



Guide to Reimbursements 2021

Contracted care

What do we reimburse?

This overview lists the reimbursements provided by our basic, supplementary and dental insurance policies. These reimbursements are only for care provided by our contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

We have 3 basic insurance policies

All basic insurance policies reimburse the same care. This is stipulated by the government. The 3 basic insurance policies we offer differ in terms of the number of hospitals and care providers where 100% of the cost of your treatment is reimbursed. The policies also differ in terms of the reimbursement tariffs that apply for non-contracted care. When it comes to the reimbursements provided by basic insurance, it is important to bear in mind that the mandatory excess may apply. A statutory personal contribution may also apply.

	Basis Budget arranged care policy with hospital care at selected hospitals	Basis Zeker arranged care policy	Basis Exclusief reimbursement policy
Contracted hospitals	100% reimbursement Please note! at a limited number of selected hospitals ¹⁾	100% reimbursement	100% reimbursement
Non-contracted hospitals	75% reimbursement of the average tariff ²⁾ we pay for this care (provided by contracted hospitals) ³⁾	75% reimbursement of the average tariff ²⁾ we pay for this care (provided by contracted hospitals) ³⁾	100% reimbursement up to the legally established tariff or prevailing market rate ⁴⁾
Contracted care providers	100% reimbursement	100% reimbursement	100% reimbursement
Non-contracted care providers	75% reimbursement of the average tariff ²⁾ we pay for this care (provided by contracted hospitals)	75% reimbursement of the average tariff ²⁾ we pay for this care (provided by contracted hospitals)	100% reimbursement up to the legally established tariff or prevailing market rate ⁴⁾

1) The selected hospitals are listed at zk.nl/ziekenhuizenbasisbudget.

2) The average contracted rate is calculated using the average of all contracts or the basic or standard rate for regular services under the Healthcare Insurance Act. Because there is no insight into the quality of the care provided by non-contracted care providers, no value is attached to the surcharges for quality.

3) You can receive urgent medical care, obstetric or midwifery care and dental surgery at any hospital without having to pay more. You can also receive treatment at any hospital without having to pay more if you are referred by a specialist.

4) If you are treated by a non-contracted care provider, we reimburse the costs of care that we insure up to a maximum of the legally established tariff. What if there is no legally established tariff? Then we reimburse up to the prevailing market rate in the Netherlands.

We contract 5 supplementary insurance policies and 5 dental insurance policies

You can choose to take out supplementary insurance for care that is not covered by your basic insurance. If, for example, you want the reassurance of knowing that more of your medical expenses will be reimbursed. All of the supplementary and dental insurance can be found in this Guide to Reimbursements. This allows you to compare them with each other and see what fits you best.



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.

Guide to Reimbursements 2021

This Guide to Reimbursements summarises what we reimburse. The reimbursements indicated are per person per calendar year, unless otherwise indicated.

Please note! This overview only lists the reimbursements for contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

Alternative therapies	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Alternative forms of treatment, therapies and (anthroposophic and homeopathic) medicines				€40 per day up to €250, incl. medicines	€40 per day up to €450, incl. medicines	€40 per day up to €650, incl. medicines
Abroad	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Non-urgent medical treatment abroad	Yes, up to the tariff charged in the Netherlands	Yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	Yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	Yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	Yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	Yes, according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions
Overnight stay and transport costs in the case of treatments requiring particular expertise provided abroad		overnight accommodation costs: €75 per night, flights (Economy Class) 100%, public transport (lowest class) 100%, own transport or taxi transport at €0.32 per km Total reimbursement of €5,000 for the overnight accommodation and transport expenses for you, your companion and your family members combined.	overnight accommodation costs: €75 per night, flights (Economy Class) 100%, public transport (lowest class) 100%, own transport or taxi transport at €0.32 per km Total reimbursement of €5,000 for the overnight accommodation and transport expenses for you, your companion and your family members combined.	overnight accommodation costs: €75 per night, flights (Economy Class) 100%, public transport (lowest class) 100%, own transport or taxi transport at €0.32 per km Total reimbursement of €5,000 for the overnight accommodation and transport expenses for you, your companion and your family members combined.	overnight accommodation costs: €75 per night, flights (Economy Class) 100%, public transport (lowest class) 100%, own transport or taxi transport at €0.32 per km Total reimbursement of €5,000 for the overnight accommodation and transport expenses for you, your companion and your family members combined.	overnight accommodation costs: €75 per night, flights (Economy Class) 100%, public transport (lowest class) 100%, own transport or taxi transport at €0.32 per km Total reimbursement of €5,000 for the overnight accommodation and transport expenses for you, your companion and your family members combined.
Urgent pharmaceutical care abroad (not reimbursed by your basic insurance)		€50	€50	€50	€50	€50
Urgent medical treatment abroad	Yes, up to the tariff charged in the Netherlands	supplementary cover up to 100% of the costs	supplementary cover up to 100% of the costs	supplementary cover up to 100% of the costs	supplementary cover up to 100% of the costs	supplementary cover up to 100% of the costs
Vaccinations, consultations and preventive medication required for foreign travel			Yes	Yes	Yes	Yes
Transport of the insured person and mortal remains to the Netherlands (repatriation)		Yes	Yes	Yes	Yes	Yes
Physiotherapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Pelvic physiotherapy to treat urinary incontinence for insured persons aged 18 or older*	Yes, treatments 1 to 9		9 treatments	12 treatments	27 treatments	36 treatments

Physiotherapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Exercise programmes (for previous heart failure, diabetes type 2, COPD, rheumatoid arthritis or any other rheumatic disease or cancer)					€350 throughout the insurance period, if with a Cesar/Mensendieck physiotherapist or remedial therapist contracted for this purpose	€350 throughout the insurance period, if with a Cesar/Mensendieck physiotherapist or remedial therapist contracted for this purpose
Remedial therapy in a hot water pool for rheumatoid arthritis					€150	€200
Occupational therapy	Yes, 10 hours				3 hours	4 hours
Physiotherapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older*	12 treatments per 12 months		9 treatments	12 treatments	27 treatments	36 treatments
Physiotherapy to treat chronic obstructive pulmonary disease (COPD) for insured persons aged 18 years or older*	Depending on the GOLD classification, you are entitled to a maximum of the following in the first 12 months: - 5 class-A treatments - 27 class-B1 treatments - 70 class-B2, C and D treatments If treatment is still required after the first 12 months, you are entitled to the following (depending on the GOLD classification): - 3 class-B1 treatments per 12-month period - 52 treatments per 12-month period for classes B2, C and D		9 treatments	12 treatments	27 treatments	36 treatments
Physiotherapy to treat leg pain caused by stage II intermittent claudication (restricted blood supply to the legs) for insured persons aged 18 or older*	37 treatments per 12 months		9 treatments	12 treatments	27 treatments	36 treatments
Physiotherapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS), 'Annex 1 relating to article 2.6 of the Health Insurance Decree'	all treatments					
Physiotherapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS), 'Annex 1 relating to article 2.6 of the Health Insurance Decree'	treatments 1 to 9 per diagnosis (if medically necessary, 9 additional treatments)		9 treatments	12 treatments (with a maximum of 9 manual therapy treatments per indication)	27 treatments (with a maximum of 9 manual therapy treatments per indication)	36 treatments (with a maximum of 9 manual therapy treatments per indication)
Physiotherapy and Cesar or Mensendieck remedial therapy for 18 years or older: 1 disorder* on the list approved by the Minister of Health, Welfare and Sport (VWS) Annex 1 relating to article 2.6 of the Health Insurance Decree'	21st treatment onwards (you pay for treatments 1 to 20)		9 treatments (you pay for treatments 10 to 20)	12 treatments, with a maximum of 9 manual therapy treatments per indication (you pay for treatments 13 to 20)	20 treatments, with a maximum of 9 manual therapy treatments per indication	20 treatments, with a maximum of 9 manual therapy treatments per indication

Physiotherapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Physiotherapy and Cesar or Mensendieck remedial therapy 18 years or older: 1 disorder* not on the list approved by the Minister of Health, Welfare and Sport (VWS) 'Annex 1 relating to article 2.6 of the Health Insurance Decree'			9 treatments	12 treatments (with a maximum of 9 manual therapy treatments per indication)	27 treatments (with a maximum of 9 manual therapy treatments per indication)	36 treatments (with a maximum of 9 manual therapy treatments per indication)
Post-care physiotherapy (after oncology, for cardiovascular disease, or following a stroke)		Yes, but only in the case of a contracted physiotherapist with a maximum duration of 2 years	Yes, but only in the case of a contracted physiotherapist with a maximum duration of 2 years	Yes, but only in the case of a contracted physiotherapist with a maximum duration of 2 years	Yes, but only in the case of a contracted physiotherapist with a maximum duration of 2 years	Yes, but only in the case of a contracted physiotherapist with a maximum duration of 2 years

* This reimbursement only applies for 1 disorder. What if you need physiotherapy or Cesar or Mensendieck remedial therapy for several disorders? Then please contact us for an explanation.

Skin	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Acne treatment					€250	€250
Camouflage lessons					€200 throughout the insurance period	€200 throughout the insurance period
Electrical epilation, IPL or laser epilation					€300	€300

Medical devices	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Hand splint					- finger or small thumb splint: €40 - wrist, hand or large thumb splint: €60 - dynamic or static splint: €90	- finger or small thumb splint: €40 - wrist, hand or large thumb splint: €60 - dynamic or static splint: €90
Head covering					€100	€100
Medical devices reimbursed by your basic insurance	Yes, see the Medical Devices Regulations (Reglement Hulpmiddelen) on our website					
Artificial nipples or mamilla prosthesis (customised prosthesis)				Yes	Yes	Yes
Personal alert system required for medical reasons	Yes, for the personal alert system (see the Medical Devices Regulations [Reglement Hulpmiddelen] on our website)				Yes, a subscription fee for a personal alert system	Yes, a subscription fee for a personal alert system
Adhesive strips for breast prosthesis				Yes	Yes	Yes
Bedwetting alarm				€100 throughout the insurance period	€100 throughout the insurance period	€100 throughout the insurance period
Wig or toupim	€452 per wig or toupim (see the Medical Devices Regulations [Reglement Hulpmiddelen] on our website)				€100	€200
Incontinence therapy (rental costs)					Yes, if supplied by a contracted supplier	Yes, if supplied by a contracted supplier

Medicines and dietary preparations	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Contraceptives up to age 21	Yes, a statutory personal contribution of €250 applies (upper-limit price)					
Contraceptives 21 or older	Yes, only in the case of endometriosis or menorrhagia, the statutory personal contribution of € 250 applies (upper-limit price)		Yes, if supplied by a contracted pharmacy. The statutory personal contribution applies	Yes, if supplied by a contracted pharmacy. The statutory personal contribution applies	Yes, if supplied by a contracted pharmacy. The statutory personal contribution applies	Yes, if supplied by a contracted pharmacy. The statutory personal contribution applies
Medicines reimbursed by your basic insurance	Yes, a statutory personal contribution of €250 applies (upper-limit price), see the Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg) on our website					
Registered medicines and pharmacy preparations not reimbursed by your basic insurance (see our website for the list of medicines/disorders that we reimburse)		€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy
Melatonin (for sleep problems)					Yes, if obtained from the eFarma online pharmacy	Yes, if obtained from the eFarma online pharmacy
Oral health care and dentistry	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Have you also taken out supplementary dental insurance? If so, please check further on in this Guide to Reimbursements to see what reimbursement is provided by your supplementary dental insurance, if any.						
(Deferred) front tooth replacement from 18 to 23 years	Yes					
Implants in a severely shrunken, toothless jaw for a full set of removable dentures (false teeth)	Yes, in the case of a serious developmental or growth disorder or an acquired deformity of the teeth, jaw or mouth					
Dental surgery 18 or older	Yes					
Crowns, bridges, inlays, implants and autotransplantation up to the age of 18				Yes	Yes	Yes
Full set of removable dentures (false teeth)**	75% (the statutory personal contribution is 25%)					statutory personal contribution
Full set of removable implant-retained dentures (false teeth)**	92% for the upper jaw (the statutory personal contribution is 8%) 90% for the lower jaw (the statutory personal contribution is 10%)					statutory personal contribution

Oral health care and dentistry	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Repair or refitting of a full set of removable dentures (false teeth)	90% (the statutory personal contribution is 10%)					statutory personal contribution
Orthodontic care (braces) incl. a second opinion up to the age of 18					€2,000 throughout the insurance period	€2,500 throughout the insurance period
Please note! This reimbursement may be subject to a waiting period of 1 year.						
Dental care required as a result of an accident		€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident
Dental or orthodontic care in exceptional cases	Yes					
Dental care for insured persons with a disability	Yes					
Dental care up to age 18	Yes					
** The reimbursement for a combination of an implant-retained denture for one jaw and a non-implant-retained denture for the other jaw (code J50) is 83% (the statutory personal contribution is 17%).						
Eyes and ears	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Audiology centre	Yes					
Spectacles and/or contact lenses				€100 per 3 calendar years	€150 per 3 calendar years	€250 per 3 calendar years
Upper eyelid correction (required for medical reasons)	Yes					
Ear position correction (without medical necessity) up to age 18					Yes, if performed by a contracted care provider	Yes, if performed by a contracted care provider
Hearing aid	Yes, the statutory personal contribution of 25% still applies (see the Medical Devices Regulations (Reglement Hulpmiddelen) on our website)					
Refractive surgery/lens implantation (additional costs)					€500 throughout the insurance period	€750 throughout the insurance period
Sensory impairment care	Yes					
Mental health care	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
General Basic GGZ 18 years or older	Yes, for mild to moderate non-complex mental health problems or stable problems					
Non-clinical specialist GGZ 18 years or older	Yes, for complex mental disorders					
Stay in a hospital or GGZ institution for psychiatric treatment 18 years or older	Yes					
Speech and reading	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Speech therapy	Yes					
Stutter therapy provided by a speech therapist	Yes					

Transport	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Ambulance	Yes					
Transport (seated patient transport) and/or accommodation costs for certain target groups (see conditions).	overnight accommodation costs: €76.50 per night own transport €0.32 per km, public transport (lowest class) 100% or (multi-person) taxi transport 100%, with the exception of a statutory personal contribution of €108 for the transport costs incurred.					statutory personal contribution
Hospital and nursing	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Male circumcision (for medical reasons)	Yes					
Primary care stay (for medical treatment)	Yes					
Genetic research and advice	Yes					
Guest house (accommodation expenses) during outpatient treatment				€35 per night	€35 per night	€35 per night
Guest house for your visitors (overnight accommodation and transport for visitors in the case of a stay in a hospital or a GGZ institution)				€35 per night for all visitors combined (lowest class) public transport (lowest class) 100%, taxi or own transport (€0.32 per km). For transport (by public transport, taxi or own vehicle), a personal payment of €100. €500 applies for all visitors combined for the accommodation and/or transport costs incurred.	€35 per night for all visitors combined (lowest class) public transport, taxi or own transport (€0.32 per km). For transport (by public transport, taxi or own vehicle), a personal payment of €100. €500 applies for all visitors combined for the accommodation and/or transport costs incurred.	€35 per night for all visitors combined (lowest class) public transport (lowest class) 100%, taxi or own transport (€0.32 per km). For transport (by public transport, taxi or own vehicle), a personal payment of €100. €500 applies for all visitors combined for the accommodation and/or transport costs incurred.
Hospice					€40 per day	€40 per day
Mechanical respiration	Yes					
Specialist medical care	Yes					
Plastic surgery (for medical reasons)	Yes, limited					
Rehabilitation	Yes					
Second opinion (for care covered by your basic insurance)	Yes					
Second opinion arranged through Royal Doctors		Yes	Yes	Yes	Yes	Yes
Sterilisation					Yes, if performed by a contracted care provider	Yes, if performed by a contracted care provider
Home dialysis	Yes					
Transplantation of organs and tissues	Yes					
Nursing and care in your own surroundings (extramural)	Yes					

Hospital and nursing	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Independent treatment centre (lowest class)	Yes					
Hospital treatment, examinations, tests, surgery and stay (lowest class)	Yes					
Hospital care for the organ or tissue donor	3 months, or 6 months following a liver transplant					
Second Doctor Online		Yes	Yes	Yes	Yes	Yes
Feet	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Chiropodiatric care (for diabetic, medical or rheumatoid foot conditions)	Yes, limited and only in the case of diabetes (see also 'Foot care for insured individuals with diabetes')				€25 per treatment up to €100	€25 per treatment up to €150
Podiatry/podology/podopostural therapy and/or (sport) arch supports					€150 incl. 1 pair of (sport) arch supports	€200 incl. 1 pair of (sport) arch supports
Foot care for insured individuals with diabetes	Yes, limited					
Pregnancy/baby/child	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Delivery with a medical indication	Yes, at a clinic or outpatient facility					
Delivery without a medical indication at a hospital outpatient facility or birth centre (use of a delivery room)	Yes, a statutory personal contribution of €37 still applies. In addition to this statutory personal contribution, if the hospital charges it, you pay the amount in excess of €262.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Home birth without a medical indication	Yes					
Breast pump device				€75 per pregnancy	€75 per pregnancy	€75 per pregnancy
In vitro fertilisation (IVF) or intracytoplasmic sperm injection (ICSI) up to the age of 43	Yes, the first 3 attempts for IVF and ICSI treatments combined per potential pregnancy					
Maternity package				Yes	Yes	Yes
Maternity care in a birth or maternity centre	4 bed-days, statutory personal contribution (€4.60 per hour) still applies			€125 of the statutory personal contribution per pregnancy	statutory personal contribution	statutory personal contribution
Maternity care at home (incl. maternity care related to adoption)	Yes, statutory personal contribution (€4.60 per hour) still applies			€125 of the statutory personal contribution per pregnancy	statutory personal contribution	statutory personal contribution
Maternity care at a hospital with a medical indication	Yes					

Pregnancy/baby/child	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Maternity care at a hospital without a medical indication	Yes, a statutory personal contribution of €37 still applies per day/day in hospital. In addition to this statutory personal contribution, if the hospital charges it, you pay the amount in excess of €262 per day.					statutory personal contribution
Maternity care (assistance during childbirth)	Yes					
Maternity care (postponed for medical reasons)				15 hours per pregnancy if provided by a contracted maternity centre, the personal contribution (€4.60 per hour) still applies	15 hours per pregnancy if provided by a contracted maternity centre, the personal contribution (€4.60 per hour) still applies	15 hours per pregnancy, if provided by a contracted maternity centre
Lactation care				€80	€80	€115
Oncological examination of children	Yes, if provided by the Dutch Child Oncology Group (SKION)					
Prenatal screening	Yes					
Sperm cryopreservation	Yes					
TENS during delivery (pain relief)				1 device throughout the insurance period if supplied by a contracted supplier	1 device throughout the insurance period if supplied by a contracted supplier	1 device throughout the insurance period if supplied by a contracted supplier
Obstetric or midwifery care	Yes					
Freezing of human oocytes and embryos (cryopreservation)	Yes					
Fertility-enhancing treatments	Yes					
'Slimmer Zwanger' pregnancy self-help programme				1 subscription throughout the insurance period	1 subscription throughout the insurance period	1 subscription throughout the insurance period
Antenatal classes				€50 per pregnancy	€50 per pregnancy	€75 per pregnancy

Prevention	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Counselling			€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)	€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)	€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)	€300 if the counsellor is a member of the General Professional Association for Counselling (ABvC)
Weight loss course				€115	€115	€115
A course on self-respect for kids				€115	€115	€115
A course on feeling good about your body				€115	€115	€115
'Meer Bewegen voor Ouderen' (a programme on more exercise for the elderly)				€115	€115	€115
Dietetic therapy by a dietitian (with a medical indication)	Yes, 3 hours					Yes, 2 hours

Prevention	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
First aid and resuscitation courses - A first-aid course - A course on baby and child first aid - Basic resuscitation course				€115 per course	€115 per course	€115 per course
Combined lifestyle intervention (CLI)	Yes					
Running coaching to prevent or deal with injuries			1 FysioRunning online coaching programme	1 FysioRunning online coaching programme	1 FysioRunning online coaching programme	1 FysioRunning online coaching programme
Health Check (preventive health examination)			1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider
Lifestyle training for people who have tension-related complaints, including stress and burnout.					€1,000, if conducted by LTC Training/NextSteps.nu	€1,250, if conducted by LTC Training/NextSteps.nu
Mindfulness training			€250	€250	€250	€250
Sleep improvement course (organised by Somnio or a home care agency)			€150	€150	€150	€150
Medical examination by a sports doctor: - sports medical examination - sports check-up - exertion testing			€200 if at an SCAS-accredited Sports Medical Institution	€200 only at an SCAS-accredited Sports Medical Institution	€200 if at an SCAS-accredited Sports Medical Institution	€200 only at an SCAS-accredited Sports Medical Institution
Sports medical advice and guidance			€150	€150	€150	€150
Sports or ice pack brace			€ 50 (1 brace)	€ 50 (1 brace)	€ 50 (1 brace)	€ 50 (1 brace)
Nutrition education by a weight management consultant or (sports) nutritionist (without medical indication)			€120	€120	€120	€120
Care for women					€115	€115
Other medical care	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Course on how to deal with a condition - heart problems - lymphoedema - rheumatoid arthritis, osteoarthritis or Bechterew's disease - diabetes type 2 - Courses organised by patient associations				€115 per course	€115 per course	€115 per course
Medical care for specific patient groups	Yes					
General practitioner care	Yes					
Integrated care for diabetes mellitus type 2 (18 years or older), COPD, asthma and/or vascular risk management (VRM)	Yes					
Child care at home (for children up to 12) during and after hospitalisation of one or both parents				from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week Plus the administration fees if provided by a contracted institution	from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week Plus the administration fees if provided by a contracted institution	from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week Plus the administration fees if provided by a contracted institution

Other medical care	Basic insurance	Basis Plus Module	1-star Supplementary Insurance	2-star Supplementary Insurance	3-star Supplementary Insurance	4-star Supplementary Insurance
Laboratory tests and X-rays	Yes					
Informal care instructions, coaching and/or courses				€150 only at organisations designated by us	€150 only at organisations designated by us	€150 only at organisations designated by us
Support for informal carers				2 hours only if it is a contracted informal care agent	3 hours only if it is a contracted informal care agent	4 hours only if it is a contracted informal care agent
Substitute informal care				96 hours if provided by a contracted institution	120 hours if provided by a contracted institution	144 hours if provided by a contracted institution
Stop smoking programme	Yes, 1x					
Therapeutic holiday camp up to age 18					€150 only at organisations selected by us	€150 only at organisations selected by us
Temporary domestic help with informal care support				€300 if supplied by a contracted institution	€450 if supplied by a contracted institution	€600 if supplied by a contracted institution
Thrombosis Unit	Yes					

Reimbursements covered by Basic Supplementary Dental Insurance

Treatment description	Basic Supplementary Dental Insurance
<ul style="list-style-type: none"> • consults (C11 of C13) • oral hygiene (M03) 	- 1 check-up (C11 or C13) and a maximum of 25 minutes of dental cleaning (M03), or - 2 check-ups (C11 and/or C13) and a maximum of 15 minutes of dental cleaning (M03)
<ul style="list-style-type: none"> • anaesthesia (A10 and A15) • fillings (V codes) • extraction of teeth and molars (H codes) • dental X-rays (X10 and X22) • implantology aftercare consultation (I60) • extensive aftercare consultation implantology (I61) 	€75
Dental care required as a result of an accident	€2,000 per accident

Reimbursements covered by 1, 2, 3 and 4-star Supplementary Dental Insurance

Treatment description	1-star Supplementary Dental Insurance	2-star Supplementary Dental Insurance	3-star Supplementary Dental Insurance	4-star Supplementary Dental Insurance
<ul style="list-style-type: none"> • consultations (C codes) • periodontal treatment (codes T21 and T22) • dental X-rays (X codes) • anaesthesia (codes A10 and A15) • fillings (V codes) • extraction of teeth and molars (H codes) 	100%	100%	100%	100%
<ul style="list-style-type: none"> • oral hygiene (M codes) • all other dental treatments 	75%	75%	75%	75%
Reimbursement for all treatments combined	€250	€500	€1,000	€1,250
Dental care required as a result of an accident	€2,000 per accident	€2,000 per accident	€2,000 per accident	€2,000 per accident

Reimbursements covered by Extra Vitaal

Treatment description	Extra Vital
Medical devices for daily living activities (ADL medical devices)	€100 if supplied by Vegro or Medipoint Harting-Bank
Memory training course organised by a home care agency	€115
Flu vaccination up to age 60	Yes
Hearing aid (statutory personal contribution)	€300 of the statutory personal contribution per device
Support for informal carers	1 hour if it is a contracted informal care agent
Substitute informal care	24 hours if provided by a contracted institution
Online (self-help) modules in the case of mental health issues	Yes, if provided by Stichting mirro
Optometrist	1 eye examination per 3 calendar years
Orthopaedic footwear	statutory personal contribution
Personal training (introductory package)	€100, if provided by a contracted care provider
Personal Health Check (extensive general health examination to aid prevention and early diagnostics)	1 preventive health assessment by NIPED (Netherlands Institute for Prevention and e-Health Development)
Personal alert system required for social reasons plus the subscription fee	Yes
Personal alert system for temporary use and the subscription fee	Yes, 4 weeks if supplied by a contracted supplier
Professional response to a personal alert	Yes, if performed by a contracted care provider
Grief and bereavement support	€1,250, if conducted by Interapy
Home terminal care by volunteers	€200, if the volunteer is affiliated with the National Association of Volunteers in Palliative Care (VPTZ) or the Dutch Patients' Association (NPV)
Fall prevention course ('Otago', 'Zicht op Evenwicht', 'In Balans' or 'Vallen Verleden Tijd')	Yes, 1x throughout the insurance period, if with a physiotherapist, Cesar/Mensendieck remedial therapist or home care agency contracted for this purpose
Safety consultation for insured persons with health risks who want to keep living in their own home	Yes, 1x Only at a home care agency contracted for this purpose

No rights can be derived from this Guide to Reimbursements

This Guide to Reimbursements summarises our reimbursements. 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.

The reimbursements listed in this guide only apply to services provided by our contracted care providers

This Guide to Reimbursements only lists the reimbursement tariffs for care provided by our contracted care providers. These reimbursements are applicable per person per calendar year, unless otherwise indicated. Our contracted care providers are listed at [zk.nl/zorgverkenner](https://www.zk.nl/zorgverkenner). The reimbursement tariffs for care provided by non-contracted care providers are listed at [zk.nl/tarieven](https://www.zk.nl/tarieven) or can be obtained from us by calling 071 751 00 51.



We are happy to help you



Visit our website 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 can be downloaded at zk.nl/informatiedocument. If you have any questions, telephone 071 751 00 51.

See our website, 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).

We do our best to provide you with clear and accurate information. Is there an error in our communication? If so, please let us know and we will rectify it. Are there inaccuracies? Zilveren Kruis cannot be held liable for any inaccuracies. No rights can be derived from the content of this document.