



# Changes to your policy conditions in 2021

Main changes

# The main changes to your policy conditions in 2021

In this overview, you can read what will change on 1 January 2021 in the basic insurance, the supplementary insurance and the dental insurance.

## Basic insurance

Basic insurance reimburses the costs for the insured health care services provided by GPs, hospitals and pharmacists among other care providers. The government decides what care is covered by the basic insurance. This can change from one year to the next. The main changes in comparison with 2020 are listed below.

General	
<b>Terms of Payment Discount</b>	<b>Change:</b> do you pay the premium annually or biannually? In that case, in 2021, the payment term discounts you will receive for this will change. The modified payment term discounts will be available for consultation at <a href="https://www.zk.nl/betaalwijze">zk.nl/betaalwijze</a> by 12 November 2020 at the latest.
<b>Discount for voluntarily chosen excess</b>	<b>Change:</b> if you opt for a voluntarily chosen excess in 2021, the discount you receive for this will change. The modified discounts in case of a voluntarily chosen excess will be available for consultation at <a href="https://www.zk.nl/eigenrisico">zk.nl/eigenrisico</a> by 12 November 2020 at the latest.
Basic insurance	
<b>Medical care and transport for specific patient groups</b>	<b>New:</b> in 2021, the care for various specific patient groups will be included in the basic insurance. These specific groups include: <ul style="list-style-type: none"><li>• elderly people with complex disorders (somatic and/or psychological);</li><li>• people with chronic, progressive, degenerative disorders such as Parkinson's, Huntington's and Korsakov's or multiple sclerosis;</li><li>• people with non-congenital brain damage;</li><li>• people with an intellectual disability.</li></ul> <b>New:</b> Is the day treatment part of a care programme for the above-mentioned patient groups? If so, the transport to and from the day treatment will be reimbursed from the basic insurance in 2021.
<b>Physiotherapy in connection with COPD (18 years and older)</b>	<b>Change:</b> in 2021, for the group of patients in subcategory B2* the number of treatments within the first year will be increased to a maximum of 70 treatments. In subsequent years, the maximum is 52 treatments per year. In 2020, the reimbursement was a maximum of 27 treatments in the first year and a maximum of 3 treatments per year in subsequent years. The rest of category B (B1**) retains the reimbursement as it is currently established for category B (27 treatments in the first year and a maximum of 3 per year in subsequent years).  The care provider will assess the category to which a patient belongs.  * B2: GOLD classification for symptoms and risk of exacerbations and at a high disease load and limited physical capacity. ** B1: GOLD classification for symptoms and risk of exacerbations at a moderate disease load and adequate physical capacity.
<b>Mandatory excess/voluntarily chosen excess in the event of organ donation</b>	<b>Change:</b> in 2021, you will no longer pay any compulsory and/or voluntarily chosen excess for organ donation. That was mandatory in 2020.
<b>Geriatric rehabilitation</b>	<b>New:</b> in 2021, the geriatric specialist may also be a referrer for geriatric rehabilitation care from home after a geriatric assessment has been performed.
<b>Specialist medical care</b>	<b>New:</b> in 2021, a clinical technologist and an orthoptist (only if it concerns eye care) may also be a referrer.

## Basic insurance

<b>Changes to agreements concerning reimbursement of health care costs for the United Kingdom (including Gibraltar) and Morocco</b>	<b>Change:</b> for more information about the changes, visit: <a href="https://www.zk.nl/verdragafpraak">zk.nl/verdragafpraak</a> .
<b>Primary care stay</b>	<b>New:</b> in 2021, you must obtain our advance permission if you wish to stay with a non-contracted primary care provider.
<b>Diabetic devices, incontinence aids, ostomy and dressings and medical nutrition</b>	<b>Change:</b> in 2021, you will only receive full reimbursement for these medical devices if you purchase them from one of our contracted specialist medical suppliers. In 2020, you could also visit pharmacies for this.
<b>Physiotherapy and Cesar or Mensendieck remedial therapy</b>	<b>New:</b> in 2021, we will also reimburse the costs of scar therapy by a skin therapist. <b>Change:</b> do you receive physiotherapy to treat leg pain caused by intermittent claudication (restricted blood supply to the legs)? The treatment must be carried out by a physiotherapist affiliated with the Chronisch ZorgNet network for intermittent claudication. <b>Change:</b> are you receiving treatment related to Parkinson's? The treatment must be carried out by a physiotherapist affiliated with the ParkinsonNet network.
<b>Stop smoking programme</b>	<b>Change:</b> for 2021, the National Pharmacy (Nationale Apotheek) and the Pharmacy of the Future (Appo) have been contracted for medication to quit smoking. This medication will only be fully reimbursed if you go to one of these two pharmacies, and you will not pay any mandatory excess. If you use a pharmacy that is not contracted for SMR medication the reimbursement may be lower. In addition, the costs are always deducted from your mandatory excess.
<b>Personal Care Allowance Regulations (Reglement Zvw-pgb)</b>	Individuals insured with us who have a PGB will be informed separately of the changes to the Personal Care Allowance Regulations (Zvw-pgb). The changes will also be published at <a href="https://www.zk.nl">zk.nl</a> by 12 November 2020 at the latest.

## Mandatory excess

Everyone who is 18 or older has to pay a mandatory excess for care covered by basic insurance. The amount is determined by the government. In 2021, the mandatory excess will continue to be €385. This means that, in 2021, you have to pay the first €385 of the healthcare costs covered by your basic insurance. You are not required to pay an excess for, among other things, the costs of care provided by your GP (with the exception of the costs of examinations related to such care, such as laboratory or X-ray examinations), obstetric care, maternity care, care for children up to the age of 18 and care covered by the supplementary insurance policies. You can find more information about the mandatory excess and the possibility of paying it in instalments at [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico).

## Statutory personal contributions and statutory maximum reimbursements

You are required to pay a personal contribution towards the cost of certain medical devices, treatments and other care covered by your basic insurance, or a maximum reimbursement may apply. Every year, the government determines these statutory personal contributions and statutory maximum reimbursements. In 2021, there is a change to the personal contribution or maximum reimbursement for the care listed in the following overview.

## Statutory personal contributions and statutory maximum reimbursements

<b>Wigs</b>	<b>Change:</b> the statutory maximum reimbursement for wigs has increased from €443 to € 452.
<b>Allergen-free or orthopaedic footwear</b>	<b>Change:</b> the personal contribution for a pair of shoes for insured persons under 16 has decreased from €63.50 to €62.50. The personal contribution for a pair of shoes for insured persons age 16 or older has decreased from €127 to €125.
<b>Childbirth</b>	<b>Change:</b> for childbirth without medical necessity in a hospital, birth or maternity centre, the personal contribution of €36 will increase to €37 and the maximum reimbursement will increase from €255 to €262. Of these amounts, half is for the mother and half is for the child. For use of a delivery room for outpatient childbirth without a medical indication, the maximum reimbursement has increased from €219 to €225 (e.g. at a hospital or a birth centre).

## Statutory personal contributions and statutory maximum reimbursements

<b>Maternity care</b>	<b>Change:</b> for maternity care provided at home or in a birth or maternity centre as well as assistance during childbirth, the personal contribution will increase from €4.50 to €4.60 per hour.
<b>Seated patient transport</b>	<b>Change:</b> the personal contribution for seated patient transport will increase from €105 to €108.  <b>Change:</b> the maximum reimbursement for accommodation instead of seated patient transport will increase from €75 per night to €76.50 per night.

## Supplementary and dental insurance

There are also changes to our supplementary insurance and dental insurance policies in 2021. The main changes in comparison with 2020 are listed below. Is there a  after the change? Then you can see at the top of the column which supplementary insurance policy or policies the change applies to.

### Tip! Be sure to insure yourself for orthodontics on time.

Do you expect to need orthodontic care at some point? If so, be sure to insure yourself on time. For orthodontic care up to the age of 18, there is a waiting period of 1 year. This means that you will first pay a premium for 1 year and are entitled to compensation from the second year onwards. Example: If you take out the 3-star Supplementary Insurance or 4-star Supplementary Insurance on 1 January 2021, you will be entitled to reimbursement of orthodontics costs with effect from 1 January 2022. More information on this can be found at [zk.nl/vergoedingen](https://www.zk.nl/vergoedingen).

Supplementary insurance policies	Basis Plus Module	Supplementary Insurance 1-star	Supplementary Insurance 2-star	Supplementary Insurance 3-star	Supplementary Insurance 4-star
<b>Alternative forms of treatment, therapies and medicines</b>  <b>Change:</b> in 2021, reimbursement for alternative forms of treatment and therapy will be reduced. <b>Do you have 2-star Supplementary Insurance?</b> In that case, we reimburse a maximum of €40 per person per day up to a maximum of €250 per calendar year, including medicines. In 2020, the reimbursement was €40 per person per day up to a maximum of €350 per person per calendar year, including medicines. <b>Do you have 3-star Supplementary Insurance?</b> In that case, we reimburse a maximum of €40 per person per day up to a maximum of €450 per calendar year, including medicines. In 2020, the reimbursement was €40 per person per day up to a maximum of €550 per person per calendar year, including medicines. <span style="float: right;">■ ■ ■</span> <b>Do you have 4-star Supplementary Insurance?</b> In that case, we reimburse a maximum of €40 per person per day up to a maximum of €650 per calendar year, including medicines. In 2020, the reimbursement was €40 per person per day up to a maximum of €750 per person per calendar year, including medicines.  <b>Change:</b> the professional associations of alternative healers who meet the criteria of Zilveren Kruis and the treatments of alternative healers and therapists that we reimburse will change as from 2021. For a current overview of this type of care, please visit <a href="https://www.zk.nl/alternatief">zk.nl/alternatief</a> .					
<b>Exercise programmes</b>  <b>Change:</b> in 2021, before you can begin an exercise programme, you will need a <i>proof of diagnosis</i> from the referring GP, company doctor, geriatric specialist, doctor specialised in treating people with an intellectual disability, doctor specialised in juvenile health care, physician assistant, nursing specialist or medical specialist. In 2020, you needed a <i>referral</i> issued by your GP, a company doctor or a medical specialist. <span style="float: right;">■ ■</span>					
<b>Remedial therapy in a hot water pool for rheumatoid arthritis</b>  <b>Change:</b> in 2021, you will no longer need a statement issued by a GP or a medical specialist before you can begin receiving treatment. That was still a requirement in 2020. <span style="float: right;">■ ■</span>					

Supplementary insurance policies		Basis Plus Module	Supplementary Insurance 1-star	Supplementary Insurance 2-star	Supplementary Insurance 3-star	Supplementary Insurance 4-star
<b>Podiatric care (for diabetic, medical or rheumatoid foot conditions)</b>	<b>Change:</b> in 2021, you will no longer require a statement issued by a GP, internist or geriatrics specialist if it concerns the podiatric care of a diabetic foot condition. That was still a requirement in 2020.				■	■
<b>Physiotherapy and Cesar or Mensendieck remedial therapy</b>	<b>New:</b> in 2021, we will also reimburse the costs of scar therapy by a skin therapist. <b>Change:</b> do you receive physiotherapy to treat leg pain caused by intermittent claudication (restricted blood supply to the legs)? The treatment must be carried out by a physiotherapist affiliated with the Chronisch ZorgNet network for intermittent claudication. <b>Change:</b> are you receiving treatment related to Parkinson's? The treatment must be carried out by a physiotherapist affiliated with the ParkinsonNet network.		■	■	■	■
<b>Post-care physiotherapy</b>	<b>Change:</b> in 2021, before you can begin receiving treatment, you will need a <i>proof of diagnosis</i> from the referring GP, company doctor, geriatric specialist, doctor specialised in treating people with an intellectual disability, doctor specialised in juvenile health care, physician assistant, nursing specialist or medical specialist. In 2020, you needed a <i>referral</i> issued by your GP, a company doctor or a medical specialist. <b>Change:</b> as from 2021, we will reimburse the costs of post-care physiotherapy for a maximum of 2 years throughout the duration of the supplementary insurance. In 2020, we reimbursed these costs in full. <b>Change:</b> in 2021, in addition to lymphatic drainage in the case of serious lymphoedema, you may also contact one of our contracted skin therapists to receive scar therapy. This could not be done in 2020.	■	■	■	■	■
<b>Skin care (acne treatment, camouflage lessons, electrical, IPL or laser epilation)</b>	<b>Change:</b> in 2021, you will no longer need a referral from your GP or a medical specialist before you can begin receiving treatment. That was still a requirement in 2020. <b>Change:</b> in 2021, the treating skin therapist must be registered in the Quality Register for Paramedics. In 2020, the treating skin therapist had to be affiliated with the Dutch association of Skin Therapists (Nederlandse vereniging van Huidtherapeuten (NVH)) or comply with the relevant quality criteria established by the NVH.				■	■
<b>Contraceptives</b>	<b>Change:</b> in 2021, you will no longer need a prescription for contraceptives from a GP, sexual health clinic doctor, an obstetrician, a midwife or a medical specialist. You will still need a prescription for the contraceptive pill the first time it is dispensed.		■	■	■	■
<b>Personal contribution towards the costs of maternity care provided at home or at a birth or maternity centre</b>	<b>Change:</b> in 2021, we will reimburse a maximum of €125 per pregnancy. In 2020, the reimbursement was 100%.			■		
<b>Assistance at home for insured persons aged 18 or older who experience ADL loss (inability to perform daily living activities) after a medically necessary procedure</b>	<b>Discontinued:</b> in 2021, this reimbursement has been discontinued. In 2020, the maximum reimbursement was €1,000 per person per calendar year.	■	■	■	■	■

Supplementary insurance policies		Basis Plus Module	Supplementary Insurance 1-star	Supplementary Insurance 2-star	Supplementary Insurance 3-star	Supplementary Insurance 4-star
<b>Informal care support (support for informal caregivers and recipients)</b>	<p><b>Change:</b> In 2021, this reimbursement has changed.</p> <p><b>Do you have 2-star Supplementary Insurance?</b> We will reimburse 96 hours of informal care replacement and 2 hours for the informal care agent, €150 for informal care instructions, coaching and/or courses and €300 for temporary household help. In 2020, the maximum reimbursement was €750 per person per calendar year.</p> <p><b>Do you have 3-star Supplementary Insurance?</b> We will reimburse 120 hours of informal care replacement and 3 hours for the informal care agent, €150 for informal care instructions, coaching and/or courses and €450 for temporary household help. In 2020, the maximum reimbursement was €1,000 per person per calendar year.</p> <p><b>Do you have 4-star Supplementary Insurance?</b> We will reimburse 144 hours of informal care replacement and 4 hours for the informal care agent, €150 for informal care instructions, coaching and/or courses and €600 for temporary household help. In 2020, the maximum reimbursement was €1,250 per person per calendar year.</p> <p><b>Please note:</b> the reimbursements only apply to organisations contracted and/or designated by us (consult <a href="https://www.zk.nl/zorgverkenner">zk.nl/zorgverkenner</a>).</p>			■	■	■
<b>Self-help programme IncoCure</b>	<p><b>Discontinued:</b> in 2021, this reimbursement has been discontinued. In 2020, the reimbursement was €15 per person per calendar year.</p>			■	■	■
<b>Orthodontic care for insured persons under the age of 18?</b>	<p><b>Discontinued:</b> in 2021, the costs of myofunctional equipment are no longer covered under the reimbursement of orthodontics. In 2020, we still reimbursed these costs.</p>				■	■

### Extra Vital

<b>Fall prevention ('In Balans' or 'Vallen Verleden Tijd')</b>	<p><b>Change:</b> in 2021, in addition to reimbursing the fall prevention courses 'In Balans' and 'Vallen Verleden Tijd', we will also reimburse for the courses 'Zicht op Evenwicht' and 'Otago'.</p>
<b>Informal care support (support for informal caregivers and recipients)</b>	<p><b>Change:</b> in 2021, we will reimburse 24 hours of informal care replacement and 1 hour for the informal care agent. In 2020, the maximum reimbursement was €250 per person per calendar year.</p> <p><b>Please note:</b> the reimbursements only apply to organisations contracted by us (consult: <a href="https://www.zk.nl/zorgverkenner">zk.nl/zorgverkenner</a>).</p>

Dental insurance	Basic Supplementary Dental Insurance	1-star Supplementary Dental Insurance	2-star Supplementary Dental Insurance	3-star Supplementary Dental Insurance	4-star Supplementary Dental Insurance
<b>Dental care required as a result of an accident</b>	<p><b>New:</b> in 2021, we will reimburse a maximum of €2,000 per accident.</p>				
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Do you want to know if we have a contract with your hospital or care provider? All of our contracted hospitals and care providers are listed at [zk.nl/zorgverkenner](https://www.zk.nl/zorgverkenner).

### No rights can be derived from this document.

Only the main changes are listed and described in brief. All changes apply from 1 January 2021.

Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at [zk.nl/voorwaarden](https://www.zk.nl/voorwaarden) or obtained from us by calling 071 751 00 51.



# We are happy to help you



## Visit our website [zk.nl/contact](https://zk.nl/contact)

For an overview of all the contact options



## Would you prefer to speak to someone in person?

You can call us on 071 751 00 51

- 8:00 am to 8:00 pm on working days  
(8:00 am to 5:00 pm on Thursday 24, 31 December)
- Saturdays from 9:00 am to 1:00 pm.
- Extra: Sunday 27 December 9:00 am - 5:30 pm (Only available via WhatsApp on 06 83 60 18 05)



## You can also write to us at

Zilveren Kruis Achmea, PO box 444, 2300 AK Leiden

Documents regarding your health insurance are available.

To access these documents, please download them at [zk.nl/informatiedocument](https://zk.nl/informatiedocument).

If you have any questions, telephone 071 751 00 51.

See our website, [zk.nl](https://zk.nl), for a list of contracted care providers, reimbursement tariffs for non-contracted care providers, Medical Devices Regulations (Reglement Hulpmiddelen), Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg), Personal Care Allowance Regulations (Reglement Zvw-pgb), professional associations of alternative healthcare professionals that meet our criteria, policy conditions, brochures, forms and other information about our insurance policies. You can also obtain the information from us.

The health insurance policies offered by Zilveren Kruis are insured by Zilveren Kruis Zorgverzekeringen N.V., whose registered office is in Utrecht (Chamber of Commerce no. 06088185, AFM no. 12000646). The supplementary health insurance policies offered by Zilveren Kruis are insured by Achmea Zorgverzekeringen N.V., which has its registered office in Zeist (Chamber of Commerce 28080300, AFM 12000647).

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