



# Guide to Reimbursements 2022

Contracted care

# What 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 for non-contracted care.

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

1) The selected hospitals are listed at [zk.nl/ziekenhuizenbasisbudget](http://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 we have no insight into the quality of the care provided by non-contracted care providers, no value is placed on quality surcharges.

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 insured care up to the legally established rate. If there is no legally established rate, we will reimburse up to the prevailing market rate in the Netherlands.

## We have 5 supplementary insurance policies and 5 dental insurance policies

You can choose to take out supplementary insurance for care not covered by your basic insurance, if you want additional reimbursements and more security, for example. All of the supplementary and dental insurance can be found in this Reimbursement Guide, allowing you to compare them and see what fits you best.



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

# Reimbursement Guide 2022

This Reimbursement Guide summarises what we reimburse. The reimbursements indicated apply 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 medicine	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Alternative 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
Medical treatment abroad	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Non-urgent medical treatment abroad	Yes, up to the rate 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 specialist treatments provided abroad		accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.32 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.32 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.32 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.32 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.32 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.
Emergency pharmaceutical care abroad (not reimbursed by your basic insurance)		€50	€50	€50	€50	€50
Emergency medical treatment abroad	Yes, up to the rate 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	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
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	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
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 provided by a Cesar or Mensendieck physiotherapist or remedial therapist contracted for this purpose	€350 throughout the insurance period, if provided by a Cesar or Mensendieck physiotherapist or remedial therapist contracted for this purpose
Remedial therapy in a hot water pool to treat 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: - Class A: 5 treatments - Class B1: 27 treatments - Class B2, C and D: 70 treatments  If treatment is still required after the first 12 months, you are entitled to the following (depending on the GOLD classification): - Class B1: 3 treatments per 12 months - Class B2, C and D: 52 treatments per 12 months		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), 'Annexe 1 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), 'Annexe 1 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) Annexe 1 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

<b>Physiotherapy and Cesar or Mensendieck remedial therapy</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
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) 'Annexe 1 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)
Physiotherapy aftercare (after oncology, for cardiovascular disease, or following a stroke)		Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years

\* This reimbursement only applies for 1 disorder. If you require physiotherapy or Cesar or Mensendieck remedial therapy for multiple disorders, please contact us for an explanation.

<b>Skin</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
Acne treatment					€250	€250
Camouflage lessons					€200 throughout the insurance period	€200 throughout the insurance period
Electrical epilation, IPL or laser epilation					€300	€300

<b>Medical devices</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
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 nipple or mamilla prosthesis (custom prosthesis)				Yes	Yes	Yes
Personal alert system with medical indication	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	€457.50 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	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Contraceptives, up to the age of 21	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price)					
Contraceptives, 21 or older	Yes, only in the case of endometriosis or menorrhagia, with the exception of the statutory personal contribution of €250 (upper-limit price)		Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy	Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy	Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy	Yes, with the exception of the statutory personal contribution, if supplied by a contracted pharmacy
Medicines reimbursed by your basic insurance	Yes, with the exception of the statutory personal contribution of €250 (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
Medicines and dietary preparations	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Melatonin (for sleep problems)					Yes, if obtained from the eFarma online pharmacy	Yes, if obtained from the eFarma online pharmacy
Oral healthcare and dentistry	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
<i>If you have also taken out supplementary dental insurance, please check further on in this Reimbursement Guide to see what is covered.</i>						
Front tooth replacement (deferred) 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 and implants up to 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

<b>Oral healthcare and dentistry</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
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
<b>Please note!</b> 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 the age of 18	Yes					
<i>** 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%).</i>						
<b>Eyes and ears</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
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 (with medical indication)	Yes					
Ear position correction (without medical indication) up to the age of 18					Yes, if performed by a contracted care provider	Yes, if performed by a contracted care provider
Hearing aid	Yes, with the exception of the statutory personal contribution of 25% (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					
<b>Mental health care</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
Mental healthcare 18 and older	Yes					
<b>Speech and Reading</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
Speech therapy	Yes					
Stutter therapy provided by a speech therapist	Yes					

Transport	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Ambulance	Yes					
Transport (seated patient transport) and/or accommodation costs for certain target groups (see conditions).	accommodation costs: €77.50 per night personal vehicle €0.32 per km, public transport (lowest class) 100% or taxi 100%, with the exception of a statutory personal contribution of €111 for costs incurred.					statutory personal contribution
Hospital and nursing	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Male circumcision (with medical indication)	Yes					
Primary care stay (for medical treatment)	Yes					
Genetic research and advice	Yes					
Guest house (accommodation expenses) during outpatient treatment cycle				€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 public transport (lowest class) 100%, taxi or personal vehicle (€0.32 per km) Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport, taxi or personal vehicle (€0.32 per km) Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, taxi or personal vehicle (€0.32 per km) Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.
Hospice					€40 per day	€40 per day
Mechanical (including per diem for energy costs at home)	Yes					
Specialist medical care	Yes					
Accommodation costs after CAR T-cell therapy	€77.50 per night					
Plastic surgery (with medical indication)	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					



<b>Hospital and nursing</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
Transplantation of organs and tissues	Yes					
Nursing and care in your own surroundings (extramural)	Yes					
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
<b>Feet</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
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 arch supports					€150 incl. 1 pair of arch supports	€200 incl. 1 pair of arch supports
Foot care for insured individuals with diabetes	Yes, limited					
<b>Pregnancy/baby/child</b>	<b>Basic insurance</b>	<b>Basis Plus Module</b>	<b>Aanvullend 1 star</b>	<b>Aanvullend 2 star</b>	<b>Aanvullend 3 star</b>	<b>Aanvullend 4 star</b>
Delivery with medical indication	Yes, at a clinic or outpatient facility					
Outpatient delivery at a hospital or birth centre (use of a delivery room) without medical indication	Yes, with the exception of the statutory personal contribution of €38. In addition to the statutory personal contribution, you also pay the amount in excess of €268 if the hospital charges it.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Home birth without medical indication	Yes					
Breast pump				€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, with the exception of the statutory personal contribution of €4.70 per hour			€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, with the exception of the statutory personal contribution of €4.70 per hour			€125 of the statutory personal contribution per pregnancy	statutory personal contribution	statutory personal contribution

Pregnancy/baby/child	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Maternity care at a hospital with medical indication	Yes					
Maternity care at a hospital without medical indication	Yes, with the exception of the statutory personal contribution of €38 per day in hospital. In addition to the statutory personal contribution, you also pay the amount in excess of €268 if the hospital charges it.					statutory personal contribution
Maternity care (assistance during childbirth)	Yes					
Postponed maternity care (with medical indication)				15 hours per pregnancy with the exception of the personal contribution of €4.70 per hour, if provided by a contracted maternity centre	15 hours per pregnancy with the exception of the personal contribution of €4.70 per hour, if provided by a contracted maternity centre	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	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
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
Kanjertraining (self-respect training for children)				€115	€115	€115
Lekker in je Vel (body positivity training)				€115	€115	€115
'Meer Bewegen voor Ouderen' (an exercise programme for the elderly)				€115	€115	€115

Prevention	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Dietetic therapy by a dietitian (with medical indication)	Yes, 3 hours					Yes, 2 hours
First aid and resuscitation courses - First-aid course - Baby and child first aid course - 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 with tension-related complaints, including stress and burnout.					€1,000, if provided by LTC Training/NextSteps.nu	€1,250, if provided 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 provided by an SCAS-accredited Sports Medicine Institution	€200 if provided by an SCAS-accredited Sports Medicine Institution	€200 if provided by an SCAS-accredited Sports Medicine Institution	€200 if provided by an SCAS-accredited Sports Medicine 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)
Fall prevention training ('Otago', 'Zicht op Evenwicht', 'In Balans' or 'Vallen Verleden Tijd')				Yes, 1x throughout the insurance period, if with a physiotherapist, Cesar or Mensendieck remedial therapist or home care agency contracted for this purpose	Yes, 1x throughout the insurance period, if with a physiotherapist, Cesar or Mensendieck remedial therapist or home care agency contracted for this purpose	Yes, 1x throughout the insurance period, if with a physiotherapist, Cesar or Mensendieck remedial therapist or home care agency contracted for this purpose
Nutrition education by a weight management consultant or nutritionist (without medical indication)			€120	€120	€120	€120
Care for women					€115	€115
Other questions	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Course to learn how to deal with a condition - heart problems - lymphotoedema - 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					

Other questions	Basic insurance	Basis Plus Module	Aanvullend 1 star	Aanvullend 2 star	Aanvullend 3 star	Aanvullend 4 star
Child care at home (for children up to the age of 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, including administration fees If provided by a contracted institution
Laboratory tests and X-rays	Yes					
Informal care instructions, coaching and/or courses				€150 if provided by organisations designated by us	€150 if provided by organisations designated by us	€150 if provided by organisations designated by us
Informal care agent				2 hours if it is a contracted informal care agent	3 hours if it is a contracted informal care agent	4 hours if it is a contracted informal care agent
Substitute informal care				1 x 96 hours for 3 consecutive months if provided by a contracted institution	1 x 120 hours for 3 consecutive months if provided by a contracted institution	1 x 144 hours for 3 consecutive months if provided by a contracted institution
Stop smoking programme	Yes, 1x					
Therapeutic holiday camp up to the age of 18					€150 if provided by organisations selected by us	€150 if provided by organisations selected by us
Temporary domestic help with informal care support				1 x €300 for 3 consecutive months if provided by a contracted institution	1 x €450 for 3 consecutive months if provided by a contracted institution	1 x €600 for 3 consecutive months if provided by a contracted institution
Thrombosis Unit	Yes					

## Reimbursements covered by Aanvullend Tand Basis

Treatment description	Aanvullend Tand Basis
<ul style="list-style-type: none"> <li>• consults (C002 of C003)</li> <li>• oral hygiene (M03)</li> </ul>	<ul style="list-style-type: none"> <li>- 1 check-up (C002 or C003) and a maximum of 25 minutes of dental cleaning (M03), or</li> <li>- 2 check-ups (C002 and/or C003) and a maximum of 15 minutes of dental cleaning (M03)</li> </ul>
<ul style="list-style-type: none"> <li>• anaesthesia (A10 and A15)</li> <li>• fillings (V codes)</li> <li>• extraction of teeth and molars (H codes)</li> <li>• dental X-rays (X10 and X22)</li> <li>• implantology aftercare consultation (I60)</li> <li>• extensive aftercare consultation implantology (I61)</li> </ul>	€75
Dental care required as a result of an accident	€2,000 per accident

## Reimbursements covered by Aanvullend Tand 1, 2, 3 and 4 star

Treatment description	Aanvullend Tand 1 star	Aanvullend Tand 2 star	Aanvullend Tand 3 star	Aanvullend Tand 4 star
consultations (C codes)	100%	100%	100%	100%
oral hygiene (M codes)	75%	75%	75%	75%
all other dental treatments	75%	75%	75%	100%
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 activities of daily living (ADL medical devices)	€100 if supplied by Vegro or Medipoint Harting-Bank
Memory training organised by a home care agency	€115
Flu vaccination up to the age of 60	Yes
Hearing aid (statutory personal contribution)	€300 of the statutory personal contribution per device
Informal care agent	1 hour if it is a contracted informal care agent
Substitute informal care	1 x 24 hours for 3 consecutive months if provided by a contracted institution
Online self-help modules to treat 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 and 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 provided by a contracted care provider
Grief and bereavement support	€1,250, if conducted by Interapy
At-home palliative 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)
Safety consultation for insured persons with health risks who want to keep living in their own home	Yes, 1x Only if provided by a home care agency contracted for this purpose

### No rights can be derived from this Reimbursement Guide

This Reimbursement Guide 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://zk.nl/voorwaarden) or obtained from us by calling +31 71 751 00 51.

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

This Reimbursement Guide only lists the reimbursement rates for care provided by contracted care providers.

Unless otherwise indicated, these reimbursements apply per person per calendar year.

Our contracted care providers are listed at [zk.nl/zorgverkenner](https://zk.nl/zorgverkenner). The reimbursement rates for care provided by non-contracted care providers are listed at [zk.nl/tarieven](https://zk.nl/tarieven) or contact us at +31 71 751 00 51 to find out the amount.





# We are happy to help you



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

for an overview of all contact options



## If 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 Saturdays (Extra: 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](https://zk.nl/informatiedocument). If you have any questions, call +31 71 751 00 51.

Visit [zk.nl](https://zk.nl) for a list of contracted care providers, reimbursement rates 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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