



Changes to your 2022 policy conditions

Main changes

Changes in 2022

The following is an overview of the most important changes to the basic, supplementary and dental insurance policies.

Basic insurance	
Contracted hospitals under Basis Budget	Change: If you have the Basis Budget basic insurance, you will only receive 100% reimbursement for treatment provided at hospitals with which we have made agreements for Basis Budget in 2022. Please note! These are not all the same hospitals as in 2021; if you are visiting a hospital for treatment, please first check at which hospital we reimburse 100% of your treatment. Visit zk.nl/ziekenhuizenbasisbudget to check, and avoid having to pay part of the bill yourself.
Personal Care Allowance Regulations (Zvw-pgb)	If you have a personal care allowance (PGB), you will be informed separately of the changes to the Personal Care Allowance Regulations (Zvw-pgb). The changes will also be published on zk.nl by 12 November 2021 at the latest.
Primary care diagnostics (ELD)	If you have blood tests or urinalysis conducted in 2022 at the request of your GP, midwife or obstetrician, visit zk.nl/zorgzoeker first. Search for 'bloedprikken' or 'urineonderzoek' to find out whether the medical laboratory in your area has agreements with us. You can also ask the referring GP, midwife or obstetrician. If you use a non-contracted laboratory, you will receive a lower reimbursement.
Accommodation reimbursement for insured persons undergoing CAR T-cell therapy	New: In 2022, we will reimburse up to €77.50 per night for accommodation costs near the specialised hospital in weeks 3 and 4 following a CAR T-cell therapy treatment. This only applies if you live more than 60 minutes away from the specialised hospital.
Autotransplantation	New: In 2022, the costs of autotransplantation (moving one's own tooth or molar to the site of a missing tooth or molar) are reimbursed. However, you must have the treatment approved by us in advance, and the treatment must be carried out by an authorised care provider.

Mandatory excess

In 2022, the mandatory excess will remain €385. You can find more information about the mandatory excess and the possibility of payment in instalments at [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico).

Statutory personal contribution and statutory maximum reimbursements


In 2022, the personal contribution or maximum reimbursement is changing for the care listed in the following overview. For more information about the statutory personal contribution, visit [zk.nl/eigenbijdrage](https://www.zk.nl/eigenbijdrage).

Statutory personal contribution and statutory maximum reimbursements	
Wigs	Change: the maximum reimbursement for wigs is increasing from €452 to €457.50.
Spectacle lenses and contact lenses	Change: the personal contribution for spectacle lenses or contact lenses with an expected service life of more than 1 year is increasing from €59 to €59.50 per lens. The personal contribution for spectacle lenses or contact lenses with an expected service life of less than 1 year and required for only one eye is increasing from €59 to €59.50 for 1 lens. If lenses are required for both eyes, the personal contribution is increasing from €118 to €119. This reimbursement only applies to medical spectacle lenses or contact lenses in extreme cases.
Allergen-free or orthopaedic footwear	Change: the personal contribution for a pair of shoes for insured persons under 16 is decreasing from €62.50 to €62. The personal contribution for a pair of shoes for insured persons age 16 or older is decreasing from €125 to €124.

Statutory personal contribution and statutory maximum reimbursements

Childbirth	Change: for childbirth in a hospital, birth or maternity centre without medical necessity, the personal contribution of €37 is increasing to €38 and the maximum reimbursement is increasing from €262 to €268. Of these amounts, half is for the mother and half is for the child. The maximum reimbursement for use of a delivery room for outpatient childbirth (e.g. at a hospital or a birth centre) without a medical indication is increasing from €225 to €230.
Maternity care	Change: the personal contribution for partus assistance and maternity care at home or in a birth or maternity centre is increasing from €4.60 to €4.70 per hour.
Seated patient transport	Change: the personal contribution for seated patient transport is increasing from €108 to €111. Change: the maximum reimbursement for an overnight stay instead of seated patient transport is increasing from €76.50 per night to €77.50 per night.









Supplementary policies

There are also changes to our supplementary insurance policies in 2022. The main changes in comparison with 2021 are listed below. If there is a  after the change, check the top of the column to find out which supplementary insurance policy or policies the change applies to.

Be sure to insure yourself for orthodontics on time.

If your child needs orthodontics, be sure to insure yourself on time. There is a waiting period of 1 year for orthodontic care up to the age of 18. This means that you will first pay a premium for 1 year and are entitled to compensation from the second year onwards. If you take out Aanvullend 3 star or Aanvullend 4 star per 1 January 2022, you will be entitled to reimbursement for orthodontics as of 1 January 2023.

For more information, visit [zk.nl/vergoedingen](https://www.zk.nl/vergoedingen).

Supplementary policies		Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Alternative treatment, therapies and medicines	Discontinued: In 2022, we will no longer reimburse psychosocial care for children, as mental healthcare for children will be reimbursed under the Youth Act. Contact your municipal authority for more information.					
Therapeutic holiday camps for insured persons up to the age of 18 years	Discontinued: In 2022, the Dutch Heart Foundation's Jump therapeutic holiday camp will cease to exist. As such, the reimbursement for the Jump therapeutic holiday camp is being discontinued.					
Dental care for insured persons up to the age of 18—crowns, bridges, inlays and implants	Discontinued: In 2022, the cost of autotransplantation for insured persons up to the age of 18 will be reimbursed under the basic insurance, and will, therefore, no longer be reimbursed under the supplementary insurance.					



Extra Vital

Fall prevention (In Balans, Vallen Verleden Tijd, Zicht op Evenwicht or Otago)

Discontinued: In 2022, reimbursement of fall prevention courses will be discontinued. As of 2022, these costs will only be reimbursed under Aanvullend 2, 3 and 4 star.

Dental insurance	Aanvullend Tand Basis	Aanvullend Tand 1 star	Aanvullend Tand 2 star	Aanvullend Tand 3 star	Aanvullend Tand 4 star
Supplementary dental insurance					
Change: in 2022 only check-ups will be fully reimbursed. You will be reimbursed 75% of the costs of all other eligible treatments, up to the maximum amount insured under your policy. In 2021, the reimbursement was 100% of the costs, up to the maximum of your supplementary dental policy.					



Sample calculation of the reimbursement for your dental costs in 2022 compared to 2021

Dental treatment	Average cost	Reimbursement in 2021	Reimbursement in 2022
C11 Routine checkup	€22.91	€22.91	€22.91
A10 Nerve block and/or infiltration anesthesia	€15.07	€15.07	€11.30
V81 Glass ionomer/ glass carbomer/ compomer simple filling	€37.38	€37.38	€28.04
Total	€75.36	€75.36	€62.25



To find out if we have a contract with your hospital or care provider, visit [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker) for an overview of all contracted hospitals and care providers.

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Only the main changes are listed and described in brief. All changes take effect from 1 January 2022. 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 +31 71 751 00 51.

We are happy to help you



Visit zk.nl/contact

for an overview of all contact options



Would you prefer to speak to someone in person?

You can call us on +31 71 751 00 51

- From 08:00 to 20:00 on working days (Friday 24 and 31 December from 08:00 to 17:00)
- From 09:00 to 13:00 on on Saturdays (Saturday 13 November from 09:00 to 17:30)



You can also write to us at

Zilveren Kruis Achmea, PO box 444, 2300 AK Leiden

Documents regarding your health insurance can be viewed and downloaded at zk.nl/informatiedocument. If you have any questions, call +31 71 751 00 51.

Visit 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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