat consultations	2 x pp per cy of the costs of injuries and/or repeat consultations	2 x pp per cy of the costs of injuries and/or repeat consultations	2 x pp per cy of the 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> <ul style="list-style-type: none"> <li>■ in various stuttering centres</li> <li>■ according to the Del Ferro, Hausdörfer and BOMA method</li> </ul>	100%  -	-	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 Beter Af Dental Policy page 10) ■ up to 18 years of age	100% by dentist, dental surgeon, oral hygienist or a dental prosthodontist contracted by us. Not contracted dental prosthodontist lower reimbursement, see website (except inlays, crowns and bridges, implants and orthodontics)	-	Max. 225.- pp per cy reimbursement for crowns, bridges, inlays and implants by dentist or dental surgeon	Max. 450.- pp per cy reimbursement for crowns, bridges, inlays and implants by dentist or dental surgeon	Max. 900.- pp per cy reimbursement for crowns, bridges, inlays and implants by dentist or dental surgeon
■ 18 up to 22 years	100% by dentist, dental surgeon, oral hygienist or a dental prosthodontist contracted by us. Not contracted dental prosthodontist lower reimbursement, see website (except inlays, crowns and bridges, implants and orthodontics)	-	-	-	-
■ in special cases	100%, legally required excess applies in some cases, after permission from us	-	-	-	-
■ implants	100% at certain disorders, after permission from us	-	-	-	-
■ 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 or excess
<b>Telemonitoring with chronic heart failure</b> (rental and the guidance)	100%, only if equipment is provided by Philips	-	-	-	-
<b>Therapy vacationcamps</b> ■ for people with disabilities  ■ for children - Dikke Vrienden Kamp - Stichting de Luchtballon - Diabetes Jeugdvereniging Nederland - Stichting Kinderoncologische Vakantiekampen - Stichting de Ster - Nederlandse Hartstichting	-	-	-	Max. € 10.- per day up to max. 14 days pp per cy  Max. € 10.- per day up to max. 42 days pp per cy	Max. € 10.- per day up to max. 14 days pp per cy  Max. € 10.- per day up to max. 42 days pp per cy
<b>Trans-therapie as a result of incontinence</b> ■ rent neuromodulator (BioStim) ■ rent biofeedbackequipment (FemiScan)	-	-	100%, after permission from us	100%, after permission from us	100%, after permission from us
<b>Thrombosis service</b>	100%	-	-	-	-
<b>Vaccinations</b>	-	See International	See International	See International	See International
<b>VAC pumps</b>	100%	-	-	-	-

**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
Holiday hotels (Rode Kruis) and sailing holidays (Rode Kruis or Zonnebloem) for disabled persons and the chronically ill	-	-	-	Contribution of 25% of the costs of hotel or sailing holiday	Contribution of 25% of the costs of hotel or sailing holiday
Nursing care (extramural)	100% (except artificial respiration at home and palliative care), after permission from us	-	-	-	-
<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 € 0.25 per km; public transport 100%; contracted taxi 100%, not contracted taxi € 0.70 per km. Legally-required excess € 91.- pp per cy  100%	-	-	Other medical reasons up to max. 200 km one way: own transport € 0.25 per km, contracted taxi 100%, not contracted taxi € 0.70 per km, legally-required excess € 91.- up to max. € 1,000.- pp per cy	Other medical reasons up to max. 200 km one way: 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
Treatments of increase fertility, other than IVF	100% only for treatment in another country, after permission from us	-	-	-	-
Independent treatment centres	Contracted: 100% Not contracted: lower reimbursement (see website) By plastic surgery and dental surgery, after permission from us	-	-	-	-
Hospital care and medical specialist care (see also Beter Af Hospital Extra Benefits page 10 and Care Mediation page 11)  ■ 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 (homoeopathic and anthroposophic) medicines, registered and supplied by a pharmacy	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 which focus on health and/or prevention, courses of treatment and travel, ASR therapy, cell therapy and chelati therapy)
International: urgent care from the Beter Af Policy	Supplement up to 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
Orthodontics up to 18 years of age	15% up to max. € 100.- pp per cy (except repairing/replacing after damaged/loss due to one's fault/negligence)

## Beter Af health Management Benefits

Description of treatment	Reimbursement
GDVF aids (General Daily Vital Functions)	75% max. € 100.- pp per cy at Vegro and Harting-Bank/Ligtvoet for GDVF aids which are not paid for through the Beter Af Policy
Set of dentures (complete)	Payment of legally-required excess and excess Beter Af Policy to a max. of € 250.- pp per cy
Flu vaccination up to the age of 60 years (from the age of 60 years entitlement to flu vaccination via AWBZ)	100%
health Check, excess	1x pp per cy 100% payment for the health Check listed under the Advantages in the Beter Af Policy
Convalescent home (contracted)	100% up to max. of 28 days pp per cy (except psychosomatic health care), after permission from us
Hearing aid	Supplement to reimbursement AMAR for hearing aid to a max. of € 300.- per device
Hospice	€ 50.- per day to a max. of € 1,500.-
Pedicure care for persons insured that have had a stroke (CVA)	Max. € 21.- per treatment to a max. of € 126.- pp per cy
Personal alarm (social indication)	Contracted: 100% payment of cost of subscription Achmea Alarm centre Not contracted: € 35.- pp per cy
Preventive course: fall prevention	75% to a max. of € 115.- pp per cy for a course or training course fall prevention given by home care institutions
Preventive course: movement programmes	75% to a max. of € 115.- pp per cy for movement programmes for senior citizens by home care institutions, the Trainings Instituut voor Gezondheid revalidatie en Arbeid (TIGRA) or Pim Mulier
Preventive course: memory training	75% to a max. of € 115.- pp per cy for the course 'memory training' organised by home care institutions
Mourning after a death	25% discount on the cost of interview, consultations and training courses at Lifestyle Training and Coaching (LTC) to Dalfsen
Home care (household help) after hospital stay (except psychiatric hospital)	Max. 6 hours pp per cy
Extensive general examination for preventive and timely diagnosis by means of a questionnaire and brief physical examination	1x pp per 3 cy preventive examination by doctor or specialist; contracted preventive examination 100%, after excess € 35.- and non-contracted preventive examination max. € 115.-, after excess € 35.-
Stay and travel costs of family members in the case of insured's admission to hospital (except psychiatric hospital) further than 50 km from place of residence	Max. 14 days stay per cy. Max. € 35.- per day for all family members collectively. Transportation with own car € 0.25 per km
Transport of patient per public transportation, taxi, own car or rental car	100% payment of legally-required excess and excess for patient transport which is medically necessary of € 91.- pp per cy with the Beter Af Policy and the Beter Af Plus Policy

## 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. € 4,900.-* pp per cy
Abroad: room supplement for room which qualifies for a class / fee surcharge	
■ Contracted care	100%
■ Non-contracted care	Max. € 70.- per day up to max. € 4,900.-* pp per cy, no reimbursement of the fee surcharge

\* reimbursements within the Netherlands and abroad are counted jointly

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. 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), 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, brochures, forms and information about the insurance we offer.

## Discounts to the Beter Af Policy

We want to help you keep fit and healthy. With your Beter Af Policy, you can take advantage of our attractive 'health customer benefit package', which is available to everyone insured with us. This page first shows you the themes for which we offer benefits. Below that, you will find an overview of all our extra services and products that you can use entirely free of charge. We strongly advise you to also consult our [www.zilverenkruis.nl](http://www.zilverenkruis.nl) website. You will find plenty of interesting and useful information under 'Care and health'. In addition there is a Medical Guide and information about Medicine which can be consulted. In addition there is a Medical Guide and information about Medicine which can be consulted. You will also receive the Health Magazine, which is brimming with information on lifestyle, health and other interesting topics.

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 of the excess of a lifestyle training or a free coaching advice of 1.5 hour for Lifestyle Training & Coaching (LTC) in Dalfsen.
	Vitality/Personal	15% discount on a vitality programme, especially developed for Achmea, including personal coaching by Vital4life.
	Psychology	50% 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.
	Sleep course	In addition to reimbursement as per the Beter Af Plus Policy with 2, 3 and 4 stars you will receive 20% discount on the online sleep course by Somnio. Somnio offers online professional advice and practical solutions to help sleep better.
Diet	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 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	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.
	Baby on the way	Are you pregnant and have lots of questions? The Babyopkomst [Baby on the Way] website, the obstetricians' site for you, offers insured parties € 2.50 discount on a year's membership. This lets you ask obstetricians, a lactation expert and a baby clinic doctor unlimited questions online. What's more, when you subscribe (free of charge) you get a free online diary (normally € 10.-) and lots more interesting discounts.
Pregnant		
First aid	First aid-course online	In addition to reimbursement as per the Beter Af Plus Policy with 2, 3 and 4 stars you will receive 20% discount on the online First Aid course from Eerste Hulp in Huis, including First Aid for children and the Oranje Kruis First Aid Basic Certificate.
Healthy living	health Check	40% discount on our preventive health test (Body Mass Index (BMI), blood pressure, cholesterol, glucose and lung function) performed by specialised nurses.
	health test	20% discount on NIPED Prevention Kompas. 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 GDVF aids (General Daily Vital Functions), (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 Assistance. Phone number 071 - 71 364 18.
Holiday doctor	Free advice on non-urgent medical issues before and/or during your holiday. Phone number 071 - 36 4 18 02.
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.



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