

Reimbursement overview 2011

Collective Extended

What do we reimburse?



ZilverenKruis | achmea

Your healthcare insurance

Which types of healthcare are covered in the Netherlands? What is the difference between basic health insurance and supplementary insurances? And what about personal contributions and excess? We are happy to explain it all.

Our existing healthcare system was introduced by the government on 1 January 2006 and comprises basic health insurance with a compulsory excess. Under this system, everyone in the Netherlands is insured against medical expenses, and from the age of 18 everyone pays a premium. You may qualify for an allowance for the premium costs: care allowance. For more information, visit www.toeslagen.nl.

What is the basic health insurance?

The basic health insurance is available to everyone in the Netherlands. Each year, the government decides what is covered by the basic health insurance. This is what we call the basic package. Our basic health insurance is called the **Beter Af Policy**.

What am I covered for under the Beter Af Policy?

- medical care provided by general practitioners, hospitals, specialists and obstetricians
- hospitalisation
- medical aids
- medicines
- maternity care
- patient transport
- paramedic care (limited physiotherapy/remedial therapy, speech therapy, occupational therapy and dietary advice)
- dental care (up to the age of 18)

What cover does supplementary insurance provide?

You can take out supplementary insurance on top of your basic health insurance. You can opt for reimbursement of the statutory personal contributions, a wider cover for physiotherapy, dental expenses or a wider cover for emergency care when abroad.

At Zilveren Kruis Achmea, you can choose from various supplementary insurances and a separate dental insurance. The higher the supplementary insurance, the more extensive the cover and the higher the reimbursements.

How do I qualify for reimbursement?

There are a number of conditions in order to qualify for reimbursement. Those conditions are not always outlined in full in this reimbursement overview. However, they are given in full in the policy conditions. They will tell you for instance if you need a referral from a doctor, which indications a reimbursement applies to and what the exclusions are.

What do I pay?

Some types of treatment or medicines in the Netherlands are subject to a statutory **personal contribution**. In other words, if you use it, you pay for it yourself. The government stipulates which types of treatment or medicines are subject to a personal contribution. Apart from that, we also have a statutory **compulsory excess** in the Netherlands. The extent of that excess is also stipulated by the government.

What is the statutory personal contribution?

The personal contribution is that part of medical expenses under the basic health insurance payable by you.

This contribution is the same for everyone each time.

You pay a personal contribution for:

- some medicines
- some medical aids
- maternity care
- seated patient transport
- outpatient childbirth without medical grounds
- psychological care



Where can I find what?

- Visit www.zilverenkruis.nl/zorgzoeker for the best care provider near you.
- Visit www.zorgkaartnederland.nl to read about the experiences that patients have with, for instance, hospitals.

What is compulsory excess?

The public health insurance has a compulsory excess that applies to everyone. For the year 2011, the government has set the excess at € 170. In other words, in 2011, the first € 170 in medical expenses are payable by you. You do not pay excess for:

- care provided by a general practitioner
- care that is reimbursed under your supplementary (dental) insurances
- care for children up to age 18
- loan-for-use products, with the exception of maintenance costs and costs of use
- maternity care and obstetric care (no medicines, blood tests, chorionic villus sampling or patient transport)
- integrated care and follow-up checks on the donor

How exactly do the statutory personal contribution and compulsory excess work?

If you need medication that is subject to a personal contribution, you pay the personal contribution. The subsequent balance is set off against the compulsory excess.

What do the following terms mean?

Year

calendar year, from 1 January to 31 December

non-recurring

a reimbursement for the term of the insurance

contracted care provider

a care provider with whom we have made agreements.

The care provider submits the invoice directly to us.

The invoice is reimbursed in full, with the exception of the (compulsory) excess and the (statutory) personal contributions.

non-contracted care provider

a care provider with whom we have made no agreements.

You submit the invoice to us. Please be aware of the fact that the invoice is not always reimbursed in full.

our consent

in order to qualify for reimbursement, you need our prior consent. This consent can be requested by calling our Customer Service team on 0900-9674 (local rate).

Calculation example

You have made use of specialist care (e.g. from the orthopaedist) for a sum of € 200. The compulsory excess is € 170. These are the costs you pay yourself. The balance of (€ 200 - € 170 =) € 30 is reimbursed by Zilveren Kruis Achmea. You no longer pay a compulsory excess for any subsequent medical expenses in 2011.

Where do I find what in the reimbursement overview?

Search according to theme and find the care you are looking for. For each reimbursement, we indicate what is covered under the Beter Af Policy (basic health insurance) and what is covered under any supplementary insurance.

If you are unable to find the care you are looking for, visit our website www.zilverenkruis.nl/vergoedingen. An overview of our contracted care providers can be found on www.zilverenkruis.nl/zorgzoeker.

Or call our Customer Service team: 0900-9674 (local rate).

| | | | | | |
|--|--|--|----|--|----|
| Alternative | Outside the Netherlands | Supporting pessary for prolapsed wombs | 11 | Eyes and ears | |
| Acupuncture | Anti-malaria medicines | Arch supports | 11 | Audiological centre | 14 |
| Alternative medicine | Repatriation | Trans therapy against incontinence | 11 | Glasses | 14 |
| Anthroposophic and homeopathic medicines | Emergency care | | | Contact lenses | 14 |
| Chiropractics | Non-emergency care | | | Corrective upper eyelid surgery | 14 |
| Homeopathy | Vaccinations | | | Corrective ear surgery | 14 |
| Manual therapy | | Medicines | | Hearing aid | 14 |
| Osteopathy | Skin | Contraception | 11 | Eye laser surgery | 14 |
| Other alternative medicine | Acne treatment | Medicines under the basic health insurance (Pharmaceutical Care Regulations) | 11 | | |
| | Camouflage therap | Non-registered medicines | 11 | Psychological care | |
| | Depilation treatment | Melatonin | 11 | Psychological care (personal contribution) | 15 |
| | Skin care | | | Psychiatrist | 15 |
| | Psoriasis treatment | Mouth and teeth | | Psychiatric hospitalisation | 15 |
| | | Implants | 13 | Psychotherapy | 15 |
| Bones, muscles and joints | Medical aids | Dentures (prosthesis) | 13 | Second-line mental healthcare | 15 |
| Exercise programmes | Medical aids under the basic health insurance (Medical Aids Regulations) | Orthodontia (braces) younger than 18 | 12 | Neurologist | 15 |
| Exercises in extra warm water when suffering from rheumatism | Equipment for negative pressure therapy | Orthodontia (braces) development or growth disorder | 13 | | |
| Occupational therapy | CPM machine | Dental care younger than 18 | 12 | Speech and reading | |
| Physiotherapy and remedial therapy younger than 18 | Personal alarm | Dental care 18 and older | 12 | Dyslexia care | 16 |
| Physiotherapy and remedial therapy 18 and older | Adhesive strips breast prosthesis | Dental care for the disabled | 13 | Speech therapy | 16 |
| Orthopaedic medicine | Bedwetting alarm | Dental care in special cases | 13 | Stutter therapy | 16 |
| Chiroprody in the case of rheumatism or diabetes | Wig | | | | |
| Podiatric therapy/podology/podopostural therapy | | | | | |

| Alternative | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|---|----------------------------------|------------------------------------|-------------------------------------|--------------------------------------|
| A. Alternative medicine and therapies by practitioner at professional association recognised by us such as: acupuncture, homeopathy, chiropractic, osteopathy and manual therapy and other types of treatment | | € 40,- per day | | | |
| B. Medicines (anthroposophic and homeopathic) the medicines must be registered and supplied by a contracted dispensing chemist. See www.zilverenkruis.nl/alternatief or call 0900 - 9674 (local rate) | | 100% | | | |
| A + B | | € 240 per person per year | € 440 per person per year | € 640 per person per year | € 840 per person per year |

| Bones, muscles and joints | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|--|--|---|--|
| Exercise programmes for people suffering from <ul style="list-style-type: none"> ■ obesity BMI > 30 ■ former heart failure ■ diabetes type 2 ■ COPD in stages Gold 1 and 2 with a lung value of FEV1/VC>60% | | only via contracted physiotherapist of remedial therapist € 100 per person per year | only via contracted physiotherapist of remedial therapist € 175 per person per year | only via contracted physiotherapist of remedial therapist € 350 per person per year | |
| Exercises in extra warm water remedial therapy for rheumatics | | | | € 150 per person per year | € 200 per person per year |
| Occupational therapy | under the Beter Af Policy 100% up to 10 hours per person per year or via non-contracted occupational therapist up to 10 hours per person per year at a lower reimbursement | | | | |
| Orthopaedic medicine via the Association of Doctors in Orthopaedic Medicine (VAOG) | | | € 150 per person per year | € 300 per person per year | € 500 per person per year |
| Chiropody for insured parties suffering from diabetes or rheumatism | | | | € 21 per treatment up to € 126 per person per year | € 21 per treatment up to € 210 per person per year |
| Podiatric therapy/podology/podopostural therapy (Stichting LOOP or Omni Podo Genootschap) foot treatment and measuring, producing and supplying podologic soles and medical aids no shoes or shoe adjustments | | | | € 100 per person per year | € 135 per person per year |

This reimbursement overview is a summary of the policy conditions: the policy conditions prevail at all times.
When in doubt, consult the conditions on www.zilverenkruis.nl/voorwaarden, or call our Customer Service team on 0900 - 9674 (local rate).

| Outside the Netherlands | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|--|--|--|-------------------------------------|--------------------------------------|
| Anti-malaria medicines for trips abroad | | via Internet pharmacy eFarma 100% via other pharmacy 75% | | | |
| Returning insured party or body to the Netherlands (repatriation) | | 100% following consent Eurocross Assistance | | | |
| Emergency care care that cannot wait until return to the Netherlands <i>Call Eurocross Assistance team for emergency care abroad: +31 71 36 41 850. The telephone number is also printed on your insurance card</i> | under the Beter Af Policy 100% of rate in the Netherlands | under the Beter Af Policy 100% of rate in the Netherlands + under the supplementary insurance supplement up to 100% cost price for consecutive stay of 6 to 12 months cost price = customary rate in country in question | | | |
| Non-emergency care reimbursement in accordance with conditions and reimbursements | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement or a maximum of 100% of rate in the Netherlands. See policy conditions | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement or a maximum of 100% of rate in the Netherlands. See policy conditions + under the supplementary insurance in accordance with reimbursement in the Netherlands, with due observance of conditions and exclusions | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement or a maximum of 100% of rate in the Netherlands. See policy conditions + under the supplementary insurance in accordance with reimbursement in the Netherlands, with due observance of conditions and exclusions additional reimbursement for non-contracted hospital for a number of treatments 25% of rate in the Netherlands | | |
| Vaccinations and consultations DTP, yellow fever, typhoid fever, cholera, rabies, Lyme disease and hepatitis A/B for trips abroad | | via Meditel and Travel Clinics of Achmea Vitale 100% or via other care provider 75% www.meditel.nl and www.achmeavitale.nl provide more information about a location near you | | | |



TIP

What if I need emergency care when I'm abroad?

Under the basic health insurance, you are reimbursed 100% of the costs that are reimbursed in the Netherlands. You do run the risk of having to pay some of it yourself. After all, the care provided abroad may be more expensive than in the Netherlands. With supplementary insurance, the costs are reimbursed at the rate abroad (cost price). This only applies to care that is reimbursed in the Netherlands under the basic health insurance and supplementary insurance.

www.zilverenkruis.nl/buitenland
Eurocross Assistance 00 31 (0)71 364 18 50

| Skin | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|--|----------------------------------|--|--|--|
| Skin care by beautician (ANBOS) or skin therapist <ul style="list-style-type: none"> ■ acne treatment ■ camouflage therapy ■ facial depilation treatment for women | | | | € 300 per person per year | € 600 per person per year |
| Psoriasis <ul style="list-style-type: none"> ■ hire costs of UV-B light treatment at home ■ treatment in an outpatients' clinic (skin) | under the Beter Af Policy 100% following our consent | | | | |
| | | | only via contracted outpatients' clinic € 750 per person per year | only via contracted outpatients' clinic € 1,000 per person per year | only via contracted outpatients' clinic € 1,250 per person per year |

Younger than 18

| Physiotherapy and remedial therapy | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|---|--|--|--|
| Chronic disorder your doctor and/or physiotherapist identify the disorder Manual lymph drainage for serious lymphedema can also be carried out by a skin therapist instead of a physiotherapist or remedial therapist | under the Beter Af Policy 100% or via non-contracted care provider € 20 per treatment following our consent | | | | |
| Non-chronic disorder your doctor and/or physiotherapist identify the disorder Manual lymph drainage for serious lymphedema can also be carried out by a skin therapist instead of a physiotherapist or remedial therapist | under the Beter Af Policy 18 treatments per diagnosis or via non-contracted care provider following our consent: 18 treatments per diagnosis € 20 per treatment | under the Beter Af Policy 18 treatments per diagnosis + under the supplementary insurance all treatments or via non-contracted care provider following our consent: under the Beter Af Policy 18 treatments per diagnosis, € 20 per treatment + under the supplementary insurance 6 treatments per year, € 20 per treatment | under the Beter Af Policy 18 treatments per diagnosis + under the supplementary insurance all treatments or via non-contracted care provider following our consent: under the Beter Af Policy 18 treatments per diagnosis, € 20 per treatment + under the supplementary insurance 12 treatments per year, € 20 per treatment | under the Beter Af Policy 18 treatments per diagnosis + under the supplementary insurance all treatments or via non-contracted care provider following our consent: under the Beter Af Policy 18 treatments per diagnosis, € 20 per treatment + under the supplementary insurance 12 treatments per year, € 20 per treatment | under the Beter Af Policy 18 treatments per diagnosis + under the supplementary insurance all treatments or via non-contracted care provider following our consent: under the Beter Af Policy 18 treatments per diagnosis, € 20 per treatment + under the supplementary insurance 12 treatments per year, € 20 per treatment |



TIP

Chronic and non-chronic?

Your doctor and/or physiotherapist use the so-called Borst list to establish whether you suffer from a chronic disorder. The extent of the reimbursement partly depends on your supplementary insurance and whether you are younger or older than 18. More information can be found in our brochure 'Paramedic Care'. We will be happy to advise you on the treatments that are reimbursed.

www.zilverenkruis.nl/fysiotherapie
 Customer Service team 0900-9674 (local rate)

18 and older

| Physiotherapy and remedial therapy | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|--|---|---|---|--|
| <p>One chronic disorder your doctor and/or physiotherapist identify the disorder</p> <p>Manual lymph drainage for serious lymphedema can also be carried out by a skin therapist instead of a physiotherapist or remedial therapist</p> | <p>treatments 1 - 12 are payable by you</p> <p>under the Beter Af Policy from treatment 13, 100%</p> <p>or</p> <p>via non-contracted care provider following our consent: from treatment 13 € 20 per treatment</p> | <p>treatments 1 - 12 are payable by you</p> <p>under the Beter Af Policy from treatment 13, 100% + under the supplementary insurance 6 treatments per year</p> <p>or</p> <p>via non-contracted care provider following our consent: under the Beter Af Policy from treatment 13 € 20 per treatment + under the supplementary insurance 6 treatments per year, € 20 per treatment</p> | <p>treatments 1 - 12 are payable by you</p> <p>under the Beter Af Policy from treatment 13, 100% + under the supplementary insurance 12 treatments per year</p> <p>or</p> <p>via non-contracted care provider following our consent: under the Beter Af Policy from treatment 13 € 20 per treatment + under the supplementary insurance 12 treatments per year, € 20 per treatment</p> | <p>treatments 1 - 12 are payable by you</p> <p>under the Beter Af Policy from treatment 13, 100% + under the supplementary insurance 12 treatments per year</p> <p>or</p> <p>via non-contracted care provider following our consent: under the Beter Af Policy from treatment 13 € 20 per treatment + under the supplementary insurance 12 treatments per year, € 20 per treatment</p> | <p>treatments 1 - 12 are payable by you</p> <p>under the Beter Af Policy from treatment 13, 100% + under the supplementary insurance 12 treatments</p> <p>or</p> <p>via non-contracted care provider following our consent: under the Beter Af Policy from treatment 13 € 20 per treatment + under the supplementary insurance 12 treatments per year, € 20 per treatment</p> |
| <p>One non-chronic disorder your doctor and/or physiotherapist identify the disorder</p> <p>Manual lymph drainage for serious lymphedema can also be carried out by a skin therapist instead of a physiotherapist or remedial therapist</p> | | <p>6 treatments per year</p> <p>or</p> <p>via non-contracted care provider following our consent: 6 treatments per year, € 20 per treatment</p> | <p>12 treatments per year</p> <p>or</p> <p>via non-contracted care provider following our consent: 12 treatments per year, € 20 per treatment</p> | <p>27 treatments per year</p> <p>or</p> <p>via non-contracted care provider following our consent: 12 treatments per year, € 20 per treatment</p> | <p>all treatments</p> <p>or</p> <p>via non-contracted care provider following our consent: 12 treatments per year, € 20 per treatment</p> |
| <p>Pelvic physiotherapy</p> | <p>under the Beter Af Policy treatments 1 - 9</p> <p>or</p> <p>via non-contracted pelvic physiotherapist following our consent treatments 1 - 9 lower reimbursement</p> | <p>under the Beter Af Policy treatments 1 - 9</p> <p>+ under the supplementary insurance 6 treatments per year</p> <p>or</p> <p>via non-contracted pelvic physiotherapist following our consent treatments 1 - 9 lower reimbursement + under the supplementary insurance 6 treatments per year</p> | <p>under the Beter Af Policy treatments 1 - 9</p> <p>+ under the supplementary insurance 12 treatments per year</p> <p>or</p> <p>via non-contracted pelvic physiotherapist following our consent treatments 1 - 9 lower reimbursement + under the supplementary insurance 12 treatments per year</p> | <p>under the Beter Af Policy treatments 1 - 9</p> <p>+ under the supplementary insurance 27 treatments per year</p> <p>or</p> <p>via non-contracted pelvic physiotherapist following our consent treatments 1 - 9 lower reimbursement + under the supplementary insurance 12 treatments per year</p> | <p>under the Beter Af Policy treatments 1 - 9</p> <p>+ under the supplementary insurance all treatments</p> <p>or</p> <p>via non-contracted pelvic physiotherapist following our consent treatments 1 - 9 lower reimbursement + under the supplementary insurance 12 treatments per year</p> |

Multiple disorders chronic and non-chronic or pelvic physiotherapy

Do you have multiple disorders? Please contact our Customer Service team on 0900-9674 (local rate). We are happy to explain what is reimbursed.

| Medical aids | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|--|------------------------------------|-------------------------------------|--------------------------------------|
| Medical aids under the basic health insurance reimbursement in accordance with the conditions in the Medical Aids Regulations for personal alarms, arthrodesis chairs, functional limitation-adjustable chairs (not including high dependency chairs) and hospital beds, visit www.zilverenkruis.nl/hulpmiddelen or call 0900 - 2008010 (€ 0.05 per minute) | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement certain medical aids are subject to our prior consent, a maximum reimbursement or a statutory personal contribution | | | | |
| | on top of the above reimbursement, all insured parties with supplementary insurance can, on presentation of their insurance card, make use of a discount scheme for rollators, high dependency chairs and ADL aids at Vegro and Harting-Bank/Ligtvoet | | | | |
| Equipment for negative pressure therapy for the discharge of pus for instance | under the Beter Af Policy 100% | | | | |
| CPM machine medical aid to be used after knee or ankle surgery | under the Beter Af Policy 100% | | | | |
| Walking aids elbow crutches, walking aids with 3 or 4 spider legs and walking frames | | | | | only via contracted supplier 100% |
| Personal alarm with medical grounds <i>Call the medical aid helpline: 0900 - 2008 010 € 0.05 per minute)</i> | under the Beter Af Policy requested via medical aid helpline 100% for personal alarm box or via non-contracted supplier lower reimbursement, following our consent. See also the Achmea Medical Aids Regulations | under the Beter Af Policy requested via medical aid helpline 100% for personal alarm box or via non-contracted supplier lower reimbursement, following our consent under the supplementary insurance 100% for subscription costs to alarm system Eurocross Assistance or via other provider alarm system € 35 per year for subscription costs following our consent | | | |
| Adhesive strips breast prosthesis | | | | 100% | |
| Bedwetting alarm for bedwetting problems | | | | | non-recurring € 100 per person |



TIP

A medical aid, how can I get one?

In many cases, you need a referral from your general practitioner or our prior consent. Just call the medical aid helpline for personal alarms, arthrodesis chairs, functional limitation-adjustable chairs (not including high dependency chairs) and hospital beds. For other medical aids, please contact our Customer Service team on 0900-9674 (local rate).

www.zilverenkruis.nl/hulpmiddelen
Medical Aid helpline 0900 – 200 80 10 (€ 0.05 per minute)

| Medical aids | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|---|----------------------------------|------------------------------------|--|---|
| Wig | under the Beter Af Policy € 386.50 per wig or via non-contracted supplier lower reimbursement per wig. See also the Achmea Medical Aids Regulation | | | € 462 per wig, € 386.50 of which under the Beter Af Policy and € 75.50 under the supplementary insurance or via non-contracted supplier under the Beter Af Policy lower reimbursement per wig and under the supplementary another € 75.50 | € 573.50 per wig, € 386.50 of which under the Beter Af Policy and € 190.50 under the supplementary insurance or via non-contracted supplier under the Beter Af Policy lower reimbursement per wig and under the supplementary insurance another € 190.50 |
| Supporting pessary for prolapsed wombs | | | | 100% | |
| Arch supports no podotherapeutic or podologic arch supports | | | | € 35 per person per year | € 50 per person per year |
| Trans therapy against incontinence | | | | 100% | |
| ■ hire of neuromodulator (BioStim) | | | | 100% | |
| ■ hire of biofeedback equipment (FemiScan) | | | | 100% | |

| Medicines | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|---|---|------------------------------------|--|--------------------------------------|
| Contraception such as the contraceptive pill or coil ■ up to the age of 21 | under the Beter Af Policy in accordance with the Achmea Pharmaceutical Care Regulations you pay the statutory personal contribution, the upper limit price medicine reimbursement system (GVS), this differs per medicine. Visit our website for more information | | | under the Beter Af Policy in accordance with the Achmea Pharmaceutical Care Regulations + under the supplementary insurance reimbursement of statutory personal contribution (the upper limit price GVS) up to € 1,000 | |
| ■ from the age of 21 | | 100% no reimbursement of statutory personal contribution (the upper limit price GVS) | | 100% + under the supplementary insurance reimbursement of statutory personal contribution (the upper limit price GVS) up to € 1,000 | |
| Medicines under the basic health insurance | under the Beter Af Policy in accordance with the Achmea Pharmaceutical Care Regulations you pay the statutory personal contribution, the upper limit price medicine reimbursement system (GVS), this differs per medicine. Visit our website for more information | | | under the Beter Af Policy in accordance with the Achmea Pharmaceutical Care Regulations + under the supplementary insurance reimbursement of statutory personal contribution (the upper limit price GVS) up to € 1,000 | |
| Medicines and chemist's preparations that are not registered, see our website | | | | € 800 per person per year following our consent | |
| Melatonin medication for sleeping disorders | | | | only via Internet pharmacy eFarma 100% | |



Tip

Why would I need dental insurance?

If you are 18 or older, we recommend you take out separate dental insurance (Beter Af Dental Policy) for your half-yearly checkups, restoring caries and brushing instructions. For each Beter Af Dental Policy, we reimburse up to a maximum amount. Consultations, brushing instructions and the restoration of caries and extraction of teeth or molars are reimbursed at 100%. Other types of treatment are reimbursed at 75% and the 4-star policy at 100%.

www.zilverenkruis.nl/tanden - Customer Service team 0900-9674 (local rate)

Younger than 18 with Beter Af (Plus) Policy

| Mouth and teeth | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|----------------------------------|--|--|--|
| All treatments by dentist, oral hygienist, dental surgeon and dental prosthesis maker except cast fillings, crowns, bridges, inlays and implants | under the Beter Af Policy 100% or via non-contracted dental surgeon or dental prosthesis maker lower reimbursement | | | | |
| Crowns, bridges, inlays and implants by dentist/dental surgeon | | | € 225 per person per year | € 450 per person per year | € 900 per person per year |
| Orthodontia (braces) by dentist/orthodontist except repairs, replacement in the event of damage and loss as a result of personal negligence | | | non-recurring 90% reimbursement up to € 1,500 per person | non-recurring 90% reimbursement up to € 2,000 per person | non-recurring 90% reimbursement up to € 2,500 per person |

18 and older with Beter Af Dental Policy

| Mouth and teeth | Beter Af Policy (basic health insurance) | Beter Af Dental Policy ★ 1 star | Beter Af Dental Policy ★★ 2 stars | Beter Af Dental Policy ★★★ 3 stars | Beter Af Dental Policy ★★★★ 4 stars |
|---|---|------------------------------------|--------------------------------------|---------------------------------------|--|
| A. Dentist/oral hygienist and contracted dental prosthesis maker <ul style="list-style-type: none"> ■ consultations (C codes) and second opinion ■ oral hygiene (M codes) ■ fillings (V codes) ■ extraction of teeth/molars (H codes) | | 100% | | | |
| B. Other treatments | | 75% | | | 100% |
| A + B | | € 225 per person per year | € 450 per person per year | € 900 per person per year | € 1,150 per person per year |
| C. treatments not reimbursed by us: <ul style="list-style-type: none"> ■ examination report (C70 and C75) ■ failure to honour an agreement (C90) ■ orthodontia (D codes) ■ subscriptions (Z codes) ■ exterior bleaching of teeth and molars (E97, E98 and E00) ■ Mandibular Advancement Device (MRA G71, G72 and G73) | | | | | |

18 and older with Beter Af (Plus) Policy

| Mouth and teeth | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars | |
|--|--|----------------------------------|------------------------------------|-------------------------------------|--|--|
| Dentures (prosthesis) <ul style="list-style-type: none"> purchase of fully removable dentures, made by a dentist or dental prosthesis maker | under the Beter Af Policy 75% statutory personal contribution 25% or via non-contracted dental prosthesis maker lower reimbursement costs exceeding € 600 per jaw following our consent replacement within 5 years following our consent | | | | under the Beter Af Policy 75% statutory personal contribution 25% or via non-contracted dental prosthesis maker lower reimbursement costs exceeding € 600 per jaw or replacement within 5 years following our consent + under the supplementary insurance 100% including statutory personal contribution of 25% of by non-contracted dental prosthesis maker lower reimbursement | |
| | <ul style="list-style-type: none"> repairs to or rebasing of fully removable dentures by a dentist or dental prosthesis maker | | | | under the Beter Af Policy 100% or via non-contracted dental prosthesis maker lower reimbursement | |
| | <ul style="list-style-type: none"> implants for removable dentures in the case of serious development or growth disorders dentures made by a dentist, dental surgeon or centre for special dentistry | | | | under the Beter Af Policy 100% following our consent | |
| | <ul style="list-style-type: none"> fully removable dentures on implants in the case of serious development or growth disorders dentures made by a dentist, dental prosthesis maker or centre for special dentistry | | | | under the Beter Af Policy 100% following our consent or via non-contracted dental prosthesis maker lower reimbursement statutory personal contribution € 125 per upper or lower jaw under the Beter Af Policy 100% following our consent you pay statutory personal contribution € 125 per upper or lower jaw or via non-contracted dental prosthesis maker lower reimbursement + under the supplementary insurance 100% reimbursement of statutory personal contribution € 125 | |
| Orthodontia (braces) in the case of serious dental development or growth disorders | under the Beter Af Policy 100% following our consent | | | | | |
| Care for the disabled your dentist knows whether or not you qualify for reimbursement | under the Beter Af Policy 100% if there is no right to reimbursement under the Exceptional Medical Expenses Act (AWBZ) and following our consent | | | | | |
| Special cases your dentist knows whether or not you qualify for reimbursement | under the Beter Af Policy 100% following our consent in some cases, a statutory personal contribution applies | | | | | |

| Eyes and ears | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|--|----------------------------------|---|---|---|
| Audiological centre | under the Beter Af Policy 100% | | | | |
| Prescription glasses and lenses | | | € 100 per person for glasses and lenses together once every 3 years | € 150 per person for glasses and lenses together once every 3 years | € 250 per person for glasses and lenses together once every 3 years |
| | on top of the above reimbursement, all insured parties with supplementary insurance can, on presentation of their insurance card, make use of a discount scheme at Pearle Opticians - Nederland, Eye Wish or Specsavers | | | | |
| Corrective upper eyelid surgery with medical grounds | | | only via contracted care provider 100% | | |
| Corrective ear surgery up to the age of 18 | | | only via contracted care provider 100% | | |
| Hearing aid | <p>under the Beter Af Policy <i>from the age of 16:</i> initial purchase: € 501,50 replacement within 5 years: € 501,50 replacement within 6 to 7 years: € 592 replacement after 7 years: € 683 cros, bicos or bone conduction model, incorporated in glasses frame: € 65 extra or via non-contracted care provider lower reimbursement, see also Achmea Medical Aids Regulations</p> <p><i>up to the age of 16:</i> € 683 per hearing aid cros, bicos or bone conduction model, incorporated in glasses frame: € 65 extra or via non-contracted care provider lower reimbursement, see also Achmea Medical Aids Regulations</p> | | | | |
| with remote control on medical grounds | | | | € 185 extra per hearing aid following our consent | € 230 extra per hearing aid following our consent |
| Eye laser surgery | | | | non-recurring € 500 per person | non-recurring € 750 per person |
| | on top of the above reimbursement, all insured parties with supplementary insurance can, on presentation of their insurance card, make use of a discount scheme | | | | |

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TIP

Where can I turn if I have psychological problems?

Psychological problems are very common and nothing to be ashamed of. Suitable help is essential for your recovery. Your general practitioner can help you further. He may refer you to a psychologist for instance. If your psychological problems are of a more serious nature, you can go to a clinical psychologist, a psychiatrist or a psychotherapist. Psychological care is subject to statutory personal contributions.

www.zilverenkruis.nl/psyche - Customer Service team 0900-9674 (local rate)

| Psychological care | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|---|---|---|---|---|
| First-line psychological care first-line psychologist, clinical psychologist, healthcare psychologist or remedial educationalist (generalist) | under the Beter Af Policy 8 sessions per person per year. A statutory personal contribution of € 10 per session applies | under the Beter Af Policy 8 sessions per person per year. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 2 additional sessions per person per year | under the Beter Af Policy 8 sessions per person per year. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 4 additional sessions per person per year | under the Beter Af Policy 8 sessions per person per year. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 6 additional sessions per person per year | under the Beter Af Policy 8 sessions per person per year. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 8 additional sessions per person per year |
| | or via non-contracted care provider 8 sessions per person at a lower reimbursement. A statutory personal contribution of € 10 per session applies | or via non-contracted care provider 8 sessions per person at a lower reimbursement. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 2 additional sessions per person per year | or via non-contracted care provider 8 sessions per person at a lower reimbursement. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 4 additional sessions per person per year | or via non-contracted care provider 8 sessions per person at a lower reimbursement. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 6 additional sessions per person per year | or via non-contracted care provider 8 sessions per person at a lower reimbursement. A statutory personal contribution of € 10 per session applies + under the supplementary insurance 8 additional sessions per person per year |
| reimbursement statutory personal contribution first-line psychological care | | | | reimbursement of statutory personal contribution of € 10 per session up to € 80 per person per year | |
| Second-line mental healthcare psychiatrist, neurologist, mental healthcare institution, clinical psychologist or psychotherapist | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| Psychiatric hospitalisation admission to a mental healthcare institution (psychiatric hospital or psychiatric ward of a hospital) | under the Beter Af Policy 100% or via non-contracted institution lower reimbursement | | | | |

| Speech and reading | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|---|----------------------------------|------------------------------------|-------------------------------------|--------------------------------------|
| Dyslexic care (diagnosis and treatment of serious dyslexia) for children aged 7 to 10 | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| Speech therapy no dyslexia or linguistic development disorder | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| Stutter therapy <ul style="list-style-type: none"> in various stutter centres according to the Del Ferro, Hausdörfer and BOMA methods | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| | | | non-recurring € 225 per person | non-recurring € 450 per person | non-recurring € 900 per person |

| (Patient) transport | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|--|----------------------------------|---|--|--------------------------------------|
| Ambulance | under the Beter Af Policy 100% | | | | |
| Transport costs, following healthcare mediation, to a foreign country in Belgium and Germany following healthcare mediation <i>Call the Transport helpline for consent on 0900 - 230 23 40 (€ 0.05 per minute)</i> | | | via contracted taxi firm 100% own transport € 0.27 per kilometre public transport (second class) 100% | | |
| Accommodation and transport costs of family members, following healthcare mediation, to a foreign country in Belgium and Germany following healthcare mediation from the 15th day of stay | | | accommodation costs: € 35 per day for the entire family own transport € 0.27 per kilometre up to a maximum of 700 kilometres per admission | | |
| Patient transport by public transport, own car, hire car or taxi in the case of kidney dialysis, oncological treatment with radio or chemotherapy, visual handicap and not being able to move about unaided or being wheelchair-bound <i>Call the Transport helpline for consent on 0900 - 230 23 40 (€ 0.05 per minute)</i> | under the Beter Af Policy up to 200 kilometres single trip: own transport € 0.27 per kilometre public transport (second class) 100% via contracted taxi firm 100% or via non-contracted taxi € 0.70 per kilometre you pay a statutory personal contribution of € 92 per person following our consent | | | under the Beter Af Policy up to 200 kilometres single trip: own transport € 0.27 per kilometre public transport (second class) 100% via contracted taxi firm 100% or via non-contracted taxi € 0.70 per kilometre you pay a statutory personal contribution of € 92 per person following our consent + under the supplementary insurance 100% reimbursement of statutory personal contribution | |

This reimbursement overview is a summary of the policy conditions: the policy conditions prevail at all times.
When in doubt, consult the conditions on www.zilverenkruis.nl/voorwaarden, or call our Customer Service team on 0900 - 9674 (local rate).

| (Patient) transport | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|----------------------------------|------------------------------------|---|---|
| with own transport or taxi in the case of other medical grounds as a result of which you cannot use public transport <i>Call the Transport helpline for consent on 0900 - 230 23 40 (€ 0.05 per minute)</i> | | | | up to 200 kilometres single trip and, when crossing the border, up to 55 kilometres across the border: own transport € 0.27 per kilometre, via contracted taxi 100% via non-contracted taxi € 0.70 per kilometre. You pay € 92 per year total maximum reimbursement € 1,000 per person per year following our consent | up to 200 kilometres single trip and, when crossing the border, up to 55 kilometres across the border: own transport € 0.27 per kilometre, via contracted taxi 100% via non-contracted taxi € 0.70 per kilometre. Total maximum reimbursement € 2,000 per person per year following our consent |

| Hospital, treatment and nursing | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|----------------------------------|---|--|---|
| Asthma Centre in Davos | under the Beter Af Policy 100% following our consent | | | | |
| Treatment, examination and surgery in hospital | under the Beter Af Policy 100% or via non-contracted hospital lower reimbursement for a specific number of treatments | | | | |
| Cosmetic and plastic surgery | | | | | € 250 per person per 3 years |
| <ul style="list-style-type: none"> cosmetic surgery no Botox, fillers, (autologen) lipofilling, peeling, laser or refraction surgery | | | | | |
| <ul style="list-style-type: none"> plastic surgery with medical grounds such as breast prosthesis following a mastectomy (no breast enlargement, surgical removal of breast prosthesis without medical grounds, abdominal liposuction, corrective surgery on upper eyelids and ears) | under the Beter Af Policy 100% following our consent or via non-contracted care provider lower reimbursement, following our consent | | | | |
| Dialysis | under the Beter Af Policy 100% | | | | |
| Genetic testing and advice | under the Beter Af Policy 100% | | | | |
| Hospice | | | | € 35 per person per day | |
| <ul style="list-style-type: none"> your stay at a hospice for outpatients' treatment cycle | | | | | |
| <ul style="list-style-type: none"> accommodation or travel expenses of you and your family members in the case of hospitalisation, no psychiatric hospital | | | from the 15th day of stay home-hospital journey is at least 50 kilometres € 35 per day up to € 500 per year for the entire family. Own car € 0.27 per kilometre or public transport (second class) 100% | | from the 15th day of stay home-hospital journey is at least 50 kilometres € 35 per day for the entire family. Own car € 0.27 per kilometre or public transport (second class) |
| Dental surgery | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| Artificial respiration | under the Beter Af Policy 100% | | | | |
| Obesity behavioural change programme BMI over 40 | | | | via (Netherlands Obesity Clinic) NOK: non-recurring € 750 per person following our consent | via (Netherlands Obesity Clinic) NOK: non-recurring € 1,000 per person following our consent |
| Organ transplant | under the Beter Af Policy 100% in hospital or contracted independent treatment centre or via non-contracted hospital or independent treatment centre lower reimbursement following our consent | | | | |
| <ul style="list-style-type: none"> nursing of person who surrendered an organ (the donor) | under the Beter Af Policy 3 months, in the case of a liver transplant 6 months | | | | |

| Hospital, treatment and nursing | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|--|--|---------------------------------|--|-----------------------------------|
| Preventive examinations <ul style="list-style-type: none"> ■ cervical cancer (smear test) ■ breast cancer ■ cardiovascular diseases ■ prostate cancer <p>no population screening (is reimbursed under the AWBZ)</p> | | only via contracted care provider 100% | | | |
| Second opinion for care provided by a medical specialist under the basic health insurance | under the Beter Af Policy 100% | | | | |
| Sterilisation no reversal procedure | | | | only via contracted care provider 100% | |
| Tele-monitoring in the case of chronic heart failure hire and assistance | under the Beter Af Policy 100% | | | | |
| Nursing (extramural) outside the hospital at home, no home artificial respiration or relief care for terminally ill patients (palliative care) | under the Beter Af Policy 100% | | | | |
| Nursing at a hospital (medical specialist care and dental surgery care) | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement for a specific number of treatments | | | | |
| Independent treatment centre government-recognised clinic for medical specialist care where examinations and outpatients' treatment take place | under the Beter Af Policy 100% or via non-contracted treatment centre lower reimbursement in the case of plastic surgery and dental surgery following our consent | | | | |

| Pregnancy / baby / child | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|---|---|-------------------------------|--|---|--|
| Adoption maternity care (younger than 12 months) or medical screening in the case of adoption | | | 3 days up to 3 hours per day or € 300 per adopted child | | |
| Circumcision on religious grounds | | | | only via contracted care provider € 250 | |
| Childbirth <ul style="list-style-type: none"> ■ home birth ■ outpatients' childbirth in hospital at patient's own request (without medical grounds) | under the Beter Af Policy 100% | | | | |
| | under the Beter Af Policy € 192 for the use of delivery room balance is statutory personal contribution | | under the Beter Af Policy € 192 for the use of delivery room balance is statutory personal contribution + under the supplementary insurance 50% reimbursement of statutory personal contribution | | 100% (under the Beter Af Policy € 192 for the use of delivery room balance is statutory personal contribution + under the supplementary insurance 100% reimbursement of statutory personal contribution) |

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| Pregnancy / baby / child | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|--|----------------------------------|---|-------------------------------------|---|
| Childbirth | | | | | |
| ■ childbirth at birthing centre at patient's own request (without medical grounds) | under the Beter Af Policy € 192 for the use of delivery room balance is statutory personal contribution | | under the Beter Af Policy € 192 for the use of delivery room balance is statutory personal contribution + | | under the supplementary insurance only via contracted birthing centre 100% reimbursement of statutory personal contribution |
| ■ outpatients' childbirth with medical grounds | under the Beter Af Policy 100% | | | | |
| ■ clinical childbirth (multiple-day stay at hospital) | under the Beter Af Policy 100% | | | | |
| Monitoring equipment to prevent cot death | | | 100% for 12 months following our consent | | |
| ■ monitoring equipment (hire) | | | | | |
| ■ Nanny Care sensor mat (buy) | | | 100% following referral from doctor | | |
| TENS birth loan-for-use | | | only via contracted supplier 100% to be arranged through your obstetrician | | |
| In Vitro Fertilisation (IVF) fertility treatment | under the Beter Af Policy first 3 attempts per pregnancy to be realised. Medicines in accordance with medicine reimbursement system for first 3 attempts. Abroad following our consent | | | | |
| Maternity package <i>order your maternity package via www.zilverenkruis.nl/kraampakket or call our Customer Service team on 0900 - 9674 (local rate)</i> | | | 100% (request before the 7th month of pregnancy) | | |
| Maternity care | | | | | |
| ■ at home or at a birthing centre | under the Beter Af Policy 10 days, statutory personal contribution of € 3.90 per hour or via non-contracted birthing or maternity centre personal contribution € 8.90, € 3.90 of which is statutory personal contribution | | under the Beter Af Policy 10 days, statutory personal contribution of € 3.90 per hour or via non-contracted birthing or maternity centre personal contribution € 8.90, € 3.90 of which is statutory personal contribution + under the supplementary insurance reimbursement of statutory personal contribution of € 3.90 per hour for 24 hours of maternity care | | under the Beter Af Policy 10 days, statutory personal contribution of € 3.90 per hour or via non-contracted birthing or maternity centre personal contribution € 8.90, € 3.90 of which is statutory personal contribution + under the supplementary insurance 100% reimbursement of statutory personal contribution at € 3.90 per hour |
| ■ in hospital with medical grounds | under the Beter Af Policy 100% | | | | |
| ■ in hospital without medical grounds | under the Beter Af Policy 10 days statutory personal contribution € 15.50 per admission day + amount hospital rate that exceeds € 111.50 | | | | 100% (under the Beter Af Policy 10 days statutory personal contribution € 15.50 per admission day and amount hospital rate that exceeds € 111.50 + under the supplementary insurance 100% reimbursement of statutory personal contribution) |
| ■ postponed with medical grounds (e.g. caesarean section or premature birth) | | | only via contracted maternity centre 15 hours personal contribution € 3.90 per hour | | only via contracted maternity centre 15 hours personal contribution 100% |

| Pregnancy / baby / child | Beter Af Policy (basic health insurance) | 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 care assistance and advice when breastfeeding | | | | 75% up to € 115 per person per year | € 115 per person per year |
| Oncological examination examination into cancer in children | under the Beter Af Policy 100% via Stichting Kinderoncologie Nederland (Skion) | | | | |
| Prenatal screening | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| ■ counselling | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| ■ structural echoscopic examination (20-week echo) | | | | | |
| ■ combination test (neck fold measurement and blood test) | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| up to the age of 36 with medical grounds | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| 36 or older | | | | | |
| Therapeutic holiday camps for children via Stichting Gezond Gewicht, Stichting de Luchtballon, Diabetes Jeugdvereniging Nederland, Stichting Kinderoncologische Vakantiekampen, Stichting de Ster, Nederlandse Hartstichting | | | | € 150 per person per year | |
| Obstetric care | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| Fertility enhancement treatment and freezing of sperm no IVF | under the Beter Af Policy 100% or when abroad, following our consent | | | | |
| Other | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
| Dietary advice and nutritional advice | under the Beter Af Policy 100% up to 4 hours per person per year or via non-contracted dietician up to 4 hours per person per year at a lower reimbursement | | | under the Beter Af Policy 100% up to 4 hours per person per year or via non-contracted dietician up to 4 hours per person per year at a lower reimbursement + | |
| ■ dietary advice via dietician (on medical grounds) | | | | under the supplementary insurance € 115 per person per year only via contracted dietician for dietary advice and nutritional advice combined | |
| ■ nutritional advice via dietician or weight consultant | | | | € 115 per person per year only via contracted dietician or weight consultant for dietary advice and nutritional advice combined | |
| Recovery and Balance aftercare training ex-cancer patients | | | € 800 per person per year | € 1,000 per person per year | € 1,200 per person per year |
| Convalescent home no psychosomatic care | | | | | only via contracted convalescent home € 50 per day up to 28 days per person per year following our consent |
| Hospice | | | | € 40 per day up to € 3,600 | |
| General Practitioner | under the Beter Af Policy 100% | | | | |
| Integrated care for diabetes mellitus type 2 and COPD | under the Beter Af Policy 100% only via contracted care groups | | | | |

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| Other | Beter Af Policy (basic health insurance) | Beter Af Plus Policy ★ 1 star | Beter Af Plus Policy ★★ 2 stars | Beter Af Plus Policy ★★★ 3 stars | Beter Af Plus Policy ★★★★ 4 stars |
|--|---|---|---|--|--|
| Childcare up to age 12 during hospitalisation of parent(s) , no hospitalisation in psychiatric hospital | | 50 hours a week following our consent | | | |
| Lifestyle training basic training for heart patients, whiplash patients and patients suffering from stress and burn out-related problems | | | | via Leefstijl Training & Coaching (LTC) in Dalfsen € 1,000 per person per year | via Leefstijl Training & Coaching (LTC) in Dalfsen € 1,250 per person per year |
| Volunteer aid replacement care for disabled people and the chronically ill in the absence of care provided by family/friends (volunteer aid) | | | | via Stichting Handen-in-huis 21 days per person per year | |
| Menopause consultation in the case of menopause problems Care for Women or the VVOC | | | | 75% of the consultation rate up to € 115 per person per year | |
| (Preventive) training courses <ul style="list-style-type: none"> ■ dealing with heart problems ■ awareness and/or self-management training course lymphedema ■ dealing with rheumatoid arthritis, arthrosis or Bechterew's syndrome ■ diabetes type 2 patients, basic or refresher ■ losing weight ■ giving up smoking ■ Free from alcohol training course ■ basic Reanimation training course ■ first aid ■ first aid for children ■ sleep therapy | | | 75% up to € 115 per training course per person per year | | |
| Rehabilitation | under the Beter Af Policy 100% | | | | |
| Sports doctor injury or repeat consultation | | via Sports Medical Institution twice per person per year Visit www.sfmi.nl for a location near you | | | |
| Sports medical examination no compulsory sports examination Visit www.zilverenkruis.nl/sportmedischonderzoek for the examinations reimbursed by us | | via Sports Medical Institution once per person per 2 years Basic Examination € 85 Basic Examination Plus € 100 Comprehensive Examination € 135 Visit www.sfmi.nl for a location near you | | | |
| Giving up smoking programme | under the Beter Af Policy 100% or via non-contracted care provider lower reimbursement | | | | |
| Therapeutic holiday camps for the disabled | | | | € 150 per person per year | |
| Thrombosis service | under the Beter Af Policy 100% | | | | |
| Holiday hotels (Red Cross) or sailing holidays (Red Cross or Zonnebloem) for the disabled and chronically ill | | | | 25% | |
| Care organiser (also for insured voluntary aid worker) <i>telephone no. 0900 - 55 66 768</i> | | 3 hours per person per year | | 6 hours per person per year | 9 hours per person per year |

Beter Af Fit Package

| Description treatment | Reimbursement |
|--|--|
| ADL aids (General Daily Vital Functions) | 75% up to € 100 per person per year at Vegro and Harting-Bank/Ligtvoet for ADL aids, that are not reimbursed under the Beter Af Policy |
| Dentures full (prosthesis) | reimbursement statutory personal contribution and personal payment Beter Af Policy up to € 250 per person per year |
| Flu vaccination up to the age of 60 (after that, entitled to flu vaccination under the AWBZ) | 100% |
| health Check | once per person per year 100% reimbursement for the health Check preventive health test (Body Mass Index (BMI), blood pressure, cholesterol, sugar levels and lung function) carried out by a care provider contracted by us |
| Convalescent home, no psychosomatic care | only via contracted convalescent home 100% up to 28 days per person per year following our consent |
| Hearing aid | supplement to reimbursement Achmea Medical Aids Regulations for hearing aid up to € 300 per hearing aid |
| Hospice | € 50 per day up to € 1,500 |
| Chiroprody for insured with cerebrovascular accident (CVA) | € 21 per treatment up to € 126 per person per year |
| Personal alarm (social grounds) | 100% reimbursement subscription costs alarm system Eurocross Assistance or via other provider alarm system € 35 per person per year for subscription costs |
| Preventive training course: fall prevention | 75% up to € 115 per person per year for a 'fall prevention' training course, organised by a homecare agency |
| Preventive training course: exercise programmes | 75% up to € 115 per person per year for exercise programmes for the elderly, organised by the homecare agency, the Trainings Instituut voor Gezondheid revalidatie en Arbeid (TIGRA) or Pim Mulier |
| Preventive training course: mental training | 75% up to € 115 per person per year for a 'mental training' training course, organised by a homecare agency |
| Coping with bereavement following a death | 25% discount on the costs of intake, consultations and training courses at Leefstijl Training & Coaching (LTC) in Dalfsen |
| Homecare (domestic help) following hospitalisation, no psychiatric hospital | 6 hours per person per year |
| Comprehensive overall examination for preventive and prompt diagnosis on the basis of a questionnaire and light physical examination | 1x per person per 3 years preventive examination by a doctor or specialist; contracted preventive examination 100%, following personal payment € 35 or via non-contracted preventive examination up to € 115 following personal payment € 35 |
| Accommodation or travel expenses of you and your family members when hospitalised, no psychiatric hospital | home-hospital journey is at least 50 kilometres 14 admission days per year up to € 35 per day for the entire family. Own transport car € 0.27 per kilometre |
| Patient transport with public transport, own car, hire car or taxi | 100% reimbursement statutory personal contribution and personal payment for medically required patient transport of € 92 per person per year under the Beter Af Policy and supplementary insurance |

Beter Af Hospital Extra Package from the age of 18

| Description | Reimbursement |
|---|--|
| Additional comfort cover | |
| ■ Contracted care | 100% |
| ■ Non-contracted care | € 150 per day |
| Call money payment | € 70 per day up to € 4,900* per person per year |
| Outside the Netherlands: room supplement class room/ fee surcharge | |
| ■ Contracted care | 100% |
| ■ Non-contracted care | € 70 per day up to € 4,900* per person per year, no reimbursement of the fee surcharge |

* reimbursement the Netherlands and foreign country are combined

Handy to know

Healthcare mediation

Through our Healthcare mediation, we give you advice on waiting lists. We also have quality information on hospitals, and we can help you find a general practitioner, dentist or physiotherapist if you move house.

Telephone: 0900-9674 (local rate)
www.zilverenkruis.nl/zorgbemiddeling

Eurocross Assistance

Should you fall ill unexpectedly when abroad and you need emergency assistance, contact Eurocross Assistance. The helpdesk is open 24 hours a day. Tip: store the number of the helpdesk in your mobile phone.

Telephone: +31 (0)71 364 18 50
www.zilverenkruis.nl/eurocross

Holiday doctor

If you need advice for non-emergency medical assistance when on holiday, you can call the Holiday doctor. The Holiday doctor can be reached 24 hours a day, 7 days a week. You will speak with a Dutch-speaking expert care provider. If necessary, he will put you through to a nurse or doctor straight away. Tip: store the number of the holiday doctor in your mobile phone.

Telephone: +31 (0)71 364 18 02
www.zilverenkruis.nl/vakantiedokter



Visit

www.zilverenkruis.nl

www.zilverenkruis.nl/servicepunten

www.zilverenkruis.nl/zorgzoeker

www.zilverenkruis.nl/vergoedingen



Call

Customer Service team 0900-9674 (local rate)



Write to

Zilveren Kruis Achmea

Postbus 444

2300 AK Leiden

The Netherlands



Submit your claim for medical expenses to

Zilveren Kruis Achmea

Afdeling Declaratieservice

Postbus 70001

3000 KB Rotterdam

The Netherlands



Keurmerk Klantgericht Verzekeren

No rights may be derived from the reimbursement overview. The policy conditions give a detailed description of the conditions and entitlements. Always read these first before visiting a care provider. The policy conditions can be downloaded on our website or you can contact us for a copy.

Visit www.zilverenkruis.nl for an overview of contracted care providers, the Achmea Medical Aids Regulations, the Achmea Pharmaceutical Care Regulations, professional associations of alternative healers who meet the Achmea quality requirements, conditions, brochures, forms and information about our insurances.

The insurer for the healthcare insurances of Zilveren Kruis Achmea is Zilveren Kruis Achmea Zorgverzekeringen N.V. (Chamber of Commerce no. 30208637).
The insurer for the supplementary insurances of Zilveren Kruis Achmea is Achmea Zorgverzekeringen N.V. (Chamber of Commerce no. 28080300).