

These are the most important changes to your health insurance in 2026.

Mandatory excess

In 2026, the mandatory excess will remain €385. For more information about the mandatory excess and the option to pay in instalments, visit [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico).

Statutory personal contribution and maximum reimbursements

You are required to pay a statutory personal contribution towards the cost of certain care covered by your basic insurance, or a maximum reimbursement may apply. A few examples are patient transportation, or a wig. The government determines which care is subject to a personal contribution and sets the amount. For more information, visit [zk.nl/eigenbijdrage](https://www.zk.nl/eigenbijdrage). In 2026, the statutory personal contribution or maximum reimbursement for certain types of care is changing. Visit [zk.nl/vergoedingen](https://www.zk.nl/vergoedingen) and check your reimbursement ahead of time to make sure you know where you stand.



Changes to the basic insurance Basis Zeker

Are you choosing a **voluntary deductible** in 2026? Then first check [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico). After November 12, 2025, you'll see there which discount you'll receive if you opt for a voluntary deductible in 2026.

Are you choosing to pay the **premium semi-annually or annually** in 2026? Then first check [zk.nl/betaaltermijn](https://www.zk.nl/betaaltermijn). After November 12, 2025, you'll see there which discount you'll receive if you pay your premium in advance.

Do you have a **personal budget** (Zvw-pgb)? We will inform you separately about the changes in the Zvw-pgb Regulations. You can also find these changes on [zk.nl](https://www.zk.nl) no later than November 12, 2025.

Starting in 2026, **more healthcare providers will be able to refer you to medical specialist care and medical specialist rehabilitation**. A complete overview can be found in the policy conditions on our website.

Starting January 1, 2026, the **Basis Budget will have a new name: Basis Start**. The content will also change slightly.

- Good news: with Basis Start, you can visit any hospital in the Netherlands in 2026 with which we have a contract. The limited choice of hospitals will no longer apply.
- If you go to a healthcare provider or hospital without a contract, we will reimburse up to 70% of the average contracted rate.
- Some aids can be easily ordered online. In 2026, you will be fully reimbursed if you order from suppliers we cooperate with, such as:
 - Visual aids: Optelec
 - Mobility aids: Medipoint
 - Nursing and care aids for use in bed: Medipoint

If you order from another supplier, we will reimburse up to 70% of the amount we have agreed on average with our suppliers. You will pay the rest yourself.

The reimbursement for **dental treatments under anesthesia for insured persons under 18 years old** is changing. You will no longer be reimbursed for individual treatments; instead, the entire treatment will be reimbursed based on an hourly rate. There is also a maximum limit for the anesthesia costs. For this care, you always need prior approval. Your healthcare provider will request this on your behalf.

Are you receiving **exercise therapy for COPD (stage II or higher according to the GOLD Classification)**? Then you must be treated by a physiotherapist or Cesar/Mensendieck exercise therapist who is part of the Chronisch ZorgNet network for lung conditions.

If you go to a therapist who is not contracted for COPD, your reimbursement may be lower. Please note: a therapist may have a contract for general physiotherapy but not for COPD treatments.

Want to know which physiotherapists and Cesar/Mensendieck exercise therapists we have contracts with for treating insured persons with COPD (stage II or higher according to the GOLD Classification)? Visit [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

Are you submitting a bill yourself from your healthcare provider, care institution, or supplier?
Make sure the correct information is included.
Check [zk.nl/declareren](https://www.zk.nl/declareren) to see which details are required.

Starting in 2026, you will need our approval if you travel **abroad for a planned medical specialist treatment with overnight stay**. This applies if you are treated in a hospital or independent treatment center with which we have no contract and you stay admitted for one or more days.

You also need approval for medication treatments abroad that cost more than €1,000 per occasion. This applies to expensive medications at a non-contracted hospital or treatment center, or medications from the pharmacy that you use at home. By requesting approval in advance, you will know exactly what is covered. This helps you avoid unexpected costs. Always wait for our approval before starting the treatment or medication.

Our policy conditions now specify the **certification requirements for speech therapists and occupational therapists** to be eligible for reimbursement of additional costs for specialized occupational therapy (such as pediatric occupational therapy) and speech therapy (such as pre-verbal speech therapy). If your speech therapist or occupational therapist does not meet these requirements, we will not reimburse the additional costs. Want to know which speech therapists and occupational therapists we have contracted for this? Visit [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

Starting January 1, 2026, you will **no longer pay a deductible for the consultation with joint review and advisory consultation**. During a consultation with joint review, your GP consults together with another healthcare provider about your situation. You are present during this consultation. In an advisory consultation, another healthcare provider discusses your case with your GP, but you are not present. The goal is to ensure you receive the right care more quickly.

Until 2026, you could not receive reimbursement more than once within the same year for a **smoking cessation program after a relapse**. Starting in 2026, you can. You can apply for reimbursement up to 3 times per calendar year for such a program.

Are you 18 or older and have **axial spondyloarthritis (axSpA) with severe physical limitations in daily life**? From 2026, you will receive reimbursement for exercise therapy. You will be guided by a physiotherapist or exercise therapist. This reimbursement was previously temporarily added to the basic insurance. From 2026, it will be permanent.



Changes to the basic insurance

Basis Start (Basis Budget)

Are you choosing a **voluntary deductible** in 2026? Then first check [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico). After November 12, 2025, you'll see there which discount you'll receive if you opt for a voluntary deductible in 2026.

Are you choosing to pay the **premium semi-annually or annually** in 2026? Then first check [zk.nl/betaaltermijn](https://www.zk.nl/betaaltermijn). After November 12, 2025, you'll see there which discount you'll receive if you pay your premium in advance.

Do you have a **personal budget** (Zvw-pgb)? We will inform you separately about the changes in the Zvw-pgb Regulations. You can also find these changes on [zk.nl](https://www.zk.nl) no later than November 12, 2025.

Starting in 2026, **more healthcare providers will be able to refer you to medical specialist care and medical specialist rehabilitation**. A complete overview can be found in the policy conditions on our website.

Starting January 1, 2026, the **Basis Budget will have a new name: Basis Start**. The content will also change slightly.

- Good news: with Basis Start, you can visit any hospital in the Netherlands in 2026 with which we have a contract. The limited choice of hospitals will no longer apply.
- If you go to a healthcare provider or hospital without a contract, we will reimburse up to 70% of the average contracted rate.
- Some aids can be easily ordered online. In 2026, you will be fully reimbursed if you order from suppliers we cooperate with, such as:
 - Visual aids: Optelec
 - Mobility aids: Medipoint
 - Nursing and care aids for use in bed: Medipoint

If you order from another supplier, we will reimburse up to 70% of the amount we have agreed on average with our suppliers. You will pay the rest yourself.

The reimbursement for **dental treatments under anesthesia for insured persons under 18 years old** is changing. You will no longer be reimbursed for individual treatments; instead, the entire treatment will be reimbursed based on an hourly rate. There is also a maximum limit for the anesthesia costs. For this care, you always need prior approval. Your healthcare provider will request this on your behalf.

Are you receiving **exercise therapy for COPD (stage II or higher according to the GOLD Classification)**? Then you must be treated by a physiotherapist or Cesar/Mensendieck exercise therapist who is part of the Chronisch ZorgNet network for lung conditions.

If you go to a therapist who is not contracted for COPD, your reimbursement may be lower. Please note: a therapist may have a contract for general physiotherapy but not for COPD treatments.

Want to know which physiotherapists and Cesar/Mensendieck exercise therapists we have contracts with for treating insured persons with COPD (stage II or higher according to the GOLD Classification)? Visit [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

Are you submitting a bill yourself from your healthcare provider, care institution, or supplier?

Make sure the correct information is included.

Check [zk.nl/declareren](https://www.zk.nl/declareren) to see which details are required.

Starting in 2026, you will need our approval if you travel **abroad for a planned medical specialist treatment with overnight stay**. This applies if you are treated in a hospital or independent treatment center with which we have no contract and you stay admitted for one or more days.

You also need approval for medication treatments abroad that cost more than €1,000 per occasion. This applies to expensive medications at a non-contracted hospital or treatment center, or medications from the pharmacy that you use at home. By requesting approval in advance, you will know exactly what is covered. This helps you avoid unexpected costs. Always wait for our approval before starting the treatment or medication.

Our policy conditions now specify the **certification requirements for speech therapists and occupational therapists** to be eligible for reimbursement of additional costs for specialized occupational therapy (such as pediatric occupational therapy) and speech therapy (such as pre-verbal speech therapy). If your speech therapist or occupational therapist does not meet these requirements, we will not reimburse the additional costs. Want to know which speech therapists and occupational therapists we have contracted for this? Visit [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

Starting January 1, 2026, you will **no longer pay a deductible for the consultation with joint review and advisory consultation**. During a consultation with joint review, your GP consults together with another healthcare provider about your situation. You are present during this consultation. In an advisory consultation, another healthcare provider discusses your case with your GP, but you are not present. The goal is to ensure you receive the right care more quickly.

Until 2026, you could not receive reimbursement more than once within the same year for a **smoking cessation program after a relapse**. Starting in 2026, you can. You can apply for reimbursement up to 3 times per calendar year for such a program.

Are you 18 or older and have **axial spondyloarthritis (axSpA) with severe physical limitations in daily life**? From 2026, you will receive reimbursement for exercise therapy. You will be guided by a physiotherapist or exercise therapist. This reimbursement was previously temporarily added to the basic insurance. From 2026, it will be permanent.



Changes to the basic insurance

Basis Exclusief

Are you choosing a **voluntary deductible** in 2026? Then first check [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico). After November 12, 2025, you'll see there which discount you'll receive if you opt for a voluntary deductible in 2026.

Are you choosing to pay the **premium semi-annually or annually** in 2026? Then first check [zk.nl/betaaltermijn](https://www.zk.nl/betaaltermijn). After November 12, 2025, you'll see there which discount you'll receive if you pay your premium in advance.

Do you have a **personal budget** (Zvw-pgb)? We will inform you separately about the changes in the Zvw-pgb Regulations. You can also find these changes on [zk.nl](https://www.zk.nl) no later than November 12, 2025.

Starting in 2026, **more healthcare providers will be able to refer you to medical specialist care and medical specialist rehabilitation**. A complete overview can be found in the policy conditions on our website.

Starting January 1, 2026, the **Basis Budget will have a new name: Basis Start**. The content will also change slightly.

- Good news: with Basis Start, you can visit any hospital in the Netherlands in 2026 with which we have a contract. The limited choice of hospitals will no longer apply.
- If you go to a healthcare provider or hospital without a contract, we will reimburse up to 70% of the average contracted rate.
- Some aids can be easily ordered online. In 2026, you will be fully reimbursed if you order from suppliers we cooperate with, such as:
 - Visual aids: Optelec
 - Mobility aids: Medipoint
 - Nursing and care aids for use in bed: Medipoint

If you order from another supplier, we will reimburse up to 70% of the amount we have agreed on average with our suppliers. You will pay the rest yourself.

The reimbursement for **dental treatments under anesthesia for insured persons under 18 years old** is changing. You will no longer be reimbursed for individual treatments; instead, the entire treatment will be reimbursed based on an hourly rate. There is also a maximum limit for the anesthesia costs. For this care, you always need prior approval. Your healthcare provider will request this on your behalf.

Are you receiving **exercise therapy for COPD (stage II or higher according to the GOLD Classification)**? Then you must be treated by a physiotherapist or Cesar/Mensendieck exercise therapist who is part of the Chronisch ZorgNet network for lung conditions.

If you go to a therapist who is not contracted for COPD, your reimbursement may be lower. Please note: a therapist may have a contract for general physiotherapy but not for COPD treatments.

Want to know which physiotherapists and Cesar/Mensendieck exercise therapists we have contracts with for treating insured persons with COPD (stage II or higher according to the GOLD Classification)? Visit zk.nl/zorgzoeker.

Are you submitting a bill yourself from your healthcare provider, care institution, or supplier?

Make sure the correct information is included.

Check zk.nl/declareren to see which details are required.

Starting in 2026, you will need our approval if you travel **abroad for a planned medical specialist treatment with overnight stay**. This applies if you are treated in a hospital or independent treatment center with which we have no contract and you stay admitted for one or more days.

You also need approval for medication treatments abroad that cost more than €1,000 per occasion. This applies to expensive medications at a non-contracted hospital or treatment center, or medications from the pharmacy that you use at home. By requesting approval in advance, you will know exactly what is covered. This helps you avoid unexpected costs. Always wait for our approval before starting the treatment or medication.

Our policy conditions now specify the **certification requirements for speech therapists and occupational therapists** to be eligible for reimbursement of additional costs for specialized occupational therapy (such as pediatric occupational therapy) and speech therapy (such as pre-verbal speech therapy). If your speech therapist or occupational therapist does not meet these requirements, we will not reimburse the additional costs. Want to know which speech therapists and occupational therapists we have contracted for this? Visit zk.nl/zorgzoeker.

Starting January 1, 2026, you will **no longer pay a deductible for the consultation with joint review and advisory consultation**. During a consultation with joint review, your GP consults together with another healthcare provider about your situation. You are present during this consultation. In an advisory consultation, another healthcare provider discusses your case with your GP, but you are not present. The goal is to ensure you receive the right care more quickly.

Until 2026, you could not receive reimbursement more than once within the same year for a **smoking cessation program after a relapse**. Starting in 2026, you can. You can apply for reimbursement up to 3 times per calendar year for such a program.

Are you 18 or older and have **axial spondyloarthritis (axSpA) with severe physical limitations in daily life**? From 2026, you will receive reimbursement for exercise therapy. You will be guided by a physiotherapist or exercise therapist. This reimbursement was previously temporarily added to the basic insurance. From 2026, it will be permanent.



Changes to supplemental insurance

Aanvullend Facilitair ★☆☆☆

If you have a supplementary (dental) insurance and switch to a Zilveren Kruis basic insurance that does not offer this supplementary (dental) insurance, we will terminate your supplementary (dental) insurance. This also applies to the co-insured persons on your supplementary (dental) insurance.

New in the Healthy and Fit Bundle: you can use the **SkinVision app** to quickly check suspicious spots on your skin. In 30 seconds, it becomes clear whether a spot is suspicious. For more information, visit zk.nl/skinvision.

New in 2026: you can use the **online program Resilient Parenting**. This program helps (expectant) parents with stress management. This reimbursement will be combined with that for Mindfulness. Together, the reimbursement in 2026 is a maximum of €350 per calendar year.

On psychezwangerschap.nl, you can find clinical psychologists affiliated with the Psyche and Pregnancy Academy who offer this program.

New in 2026: we reimburse up to €115 per calendar year for **Care for Women**.



Changes to supplemental insurance

Aanvullend Facilitair ★★☆☆

If you have a supplementary (dental) insurance and switch to a Zilveren Kruis basic insurance that does not offer this supplementary (dental) insurance, we will terminate your supplementary (dental) insurance. This also applies to the co-insured persons on your supplementary (dental) insurance.

We have updated the **overview of professional associations and treatments in complementary care**:

The Vereniging Integrale Vitaliteitkunde (VIV), the Nederlandse Vereniging van Soma Therapeuten (NVST), and the Federatie Additief Geneeskundig Therapeuten (FAGT) have merged into the Platform Complementaire Gezondheidszorg (Platform CGZ).

Please note: Ask your healthcare provider if they have joined this merger. This way, you can be sure that your care is still (partly) reimbursed.

We will stop reimbursing **overnight stay costs in a guesthouse during an outpatient treatment cycle**.

Good to know: overnight stays may still be reimbursed under the basic insurance.

New in the Healthy and Fit Bundle: you can use the **SkinVision app** to quickly check suspicious spots on your skin. In 30 seconds, it becomes clear whether a spot is suspicious. For more information, visit zk.nl/skinvision.

We reimburse **lactation care** not only when the lactation consultant is affiliated with the Dutch Association of Lactation Consultants (NVL) or works at a maternity center contracted by us, but also when the lactation consultant is affiliated with the International Board Certified Lactation Consultant (IBCLC).

Starting in 2026, we will reimburse up to €125 per pregnancy for the **personal contribution for maternity care at home or in a birth or maternity center**. In 2025, the personal contribution was fully reimbursed.

New in 2026: you can use the **online program Resilient Parenting**. This program helps (expectant) parents with stress management. This reimbursement will be combined with that for Mindfulness. Together, the reimbursement in 2026 is a maximum of €350 per calendar year.

On psychezwangerschap.nl, you can find clinical psychologists affiliated with the Psyche and Pregnancy Academy who offer this program.

New in 2026: we reimburse up to €115 per calendar year for **Care for Women**.



Changes to supplemental insurance

Aanvullend Facilitair ★★☆☆

Do you have supplementary (dental) insurance and are you switching to a Zilveren Kruis basic insurance plan that does not include this supplementary (dental) insurance? In that case, we will terminate your supplementary (dental) insurance. This also applies to any additional insured persons on your supplementary (dental) insurance.

We have updated the **overview of professional associations and treatments in complementary care**:

The Vereniging Integratie Vitaliteitkunde (VIV), the Nederlandse Vereniging van Soma Therapeuten (NVST), and the Federatie Additief Geneeskundig Therapeuten (FAGT) have merged into the Platform Complementaire Gezondheidszorg (Platform CGZ).

Note: Ask your healthcare provider if they have joined this merger. This way, you can be sure that your care is still (partially) reimbursed.

New in 2026: you can follow **online pelvic therapy** via jouwbekkentherapeut.nl. This can be done easily and flexibly from your own home. The reimbursement is up to €265 for the entire duration of your supplementary insurance.

Our policy conditions now specify the **certification requirements for occupational therapists** to be eligible for reimbursement of the **additional costs of specialized occupational therapy** (such as pediatric occupational therapy).

If your occupational therapist does not meet these requirements, we will not reimburse the additional costs.

Want to know which occupational therapists we have contracted for this? Visit zk.nl/zorgzoeker.

We will stop reimbursing **overnight accommodation costs in a guesthouse during an outpatient treatment cycle**.

Good to know: overnight stays may sometimes still be reimbursed under the basic insurance.

New in the Healthy and Fit Bundle: you can use the **SkinVision app** to quickly check suspicious spots on your skin. Within 30 seconds, you will know if a spot is suspicious. For more information, visit zk.nl/skinvision.

We reimburse **lactation consultant care** not only if the lactation consultant is affiliated with the Dutch Association of Lactation Consultants (NVL) or works at a maternity center contracted by us, but also if the lactation consultant is certified by the International Board Certified Lactation Consultant (IBCLC).

New in 2026: you can use the **online program Resilient Parenting**. This program helps (expectant) parents with stress management. This reimbursement will be combined with that of Mindfulness. Together, the reimbursement in 2026 is a maximum of €350 per calendar year.

On psychezwangerschap.nl you will find clinical psychologists affiliated with the Psyche and Pregnancy Academy who offer this program.

In 2026, instead of a maximum of €115 per calendar year, we will reimburse €200 for **Care for Women**.



Changes to supplemental insurance

Aanvullend Facilitair ★★★★★

Do you have supplementary (dental) insurance and are you switching to a Zilveren Kruis basic insurance plan that does not include this supplementary (dental) insurance? In that case, we will terminate your supplementary (dental) insurance. This also applies to any additional insured persons on your supplementary (dental) insurance.

We have updated the **overview of professional associations and treatments in complementary care**:

The Vereniging Integratie Vitaliteitkunde (VIV), the Nederlandse Vereniging van Soma Therapeuten (NVST), and the Federatie Additief Geneeskundig Therapeuten (FAGT) have merged into the Platform Complementaire Gezondheidszorg (Platform CGZ).

Note: Ask your healthcare provider if they have joined this merger. This way, you can be sure that your care is still (partially) reimbursed.

New in 2026: you can follow **online pelvic therapy** via jouwbekkentherapeut.nl. This can be done easily and flexibly from your own home. The reimbursement is up to €265 for the entire duration of your supplementary insurance.

Our policy conditions now specify the **certification requirements for occupational therapists** to be eligible for reimbursement of the **additional costs of specialized occupational therapy** (such as pediatric occupational therapy).

If your occupational therapist does not meet these requirements, we will not reimburse the additional costs.

Want to know which occupational therapists we have contracted for this? Visit zk.nl/zorgzoeker.

We will stop reimbursing **overnight accommodation costs in a guesthouse during an outpatient treatment cycle**.

Good to know: overnight stays may sometimes still be reimbursed under the basic insurance.

New in the Healthy and Fit Bundle: you can use the **SkinVision app** to quickly check suspicious spots on your skin. Within 30 seconds, you will know if a spot is suspicious. For more information, visit zk.nl/skinvision.

We reimburse **lactation consultant care** not only if the lactation consultant is affiliated with the Dutch Association of Lactation Consultants (NVL) or works at a maternity center contracted by us, but also if the lactation consultant is certified by the International Board Certified Lactation Consultant (IBCLC).

New in 2026: you can use the **online program Resilient Parenting**. This program helps (expectant) parents with stress management. This reimbursement will be combined with that of Mindfulness. Together, the reimbursement in 2026 is a maximum of €350 per calendar year.

On [psychezwangerschap.nl](https://www.psychezwangerschap.nl) you will find clinical psychologists affiliated with the Psyche and Pregnancy Academy who offer this program.

In 2026, instead of €115, we will reimburse up to €200 per calendar year for **Care for Women**.



Changes to supplemental insurance

Basis Plus Module

If you have a supplementary (dental) insurance and switch to a Zilveren Kruis basic insurance that does not offer this supplementary (dental) insurance, we will terminate your supplementary (dental) insurance. This also applies to the co-insured persons on your supplementary (dental) insurance.



Changes to supplemental insurance

Extra Vitaal

The reimbursement for the costs of the **safety conversation for aging in place with health risks** will be discontinued as of 2026.

Do you have supplementary (dental) insurance and are you switching to a Zilveren Kruis basic insurance plan that does not include this supplementary (dental) insurance? In that case, we will terminate your supplementary (dental) insurance. This also applies to any additional insured persons on your supplementary (dental) insurance.



Changes to the supplemental dental insurance

Aanvullende tandartsverzekering

Do you have supplementary (dental) insurance and are you switching to a Zilveren Kruis basic insurance plan that does not include this supplementary (dental) insurance? In that case, we will terminate your supplementary (dental) insurance. This also applies to any additional insured persons on your supplementary (dental) insurance.

No rights can be derived from this document.

Only the main changes are listed and described in brief. All changes apply from 1 January 2026. 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 or obtained from us by calling +31 71 751 00 51.

To download documents regarding your health insurance, visit zk.nl/informatiedocument. If you have any questions, call +31 71 751 00 51.

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