What is reimbursed in 2026?

Effective from: 1 January 2026

Reimbursement Guide Vitaal

Contracted care

What we reimburse

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

We have three basic insurance policies

All basic insurance policies reimburse the same care. The government stipulates this. The difference between our three basic insurance policies (Basis Start, Basis Zeker and Basis Exclusief) is the number of hospitals and care providers where we fully reimburse your treatment and how much we reimburse for care provided by non-contracted care providers. Reimbursements under basic insurance are subject to the mandatory excess. A statutory personal contribution may also apply.

Basis Start (natural policy)

- You receive 100% reimbursement at all contracted hospitals and all care providers with a contract.
- You receive 70% reimbursement of the average contracted rate at hospitals and care providers without a contract.

Basis Zeker (arranged care policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 75% of the average contracted rate at non-contracted hospitals and care providers.

Basis Exclusief (combined policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 100% of the market or statutory rate at most non-contracted care providers.
- You will be reimbursed 85% of the average contracted rate at non-contracted GGZ and community nursing care providers.

To find out how we set our rates, what rates there are, and what the statutory or market rate means, please visit zk.nl/niet-gecontracteerde-zorg.

We have five supplemental insurance policies and four dental insurance policies

You can take out supplemental insurance for care not covered by your basic insurance. For example, if you want additional reimbursements and more security. This Reimbursement Guide lists all supplemental and dental insurance policies.
This enables you to compare them and determine what fits best.

Find out if we have a contract with your hospital or care provider

Visit zk.nl/zorgzoeker for an overview of all contracted hospitals and care providers.

Reimbursement Guide for Contracted Care 2026

This Reimbursement Guide summarises what we reimburse. These reimbursements are only for care provided by contracted care providers. These are hospitals and care providers with which we have contractual agreements regarding care, price and quality. Unless otherwise indicated, the reimbursements apply per person per calendar year.

Alternative	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Alternative treatment, therapies and anthroposophic and homoeopathic medication	No coverage	No coverage	No coverage	€40 per day, up to €250, incl. medication	€40 per day, up to €500, incl. medication	€40 per day, up to €750, incl. medication
Abroad	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Non-urgent medical treatment abroad	Yes, up to the rate charged in the Netherlands	No coverage	No coverage	No coverage	No coverage	No coverage
Non-urgent medical treatment in Europe	No coverage	No coverage	No coverage	No coverage	No coverage	200% of the Dutch rate (within EU/EEA countries)
Overnight stay and transport costs in the case of specialist treatments provided abroad	No coverage	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.40 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel 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 €0.40 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel 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 €0.40 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel 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 €0.40 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel 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 €0.40 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 medical treatment abroad	Yes, up to the rate charged in the Netherlands	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs
Vaccinations, consultations and preventive medication required for foreign travel	No coverage	No coverage	Yes	Yes	Yes	Yes
Transport of the insured person and mortal remains to the Netherlands (repatriation)	No coverage	Yes	Yes	Yes	Yes	Yes
Physical therapy and Cesar or Mensendieck remedial therapy	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Pelvic physical therapy to treat urinary incontinence for insured persons aged 18 or older	Yes, treatments 1 to 9	No coverage	6 treatments	12 treatments	20 treatments	30 treatments
Exercise programmes (for former heart failure, diabetes type 2, COPD, rheumatoid arthritis or cancer)	No coverage	No coverage	No coverage	No coverage	€350 per disorder throughout the insurance period	€350 per disorder throughout the insurance period
Occupational therapy	Yes, 10 hours	No coverage	5 hours	5 hours	5 hours	5 hours
Physical therapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older	12 treatments per 12 months	No coverage	6 treatments	12 treatments	20 treatments	30 treatments

Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Physical therapy to treat chronic obstructive pulmonary disease (COPD) from Gold stadium II or higher for insured persons aged 18 years or older	all treatments	No coverage	No coverage	No coverage	No coverage	No coverage
Physical therapy 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	No coverage	6 treatments	12 treatments	20 treatments	30 treatments
Physical therapy 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	No coverage	No coverage	No coverage	No coverage	No coverage
Physiotherapy in connection with rheumatoid arthritis with severe functional limitations for insured persons aged 18 or older	all treatments	No coverage	No coverage	*No coverage*	*No coverage*	*No coverage*
Physical therapy 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)	No coverage	6 treatments	12 treatments (with a maximum of 9 manual therapy treatments per indication)	20 treatments (with a maximum of 9 manual therapy treatments per indication)	30 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: 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)	No coverage	6 treatments (you pay for treatments 7 to 20)	12 treatments (you pay for treatments 13 to 20)	20 treatments	20 treatments
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: 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)	No coverage	No coverage	6 treatments	12 treatments (with a maximum of 9 manual therapy treatments per indication)	20 treatments (with a maximum of 9 manual therapy treatments per indication)	30 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy aftercare (after oncology, for cardio-vascular disease, or following a stroke)	No coverage	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
Skin	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Acne treatment, Electrical epilation, IPL or laser epilation	No coverage	No coverage	€200 for all costs combined	€300 for all costs combined	€400 for all costs combined	€450 for all costs combined
Camouflage lessons	No coverage	No coverage	No coverage	€300 throughout the insurance period	€400 throughout the insurance period	€500 throughout the insurance period
Medical devices	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Simple walking aids	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Hand or finger splint	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
ADL medical devices	No coverage	No coverage	No coverage	€100	€100	€100
Medical devices reimbursed by basic insurance	Yes, see the Medical Devices Regulations on our website	No coverage	No coverage	No coverage	No coverage	No coverage

Medical devices	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Personal alert system with medical indication	Yes, for a personal alert system (see the Medical Devices Regulations on our website)	No coverage	No coverage	No coverage	No coverage	No coverage
Wig or toupim of own hair	€497,50 per wig or toupim of own hair (see the Medical Devices Regulations on our website)	No coverage	No coverage	€100	€200	€300
Support pessary	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage

Medicines and dietary preparations	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Contraceptives up to the age of 21	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price)	No coverage	No coverage	No coverage	No coverage	No coverage
Contraceptives, 21 or older	Yes, only in the case of endometriosis or menorrhagia, with the exception of the statutory personal contri-bution of €250 (upper-limit price)	No coverage	Yes, with the exception of the statutory personal contribution	Yes, with the exception of the statutory personal contribution	Yes, with the exception of the statutory personal contribution	Yes, with the exception of the statutory personal contribution
Medicines reimbursed under your basic insurance	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price), see the Pharmaceutical Care Regulations on our website	No coverage	No coverage	statutory personal contribution up to €150 (excl. ADHD medication)	statutory personal contribution €250 (excl. ADHD medication)	statutory personal contribution €250 (excl. ADHD medication)

Oral health care and dentistry	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
If you have taken out supplemental dental insurance, check further in this Reimbursement Guide to see what reimbursement is provided by your supplemental dental insurance.						
Front tooth replacement (deferred) from 18 to 23 years	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Implants for a full set of removable dentures (false teeth) in a severely shrunken, toothless jaw.	Yes, in the case of a serious develop-mental or growth disorder or an acquired deformity of the teeth, jaw or mouth	No coverage	No coverage	No coverage	No coverage	No coverage
Dental surgery 18 or older	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Full set of removable dentures (false teeth)	75% (the statutory personal contribution is 25%)	No coverage	No coverage	No coverage	No coverage	No coverage
Full set of removable implant-retained dentures (false teeth)	92% for the upper jaw (the statutory personal contri-bution is 8%) 90% for the lower jaw (the statutory personal contri-bution is 10%)	No coverage	No coverage	No coverage	No coverage	No coverage
Dentures - the combination of an implant-retained denture for one jaw and a non-implant-retained denture for the other jaw (code J080).	83% (the statutory personal contribution is 17%)	No coverage	No coverage	No coverage	No coverage	No coverage

Oral health care and dentistry	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Reparation or refitting of a full set of removable dentures (false teeth)	90% (the statutory personal contr-ibution is 10%)	No coverage	No coverage	No coverage	No coverage	No coverage
Orthodontic care (braces) incl. a second opinion up to the age of 18 **Note:** This reimbursement may be subject to a waiting period o f 1 year.	No coverage	No coverage	No coverage	No coverage	€2,000 throughout the insurance period	€2,500 throughout the insurance period
Dental care required as a result of an accident	No coverage	€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	No coverage	No coverage	No coverage	No coverage	No coverage
Dental care for people with a disability	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Dental care up to the age of 18	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Eyes and ears	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Audiology centre	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Spectacles and/or contact lenses	No coverage	No coverage	No coverage	€100 per 2 calendar years	€200 per 2 calendar years	€300 per 2 calendar years
Upper eyelid correction (with medical indication)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Ear position correction (without medical indication) up to the age of 18	No coverage	No coverage	No coverage	No coverage	Yes	No coverage
Hearing aid	Yes, with the exception of the statutory personal contribution of 25% (see the Medical Devices Regulations on our website)	No coverage	No coverage	€100 of the statutory personal contribution per device	€200 of the statutory personal contribution per device	€300 of the statutory personal contribution per device
Refractive surgery/lens implantation (additional costs)	No coverage	No coverage	No coverage	No coverage	€500 throughout the insurance period	€750 throughout the insurance period
Optometrist	No coverage	No coverage	No coverage	No coverage	1 eye examination per 2 calendar years	1 eye examination per 2 calendar years
Sensory impairment care	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Mental healthcare	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Mental healthcare 18 and older	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Reading Remediation & Speech Therapy	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Speech therapy	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Stutter therapy provided by a speech therapist	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Transport	**Basic insurance**	**Basis Vitaal**	**Vitaal 1**	**Vitaal 2**	**Vitaal 3**	**Vitaal Premium**
Ambulance	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Transport (seated patient transport) and/or accommodation costs for certain target groups (see conditions). Reimbursement for taxi transport by a carrier with a TX Quality Mark and AGB code	accommodation costs: €94,50 per night personal vehicle €0.40 per km, public transport (lowest class) or taxi 100%, with the exception of a statutory personal contribution of €134 for costs incurred.	No coverage	No coverage	No coverage	No coverage	Statutory personal contribution

Foot care	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
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')	No coverage	No coverage	€150	€200	€250
Podiatry/podology/podopostural therapy and/or arch supports	No coverage	No coverage	No coverage	€150 incl. 1 pair of arch supports	€200 incl. 1 pair of arch supports	€250 incl. 1 pair of arch supports
Preventive foot care for insured persons at increased risk of foot ulcers	Yes, limited	No coverage	No coverage	No coverage	No coverage	No coverage

Hospital and nursing	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Male circumcision (with medical indication)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Primary care stay (with medical indication)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Genetic research and advice	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Guesthouse for your visitors (overnight accommodation and transport costs for visitors during a stay in hospital, a GGZ institution or hospice)	No coverage	No coverage	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.40 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €300 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.40 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €400 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.40 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%, personal vehicle or taxi €0.40 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €600 for accommodation and/or transport costs for all visitors combined.
Hospice	No coverage	No coverage	No coverage	€35 per day	€35 per day	€35 per day
Mechanical ventilation (including per diem for energy costs at home)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Specialist medical care	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Accommodation costs after CAR T-cell therapy	€94,50 per night	No coverage	No coverage	No coverage	No coverage	No coverage
Plastic surgery (with medical indication)	Yes, limited	No coverage	No coverage	No coverage	No coverage	No coverage
Rehabilitation	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Second opinion (for care covered by your basic insurance)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
A second opinion arranged by Royal Doctors	No coverage	Yes	Yes	Yes	Yes	Yes
Sterilisation	No coverage	No coverage	No coverage	No coverage	Yes	Yes
Home dialysis	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Transplantation of organs and tissue	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Nursing and care in your own surroundings (extramural)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Independent treatment centre (lowest class)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Hospital treatment, examinations, tests, surgery and stay (lowest class)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Hospital care for the organ or tissue donor	13 weeks, by liver transplant 6 months	No coverage	No coverage	No coverage	No coverage	No coverage

Pregnancy/baby/child	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Delivery with medical indication	Yes, at a clinic or outpatient facility	No coverage	No coverage	No coverage	No coverage	No coverage
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 €45. In addition to the statutory personal contribution, you also pay the amount the hospital charges in excess of €323.	No coverage	No coverage	statutory personal contribution	statutory personal contribution	statutory personal contribution
Home birth without medical indication	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
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	No coverage	No coverage	No coverage	No coverage	No coverage
Maternity package	No coverage	No coverage	No coverage	Yes	Yes	Yes
Maternity care in a birth or maternity centre	4 bed-days, with the exception of the statutory personal contribution of €5.70 per hour	No coverage	No coverage	statutory personal contribution	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 €5.70 per hour	No coverage	No coverage	statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care at a hospital with medical indication	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Maternity care at a hospital without medical indication	Yes, with the exception of the statutory personal contribution of €45 per day in hospital. In addition to the statutory personal contribution, you also pay any hospital charges in excess of €323 a day.	No coverage	No coverage	statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care (assistance during childbirth)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Postponed maternity care (with medical indication)	No coverage	No coverage	12 hours per pregnancy	12 hours per pregnancy	12 hours per pregnancy	12 hours per pregnancy
Lactation care	No coverage	No coverage	No coverage	No coverage	No coverage	200, only with a lactation consultant affiliated with the Dutch Association of Lactation Consultants (NVL), an International Board Certified Lactation Consultant (IBCLC), or a lactation consultant employed by a maternity center contracted by us

Pregnancy/baby/child	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Paediatric oncological examination	Yes, if provided by the Dutch Paediatric Oncology Group (SKION)	No coverage	No coverage	No coverage	No coverage	No coverage
Prenatal screening	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Sperm cryopreservation	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Obstetric or midwifery care	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Freezing of human oocytes and embryos (cryopreservation)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Fertility-enhancing treatments	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Slimmer Zwanger pregnancy self-help programme	No coverage	No coverage	No coverage	1 subscription throughout the insurance period	1 subscription throughout the insurance period	1 subscription throughout the insurance period
Antenatal classes	No coverage	No coverage	No coverage	€50 per pregnancy	€75 per pregnancy	€100 per pregnancy

Prevention	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Prevention budget	No coverage	No coverage	€300 for all costs combined	€500 for all costs combined	€600 for all costs combined	€700 for all costs combined
Weight loss course	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Course on dealing with a medical condition • heart problems • lymphoedema • rheumatoid arthritis, osteoarthritis or Bechterew's disease • type 2 diabetes • Courses organised by patient associations	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
First aid and resuscitation courses • First aid • Baby and Child First Aid course • Basic resuscitation course	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
• Health check or lifestyle check	No coverage	No coverage	1x, see maximum reimbursement under Prevention budget	1x, see maximum reimbursement under Prevention budget	1x, see maximum reimbursement under Prevention budget	1x, see maximum reimbursement under Prevention budget
Flu vaccination	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Online informal care courses	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Online self-help modules to treat mental health issues	No coverage	No coverage	Yes, if provided by New Health (see maximum reimbursement under Prevention budget)	Yes, if provided by New Health (see maximum reimbursement under Prevention budget)	Yes, if provided by New Health (see maximum reimbursement under Prevention budget)	Yes, if provided by New Health (see maximum reimbursement under Prevention budget)
Mindfulness training	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Sleep improvement course (organised by Somnio or a home care agency)	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget

Prevention	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Medical examination by a sports doctor: • Sport-related medical examination • Sport examination • Physical exertion testing	No coverage	No coverage	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)
Sport-related medical advice and guidance	No coverage	No coverage	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)
Fall prevention exercise intervention for the elderly	Yes, 1 treatment per 12 months	No coverage	No coverage	No coverage	No coverage	No coverage
Nutrition education by a weight management consultant or dietitian (without medical indication)	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Care for women	No coverage	No coverage	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget

Other	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Dietetic therapy by a dietitian (with medical indication)	Yes, 3 hours	No coverage	Yes, 1 hours	Yes, 2 hours	Yes, 3 hours	Yes, 4 hours
Combined lifestyle intervention over 18 years of age	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Medical care for specific patient groups	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
General practitioner care	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Integrated approach to obesity up to 18 years old (including Combined Lifestyle Intervention)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Integrated care for diabetes mellitus type 2 (18 years or older), COPD, asthma and/or vascular risk management (VRM)	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Laboratory tests and X-rays	Yes	No coverage	No coverage	No coverage	No coverage	No coverage
Informal care agent	No coverage	No coverage	No coverage	€250	€500	€750
Substitute informal care	No coverage	No coverage	No coverage	1 x 40 hours for 3 consecutive months if provided by a contracted institution	1 x 80 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
Stop smoking programme	Yes, 1x	No coverage	No coverage	No coverage	No coverage	No coverage
Thrombosis Unit	Yes	No coverage	No coverage	No coverage	No coverage	No coverage

Did you take out Vitaal Senior supplemental insurance?

The table below lists the fees in 2024. Vitaal Senior is exclusively for retired employees.

Alternative	**Vitaal Senior**
Alternative treatment, therapies and anthroposophic and homoeopathic medication	€40 per day, up to €800 incl. medication
Abroad	**Vitaal Senior**
Non-urgent medical treatment in Europe	200% of the Dutch rate (within EU/EEA countries)
Overnight stay and transport costs in the case of specialist treatments provided abroad	accommodation expenses: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.40 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 medical treatment abroad	supplemental coverage up to 100% of the costs
Vaccinations, consultations and preventive medication required for foreign travel	Yes
Transport of the insured person and mortal remains to the Netherlands (repatriation)	Yes
Physical therapy and Cesar or Mensendieck remedial therapy	**Vitaal Senior**
Pelvic physical therapy to treat urinary incontinence for insured persons aged 18 or older	42 treatments
Exercise programmes (for former heart failure, diabetes type 2, COPD, rheumatoid arthritis or cancer)	€350 per disorder throughout the insurance period
Occupational therapy	5 hours
Physical therapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older	42 treatments
Physical therapy to treat leg pain caused by stage II intermittent claudication (restricted blood supply to the legs) for insured persons aged 18 or older	42 treatments
Physical therapy 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)	42 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: 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)	20 treatments, with a maximum of 9 manual therapy treatments per indication
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: 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)	42 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy aftercare (after oncology, for cardiovascular disease, or following a stroke)	Yes, for up to 2 years if provided by a contracted physiotherapist
Skin	**Vitaal Senior**
Acne treatment, Electrical epilation, IPL or laser epilation	€500 for all costs combined
Camouflage lessons	€500 throughout the insurance period
Medical devices	**Vitaal Senior**
Simple walking aids	€110 for all medical devices combined
Hand or finger splint	Two hand or finger splints
ADL medical devices	€100
Wig or toupim of own hair	€400
Support pessary	Yes
Medicines and dietary preparations	**Vitaal Senior**
Medicines reimbursed under your basic insurance	statutory personal contribution €250 (excl. ADHD medication)
Oral health care and dentistry	**Vitaal Senior**
If you have taken out supplemental dental insurance, check further in this Reimbursement Guide to see what reimbursement is provided by your supplemental dental insurance.	
Dental care required as a result of an accident	€10,000 per accident

Eyes and ears	Vitaal Senior
Spectacles and/or contact lenses	€250 per 3 calendar years
Hearing aid	€500 of the statutory personal contribution per device
Refractive surgery/lens implantation (additional costs)	€750 throughout the insurance period
Optometrist	1 eye examination per 3 calendar years
Transport	**Vitaal Senior**
Transport (seated patient transport) and/or accommodation costs for certain target groups (see conditions).	statutory personal contribution
Transportation costs. Reimbursement for taxi transport by a carrier with a TX Quality Mark and AGB code	€0.50 per km for own transport, 100% for public transport and taxi transport
Foot care	**Vitaal Senior**
Chiropodiatric care (for diabetic, medical or rheumatoid foot conditions)	€250
Podiatry/podology/podopostural therapy and/or arch supports	€400 incl. 1 pair of arch supports
Hospital and nursing	**Vitaal Senior**
Guest house (accommodation expenses) during outpatient treatment cycle	€35 per day, up to €600
Guesthouse for your visitors (overnight accommodation and transport costs for visitors during a stay in hospital, a GGZ institution or hospice)	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.40 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €600 for accommodation and/or transport costs for all visitors combined.
Hospice	€35 per day
A second opinion arranged by Royal Doctors	Yes
Prevention	**Vitaal Senior**
Prevention budget	€700 for all costs combined
Weight loss course	Yes, see maximum reimbursement under the Prevention budget
Course on dealing with a medical condition • heart problems • lymphoedema • rheumatoid arthritis, osteoarthritis or Bechterew's disease • type 2 diabetes • Courses organised by patient associations	Yes, see maximum reimbursement under the Prevention budget
First aid and resuscitation courses • First aid • Baby and Child First Aid course • Basic resuscitation course	Yes, see maximum reimbursement under the Prevention budget
Health check or lifestyle check	1x, see maximum reimbursement under Prevention budget
Flu vaccination	Yes, see maximum reimbursement under the Prevention budget
Online informal care courses	Yes, see maximum reimbursement under the Prevention budget
Online self-help modules to treat mental health issues	Yes, if provided by New Health (see maximum reimbursement under Prevention budget)
Mindfulness training	Yes, see maximum reimbursement under the Prevention budget
Sleep improvement course (organised by Somnio or a home care agency)	Yes, see maximum reimbursement under the Prevention budget
Medical examination by a sports doctor: • Sport-related medical examination • Sport examination • Physical exertion testing	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)
Sport-related medical advice and guidance	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)
Nutrition education by a weight management consultant or dietitian (without medical indication)	Yes, see maximum reimbursement under the Prevention budget
Care for women	Yes, see maximum reimbursement under the Prevention budget
Other	**Vitaal Senior**
Dietetic therapy by a dietitian (with medical indication)	Yes, 4 hours
Informal care agent	€750
Substitute informal care	1 x 120 hours for 3 consecutive months if provided by a contracted institution

Reimbursements under Tand 1, 2, 3 and 4

Treatment description	Tand 1	Tand 2	Tand 3	Tand 4
consultations (C codes)	100%	100%	100%	100%
oral hygiene (M codes)	100%	100%	100%	100%
fillings (V codes)	100%	100%	100%	100%
extractions (H codes)	100%	100%	100%	100%
all other dental treatments	80%	80%	80%	80%
Reimbursement for all treatments combined	€250	€500	€1,000	€1,500

Reimbusements under Ziekenhuis Ontzorgpakket

Treatment description	Hospital Care Package
Nursing in a hospital	Added-comfort facilities in a hospital in Belgium or Germany. Maximum of €70 per day, up to €4900 per person per year for the daily reimbursement and fee surcharge combined
Taxi transportation upon admission and discharge from hospital	Up to 4 trips per admission
Domestic help in case of admission	Up to 10 hours per admission
Child care when a parent is admitted	€20 per child up to 12 years old, per working day, from the 4th day of admission, maximum of 60 working days

Accessibility pledge.
We believe it is important that our information is accessible to everyone. Let us know if you have any trouble reading our information. Send an email explaining your problem and where it can be found to toegankelijkheid@zilverenkruis.nl, We will do our best to rectify it.

We are happy to help

Visit zk.nl/contact

for an overview of all contact options

If you prefer to speak to someone in person

You can contact us on 071 751 00 51.
Check zk.nl/contact for an overview of all opening hours

You can also write to us

Zilveren Kruis Achmea, PO box 444, 2300 AK Leiden

You can view and download documents regarding your health insurance at zk.nl/informatiedocument.
If you have any questions, please call +31 71 751 00 51.

Visit 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 Leiden (Chamber of Commerce no. 06088185, AFM no. 12000646). Supplementary 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).

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