These are the most important changes to your health insurance in 2027.

Changes to the basic insurance
Basis Zeker

In 2027, the **mandatory excess** will be €400. For more information about the excess and the option to pay the excess in instalments, visit zk.nl/eigenrisico.

For some care covered by the basic insurance, you pay a **statutory personal contribution**. Or a **maximum statutory reimbursement** applies. For example, for patient transport or a wig. The government decides which care requires a personal contribution and how much this amount is. Read more about this at zk.nl/eigenbijdrage. In 2027, the statutory personal contribution or maximum statutory reimbursement will change for a number of reimbursements. Therefore, always check zk.nl/vergoedingen first and look up your reimbursement. This way, you will always know where you stand.

If you choose a **voluntary excess** in 2027, first check zk.nl/eigenrisico. After 12 November 2026, you can see there what discount you will receive if you choose a voluntary excess in 2027.

If you choose to pay the **premium every six months or once a year** in 2027, first check zk.nl/betaaltermijn. After 12 November 2026, you can see there what discount you will receive if you pay your premium in advance.

If you have a **personal budget** (Zvw-pgb), we will inform you separately about the changes to the Zvw-pgb Regulations. After 12 November 2026, you can also find these changes on zk.nl.

You sometimes need prior approval for **follow-up treatment in mental healthcare**. Are you receiving treatment without admission from one or more mental healthcare providers that do not have a contract with us? And do we reimburse more than €4,000 for this treatment? Then from 1 January 2027, you will need our approval for further treatment. Does your healthcare provider believe that follow-up treatment is medically necessary? Then you can submit an application together. We will assess this application based on the treatment guidelines of the professional association.

Good news: With retrospective effect from 1 January 2026, you do not pay any mandatory or voluntary excess for:
- **pelvic physiotherapy for urinary incontinence** (up to 9 treatments);
- **physiotherapy provided by a physiotherapist or Cesar/Mensendieck exercise therapist for osteoarthritis of the hip or knee** (up to 12 treatments within 12 months). This only applies if you go to a healthcare provider with whom we have a contract.

Do you need more treatments? These may be reimbursed from your supplementary insurance. Please check the terms and conditions of your supplementary insurance.

Good news: from 1 January 2027, you will no longer pay any mandatory or voluntary excess for **fall prevention exercise interventions**. This only applies if you go to a healthcare provider with whom we have a contract. This means you can start straight away if this care is needed.

For some **mental healthcare treatments**, we reimburse a lower rate. Are you receiving treatment from a mental healthcare institution that does not have a contract with us? Then, from 1 January 2027, for mild to moderate mental health conditions, we will reimburse a maximum of the rate that applies to treatment provided by (usually) one healthcare professional. This also applies if your healthcare provider charges a higher rate.

You are entitled to a maximum of 2 **fluoride treatments** per year for up to 12 teeth and/or molars per year, from the moment your permanent teeth or molars come through. Do you need a fluoride treatment for more than 12 teeth and/or molars per year, or more than 2 treatments per year? Then you need our prior approval.

For children under the age of 12, new arrangements apply for **patient transport**. Is your child under 5 years old? Then a companion must always travel with them. Is your child aged 5 to 11 inclusive? Then they may only travel alone if a warm handover has been arranged. You are responsible for organising this.

Do you have a severely resorbed edentulous upper jaw, making regular implants impossible? Then you may be eligible for reimbursement for **zygomatic implants** under the basic insurance. You need our prior approval for this treatment. You can read the conditions at zk.nl/voorwaarden.

If, from 1 January 2027, you visit a dentist or dental prosthetist who does not have a contract with us for the **(rebasing or repairing) a full denture or an implant-retained overdenture**, you will receive a lower reimbursement than if you choose a healthcare provider with whom we have agreements. Check zk.nl/zorgzoeker to see which healthcare providers have a contract with us.

If your child receives **sealants**, from 1 January 2027 you will need our prior approval for more than 4 sealants per calendar year. In 2026, this is still required for more than 8 sealants. Your dentist will apply for this approval on your behalf.

If your child under the age of 18 needs **periodontal care** (treatment of the gums) and/or gnathological care (treatment for temporomandibular joint disorders) from a dentist, your child will need our prior approval from 1 January 2027. Your dentist will apply for this approval on your behalf.

From 1 January 2027, you will receive a **hearing aid** as your property instead of on loan. A hearing aid is a personal aid that you often use for many years. That is why we believe it makes more sense for the aid to belong to you. This change brings us in line with how hearing aids are usually provided. Because you will own the hearing aid, the costs will fall under the excess.

For **mental healthcare**, the reimbursement is changing. If you visit a healthcare provider with whom we have agreements, your costs will be fully reimbursed. If you choose non-contracted mental healthcare, from 1 January 2027 you will be reimbursed 70% instead of 75% of the average rate we have agreed with healthcare providers with whom we have a contract. For other non-contracted healthcare providers, your reimbursement will remain the same. You will be reimbursed 75% of the average contracted rate. More information can be found at zk.nl/niet-gecontracteerde-zorg and in the policy conditions.

We charge €1.50 per month if you choose to receive **insurance information by post**, such as bills and claims overviews. This change does not apply to everyone. Customers who will pay this contribution will automatically receive more information about it in 2027. Via zk.nl/digipost, you can view your preference, change it and adjust it again later.

Changes to the basic insurance

Basis Start (Basis Budget)

In 2027, the **mandatory excess** will be €400. For more information about the excess and the option to pay the excess in instalments, visit zk.nl/eigenrisico.

For some care covered by the basic insurance, you pay a **statutory personal contribution**. Or a **maximum statutory reimbursement** applies. For example, for patient transport or a wig. The government decides which care requires a personal contribution and how much this amount is. Read more about this at zk.nl/eigenbijdrage. In 2027, the statutory personal contribution or maximum statutory reimbursement will change for a number of reimbursements. Therefore, always check zk.nl/vergoedingen first and look up your reimbursement. This way, you will always know where you stand.

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Do you need more treatments? These may be reimbursed from your supplementary insurance. Please check the terms and conditions of your supplementary insurance.

Good news: from 1 January 2027, you will no longer pay any mandatory or voluntary excess for **fall prevention exercise interventions**. This only applies if you go to a healthcare provider with whom we have a contract. This means you can start straight away if this care is needed.

For some **mental healthcare treatments**, we reimburse a lower rate. Are you receiving treatment from a mental healthcare institution that does not have a contract with us? Then, from 1 January 2027, for mild to moderate mental health conditions, we will reimburse a maximum of the rate that applies to treatment provided by (usually) one healthcare professional. This also applies if your healthcare provider charges a higher rate.

You are entitled to a maximum of 2 **fluoride treatments** per year for up to 12 teeth and/or molars per year, from the moment your permanent teeth or molars come through. Do you need a fluoride treatment for more than 12 teeth and/or molars per year, or more than 2 treatments per year? Then you need our prior approval.

For children under the age of 12, new arrangements apply for **patient transport**. Is your child under 5 years old? Then a companion must always travel with them. Is your child aged 5 to 11 inclusive? Then they may only travel alone if a warm handover has been arranged. You are responsible for organising this.

Do you have a severely resorbed edentulous upper jaw, making regular implants impossible? Then you may be eligible for reimbursement for **zygomatic implants** under the basic insurance. You need our prior approval for this treatment. You can read the conditions at zk.nl/voorwaarden.

If, from 1 January 2027, you visit a dentist or dental prosthetist who does not have a contract with us for the **(rebasing or repairing) a full denture or an implant-retained overdenture**, you will receive a lower reimbursement than if you choose a healthcare provider with whom we have agreements. Check zk.nl/zorgzoeker to see which healthcare providers have a contract with us.

If your child receives **sealants**, from 1 January 2027 you will need our prior approval for more than 4 sealants per calendar year. In 2026, this is still required for more than 8 sealants. Your dentist will apply for this approval on your behalf.

If your child under the age of 18 needs **periodontal care** (treatment of the gums) and/or gnathological care (treatment for temporomandibular joint disorders) from a dentist, your child will need our prior approval from 1 January 2027. Your dentist will apply for this approval on your behalf.

From 1 January 2027, you will receive a **hearing aid** as your property instead of on loan. A hearing aid is a personal aid that you often use for many years. That is why we believe it makes more sense for the aid to belong to you. This change brings us in line with how hearing aids are usually provided. Because you will own the hearing aid, the costs will fall under the excess.

The reimbursement for **mental healthcare** is changing. Are you receiving care from a healthcare provider with whom we have agreements? Then your costs will be fully reimbursed. If you choose non-contracted mental healthcare, from 1 January 2027 you will be reimbursed 65% instead of 70% of the average rate we have agreed with healthcare providers that have a contract with us. For other non-contracted healthcare providers, your reimbursement will remain the same. You will be reimbursed 70% of the average contracted rate. More information can be found at zk.nl/niet-gecontracteerde-zorg and in the policy conditions.

We charge €1.50 per month if you choose to receive **insurance information by post**, such as bills and claims overviews. This change does not apply to everyone. Customers who will pay this contribution will automatically receive more information about it in 2027. Via zk.nl/digipost, you can view your preference, change it and adjust it again later.

Changes to the basic insurance

Basis Exclusief

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For **mental healthcare** and **district nursing**, the reimbursement is changing. If you visit a healthcare provider with whom we have agreements, your costs will be fully reimbursed. If you choose non-contracted district nursing or mental healthcare, from 1 January 2027 you will be reimbursed 75% instead of 85% for mental healthcare, and 80% instead of 85% for district nursing, of the average rate we have agreed with healthcare providers with whom we have a contract. For all other care, you will be reimbursed 100% of the statutory or market-conform rate. This is the amount that is considered reasonable in the Netherlands for a particular treatment.

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Changes to supplemental insurance
Basis Vitaal

Nothing is changing.

Changes to supplemental insurance
Vitaal 1

New in 2027: if you still have treatments for **physiotherapy** or **Cesar/Mensendieck exercise therapy** left in 2026, you can **carry over a maximum of 3 treatments** to 2027. View the conditions of this reimbursement at zk.nl/vergoedingen.

New in 2027: would you like to cope better with everyday challenges, work on your mental wellbeing or simply feel better about yourself? From 1 January 2027, you can make use of an **online Mental Fitness Consultation** through Teladoc Health. This reimbursement is part of your prevention budget. The amount reimbursed depends on your supplementary insurance. You can read more about the prevention budget and the reimbursements included in it in the policy conditions at zk.nl/voorwaarden.

Somnio is discontinuing the **online sleep improvement course**. You can now only take a sleep improvement course with a sleep robot organised by Somnox, or the Learning to Sleep course organised by a home care organisation. The reimbursement for a sleep improvement course is included in the prevention budget.

Changes to supplemental insurance
Vitaal 2

If you want to **breastfeed** or receive support from a lactation consultant, from 1 January 2027 you will receive reimbursement of €150 per calendar year. You can also use this reimbursement for a breastfeeding course.

New in 2027: if you still have treatments for **physiotherapy** or **Cesar/Mensendieck exercise therapy** left in 2026, you can **carry over a maximum of 3 treatments** to 2027. View the conditions of this reimbursement at zk.nl/vergoedingen.

New in 2027: we are adding **domestic help** to the reimbursement for informal carer support. From 1 January 2027, you will have one flexible hours budget for informal carer support. This gives you the freedom to use the hours in the way that suits you best: through an informal care agent to help arrange suitable care, supplemented by domestic help or replacement care for informal carers. You will be reimbursed for up to 40 hours per calendar year. The Care Coach will work with you to determine how much support you need and which type of care suits you best. This allows the support to be tailored more closely to your personal situation.

New in 2027: do you notice that alcohol, drugs, medication, gambling or gaming is affecting your daily life? From 1 January 2027, you can receive reimbursement for **one course on substance use** per insurance period. You follow this course online, at a time and place that suits you.

New in 2027: would you like to cope better with everyday challenges, work on your mental wellbeing or simply feel better about yourself? From 1 January 2027, you can make use of an **online Mental Fitness Consultation** through Teladoc Health. This reimbursement is part of your prevention budget. The amount reimbursed depends on your supplementary insurance. You can read more about the prevention budget and the reimbursements included in it in the policy conditions at zk.nl/voorwaarden.

Somnio is discontinuing the **online sleep improvement course**. You can now only take a sleep improvement course with a sleep robot organised by Somnox, or the Learning to Sleep course organised by a home care organisation. The reimbursement for a sleep improvement course is included in the prevention budget.

Changes to supplemental insurance
Vitaal 3

If you want to **breastfeed** or receive support from a lactation consultant, from 1 January 2027 you will receive reimbursement of €150 per calendar year. You can also use this reimbursement for a breastfeeding course.

New in 2027: if you still have treatments for **physiotherapy** or **Cesar/Mensendieck exercise therapy** left in 2026, you can **carry over a maximum of 3 treatments** to 2027. View the conditions of this reimbursement at zk.nl/vergoedingen.

New in 2027: we are adding **domestic help** to the reimbursement for informal carer support. From 1 January 2027, you will have one flexible hours budget for informal carer support. This gives you the freedom to use the hours in the way that suits you best: through an informal care agent to help arrange suitable care, supplemented by domestic help or replacement care for informal carers. You will be reimbursed for up to 60 hours per calendar year. The Care Coach will work with you to determine how much support you need and which type of care suits you best. This allows the support to be tailored more closely to your personal situation.

New in 2027: do you notice that alcohol, drugs, medication, gambling or gaming is affecting your daily life? From 1 January 2027, you can receive reimbursement for **one course on substance use** per insurance period. You follow this course online, at a time and place that suits you.

New in 2027: would you like to cope better with everyday challenges, work on your mental wellbeing or simply feel better about yourself? From 1 January 2027, you can make use of an **online Mental Fitness Consultation** through Teladoc Health. This reimbursement is part of your prevention budget. The amount reimbursed depends on your supplementary insurance. You can read more about the prevention budget and the reimbursements included in it in the policy conditions at zk.nl/voorwaarden.

Somnio is discontinuing the **online sleep improvement course**. You can now only take a sleep improvement course with a sleep robot organised by Somnox, or the Learning to Sleep course organised by a home care organisation. The reimbursement for a sleep improvement course is included in the prevention budget.

Changes to supplemental insurance
Vitaal Premium

New in 2027: from 1 January 2027, you can also use the reimbursement of €200 per calendar year for **lactation consultant care** towards a **breastfeeding course**.

New in 2027: if you still have treatments for **physiotherapy** or **Cesar/Mensendieck exercise therapy** left in 2026, you can **carry over a maximum of 3 treatments** to 2027. View the conditions of this reimbursement at zk.nl/vergoedingen.

New in 2027: we are adding **domestic help** to the reimbursement for informal carer support. From 1 January 2027, you will have one flexible hours budget for informal carer support. This gives you the freedom to use the hours in the way that suits you best: through an informal care agent to help arrange suitable care, supplemented by domestic help or replacement care for informal carers. You will be reimbursed for up to 80 hours per calendar year. The Care Coach will work with you to determine how much support you need and which type of care suits you best. This allows the support to be tailored more closely to your personal situation.

New in 2027: do you notice that alcohol, drugs, medication, gambling or gaming is affecting your daily life? From 1 January 2027, you can receive reimbursement for **one course on substance use** per insurance period. You follow this course online, at a time and place that suits you.

New in 2027: would you like to cope better with everyday challenges, work on your mental wellbeing or simply feel better about yourself? From 1 January 2027, you can make use of an **online Mental Fitness Consultation** through Teladoc Health. This reimbursement is part of your prevention budget. The amount reimbursed depends on your supplementary insurance. You can read more about the prevention budget and the reimbursements included in it in the policy conditions at zk.nl/voorwaarden.

Somnio is discontinuing the **online sleep improvement course**. You can now only take a sleep improvement course with a sleep robot organised by Somnox, or the Learning to Sleep course organised by a home care organisation. The reimbursement for a sleep improvement course is included in the prevention budget.

Changes to supplemental insurance
Vitaal Senior

New in 2027: if you still have treatments for **physiotherapy** or **Cesar/Mensendieck exercise therapy** left in 2026, you can **carry over a maximum of 3 treatments** to 2027. View the conditions of this reimbursement at zk.nl/vergoedingen.

New in 2027: we are adding **domestic help** to the reimbursement for informal carer support. From 1 January 2027, you will have one flexible hours budget for informal carer support. This gives you the freedom to use the hours in the way that suits you best: through an informal care agent to help arrange suitable care, supplemented by domestic help or replacement care for informal carers. You will be reimbursed for up to 80 hours per calendar year. The Care Coach will work with you to determine how much support you need and which type of care suits you best. This allows the support to be tailored more closely to your personal situation.

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New in 2027: would you like to cope better with everyday challenges, work on your mental wellbeing or simply feel better about yourself? From 1 January 2027, you can make use of an **online Mental Fitness Consultation** through Teladoc Health. This reimbursement is part of your prevention budget. The amount reimbursed depends on your supplementary insurance. You can read more about the prevention budget and the reimbursements included in it in the policy conditions at zk.nl/voorwaarden.

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Changes to supplemental insurance
Senior

New in 2027: if you still have treatments for **physiotherapy** or **Cesar/Mensendieck exercise therapy** left in 2026, you can **carry over a maximum of 3 treatments** to 2027. View the conditions of this reimbursement at zk.nl/vergoedingen.



Changes to supplemental insurance
Ziekenhuis Ontzorg Pakket

Nothing is changing.



Changes to the supplemental dental insurance
Tandartsverzekeringen

Nothing is changing.

You cannot derive any rights from this overview.
Only the most important changes are included and described briefly. All changes apply from 1 January 2027. Always check the policy conditions and the associated regulations to see what reimbursement you are entitled to. You can download them at zk.nl/voorwaarden or request them by calling 071 751 00 51.

Information documents about your health insurance are available. You can view and download these documents at zk.nl/informatiedocument. If you have any questions, please call 071 751 00 51.

For Zilveren Kruis health insurance policies, Zilveren Kruis Zorgverzekeringen N.V., with its registered office in Leiden (Chamber of Commerce no. 06088185, AFM 12000646), is the insurer. For Zilveren Kruis supplementary insurance policies, Achmea Zorgverzekeringen N.V., with its registered office in Leiden (Chamber of Commerce no. 28080300, AFM 12000647), is the insurer.