



Package Comparer Zorg Vrij and supplementary insurance of Nationale-Nederlanden Zorg 2026

Valid from 1 January 2026



nationale
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Overview of the reimbursements in 2026

This package comparer provides an overview of the reimbursements for basic insurance Zorg Vrij and supplementary insurance for 2026. It is an easy way to compare the different types of insurance. Only the insurance policies that can be taken out in 2026 are included.

Basic insurance

The government determines the reimbursements under the basic insurance plan. Nationale-Nederlanden has made agreements on rates with most healthcare providers. Nationale-Nederlanden reimburses in full the bill you receive from these healthcare providers. Do you go to a healthcare provider with whom Nationale-Nederlanden does not have an agreement, we will also reimburse the bill in full, unless it concerns the costs of Physiotherapy, Mental Health Care (GGZ) or District Nursing (Wijkverpleging) from non-contracted care providers. Then we reimburse a maximum of 75%. Very occasionally, however, we receive a bill from a healthcare provider that is unreasonably high. We are prohibited by law from reimbursing such a bill. Fortunately, this almost never happens. When you see '100%' in the package comparer, it means that this type of healthcare is insured. In the columns headed 'excess' and 'personal contribution' you will see whether the insured care will be set off against any amount outstanding on your excess or whether you have to pay a personal contribution on top of your excess. Your excess is € 385 in 2026. Only insured persons aged 18 and older pay the excess. The government fixes the amount of the compulsory excess and the personal contribution, which are independent of one another.

Supplementary and dental insurance policies

If you would like more extensive coverage for certain elements of healthcare, you can opt for a supplementary insurance policy, with or without dental care. All amounts in the supplementary insurance policies are maximum amounts that apply per insured person per calendar year, unless otherwise stated. In every case, the healthcare provider/institution must be recognised by Nationale-Nederlanden.



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	Basic insurance		Supplementary insurance individual or group						
	Zorg Vrij	Excess or personal contribution	Instap	Start	Extra	Compleet	Jij & Compact	Jij & Gemak	Jij & Vitaal
Alternative healing and remedies									
Total reimbursement alternative healing and remedies					€ 250.-	€ 500.-		€ 250.-	€ 350.-
Alternative healing					€ 50.- per day	€ 50.- per day		€ 25.- per day	€ 50.- per day
Alternative remedies (registered as homeopathic or anthroposophic medication)					100%	100%		100%	100%
Glasses/contact lenses/ eye laser treatment									
Glasses/contact lenses/ eye laser treatment						€ 100.- every 2 years		€ 100.- every 2 years	€ 150.- every 3 years
Abroad									
Area of coverage				World	World	World	World	World	World
Non-emergency assistance abroad. Prior consent required for hospitalisation.	100% in accordance with Dutch rate	Excess							
Emergency assistance abroad	100% in accordance with Dutch rate	Excess	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%
Helpline									
Travel Doctor			Service	Service	Service	Service			
Repatriation of patients/ injured persons			Service	Service	Service	Service	Service	Service	Service
Repatriation of deceased			€ 6,000.-	€ 6,000.-	€ 6,000.-	€ 6,000.-			
Sending medicines			100%	100%	100%	100%			
Telecommunication costs			€ 350.-	€ 350.-	€ 350.-	€ 350.-			
Emergency dental treatment from the age of 18			€ 250.-	€ 250.-	€ 250.-	€ 250.-	€ 275.-	€ 275.-	€ 275.-
Vaccinations for travel abroad				€ 250.-	€ 250.-	€ 250.-		100%	
Pharmaceutical care									
Diet preparations (for certain medical conditions)	100%	Excess							
Drugs such as antibiotics	In accordance with drug reimbursement system	Excess. Personal contribution possible (you will find the maximum reimbursement and exceptional personal contribution in the drug reimbursement system).							

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	Basic insurance		Supplementary insurance individual or group						
	Zorg Vrij	Excess or personal contribution	Instap	Start	Extra	Compleet	Jij & Compact	Jij & Gemak	Jij & Vitaal
Pharmaceutical care (continued)									
Contraceptives (pill, coil, diaphragm) up to the age of 21	In accordance with drug reimbursement system	Excess. Personal contribution possible (you will find the maximum reimbursement and exceptional personal contribution in the drug reimbursement system)							
Contraceptives (pill, coil, diaphragm) from the age of 21			€ 200.-	€ 200.-	€ 200.-	€ 200.-	€ 200.-	€ 200.-	
Compensation for statutory personal contribution under drug reimbursement system						€ 150.-			
Compensation for statutory personal contribution for contraception up to the age of 21			100%	100%	100%	100%			
Other medications						€ 150.-			
Physiotherapy									
Physiotherapy for all ages									
Physiotherapy and Cesar/Mensendieck exercise therapy			5 treatments	6 treatments	9 treatments	24 treatments	6 treatments	12 treatments	10 treatments
Screening physiotherapy			100%	100%	100%	100%	100%	100%	100%
Physiotherapy up to the age of 18									
Physiotherapy and Cesar/Mensendieck exercise therapy, per indication. Prior consent required if you are seeing a healthcare provider with whom Nationale-Nederlanden has not made an agreement.	Maximum of 9 (if result is inadequate, maximum of 9 extra) treatments								
Physiotherapy for indications that appear on the list of disorders as included in the policy conditions. See www.nn.nl/zorgvrij . Prior consent required.	100%								
Physiotherapy from the age of 18									
Personalised physiotherapy for rheumatoid arthritis. (Referral from a rheumatologist required).	100%	Excess							

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Physiotherapy (continued)									
From the 21st treatment for indications that appear on the list of disorders as included in the policy conditions. See www.nn.nl/zorgvrij . Prior consent required.	100%	Excess							
Physiotherapy for osteoarthritis in the hip and knee	12 treatments	Excess							
Physiotherapy for stage 2 intermittent claudication (Supervised Walking Therapy, SWT)	37 treatments	Excess							
Pelvic therapy for urinary incontinence	9 treatments	Excess							
Physiotherapy and exercise therapy for the treatment of COPD stage II or higher	100%	Excess							
Informal care									
Replacement informal care			€ 400,- per year	€ 500,- per year	€ 1.000,- per year	€ 2.000,- per year	€ € 500,- per year	€ 1.000,- per year	€ 1.000,- per year
Course in informal care			Single payment of € 150.-	Single payment of € 150.-	Single payment of € 150.-	Single payment of € 150.-	Single payment of € 150.-	Single payment of € 150.-	Single payment of € 150.-
External informal care broker (once during the term of the policy)			7 hours	7 hours	7 hours	7 hours	7 hours	7 hours	7 hours
Recovery, accommodation and after-care									
Convalescent homes. Prior consent required.				€ 250.-	€ 500.-	€ 1.000.-			
Childcare during hospitalisation. Prior consent required.				€ 200.- required per year per family from the 10th day of hospitalisation	€ 200.- required per year per family from the 10th day of hospitalisation	€ 200.- required per year per family from the 10th day of hospitalisation			
Therapeutic (holiday) camp for children (for certain indications)				€ 200.-	€ 200.-	€ 200.-			
Accommodation allowance (€ 91.- per night) for continuous treatment without admission (instead of reimbursement patient transport)	100%	Excess and personal contribution							
Short-term stay in healthcare institution (for example, a health clinic or nursing home)	100%	Excess							
Accommodation costs at the guest house rate (for example, Ronald McDonaldhuis)				€ 200.-	€ 200.-	€ 200.-			€ 200.-

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Recovery, accommodation and after-care (continued)									
Trauma processing (work-related)				100%	100%	100%			
Assistance with recovery	Service								
Nursing and personal care (community nursing). Prior consent required if you are seeing a healthcare provider with whom Nationale-Nederlanden has not made an agreement.	100%								
Nursing and care as a result of medical care for children up to 18 years	100%								
Hospice									
Personal contribution hospice					€ 500.-/ € 30.- per day	€ 1,000.-/ € 30.- per day			
General practitioner									
Care provided by general practitioner	100%								
Combined lifestyle intervention (upward of 18 years)	100%								
Medical care aids									
Aids (such as wigs, hearing aids)	See policy conditions	Excess, except when on loan. Personal contribution possible (you will find the maximum reimbursement and the exceptional personal contribution in the policy conditions at the Medical Aids Regulations							
Personal contribution medical aids basic insurance					€ 200.-	€ 500.-			€ 250.-
Head cover other than a wig					€ 75.-	€ 75.-			
Personal alarms				€ 100.-	€ 150.-	€ 200.-			
Epilepsy alarm					100%	100%			
Bed-wetting alarm (purchase or rental for up to 4 months)				100%	100%	100%			
Cranial helmets for certain indications				100%	100%	100%			
Support soles					€ 100.-	€ 150.-		€ 60.-	

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Medical care aids (continued)									
Therapeutic sport braces				€ 150.-	€ 150.-	€ 150.-			
Modified lingerie after a mastectomy (once during the term of the policy)				€ 90.-	€ 90.-	€ 90.-		€ 90.-	
Medical specialist care									
Thrombosis service	100%	Excess							
Transplants (organs/tissue)	100%	Excess							
Audiological care (by an approved audiological centre)	100%	Excess							
Genetic testing and advice	100%	Excess							
Correction of the position of the ears	100%					100%			
Sterilisation for men					€ 400.-	€ 400.-			
Sterilisation for women					€ 1,250.-	€ 1,250.-			
Second opinion from a doctor	100%	Excess							
Rehabilitation	100%	Excess							
Machine-assisted breathing	100%	Excess							
Help during the treatment of children with cancer (SKION)	100%	Excess							
Specialist geriatric medicine	100%	Excess							
Mentally disabled doctor	100%	Excess							
Dental care									
Accident coverage oral care			€ 10,000.-	€ 10,000.-	€ 10,000.-	€ 10,000.-	€ 10,000.-	€ 10,000.-	€ 10,000.-
Dental care up to the age of 18									
Check-up (possibly several times a year on an indication from the dentist)	1 x per year								
Fluoride treatment	2 x per year								
Other dental care. With the exception of crowns, bridges, implants, bleaching of teeth and orthodontics.	100%								
Crowns and bridges				€ 500.-	€ 500.-	€ 500.-			
Dental care from the age of 18									
							75% up to € 150.- for following care together	75% up to € 250.- for following care together	100% up to € 350.- for following care together

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Dental care (continued)									
Replacement of incisors or eyeteeth (up to the age of 22, if permanent incisors or eyeteeth have not appeared or if they are missing due to an accident before the age of 18)	100%	Excess							
1st and 2nd preventive check-ups							75%	75%	100%
Other dental care							75%	75%	100%
Partial prosthesis or frame prosthesis							75%	75%	100%
Crowns and bridges							75%	75%	100%
Dentures									
Complete dentures (upper and/or lower)	75%, 1 x every 5 year	Excess. Personal contribution 25%.							
Repairs and rebasing (filling) complete dentures (upper and/or lower)	100%	Excess. Personal contribution 10% of total costs.							
Compensation for personal contribution complete dentures (upper and/or lower)				€ 200.-	€ 200.-	€ 200.-		75% of the personal contribution basic insurance	100% of the personal contribution basic insurance
Dental care in exceptional cases									
For certain indications/disabilities. Prior consent required.	100%	Excess							
Orthodontics									
Orthodontics up to the age of 18. There is a waiting period of 12 months.					75%/ € 1,000.- (once during the term of the policy)	75%/ € 1,750.- (once during the term of the policy)			
Orthodontics in exceptional cases (for certain indications). Prior consent required.	100%	Excess							
Implants (for certain indications). Prior consent required.									
Reimbursement dentist and oral surgeon	100%	Excess							
Additional outpatient clinic and clinic costs (hospital)	100%	Excess							

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Dental care (continued)									
Lower denture on implant	100%	Excess. Personal contribution 10% of the complete implant.						75% of the personal contribution basic insurance	100% of the personal contribution basic insurance
Upper denture on implant. Prior consent required.	100%	Excess. Personal contribution 8% of the complete implant.						75% of the personal contribution basic insurance	100% of the personal contribution basic insurance
Therapies									
Occupational therapy									
Occupational therapy	10 hours	Excess							
Occupational therapy up to the age of 18, in addition to the basic insurance coverage				2 hours	2 hours	2 hours			
Instruction and guidance for carers of the insured persons receiving occupational therapy				2 hours	2 hours	2 hours			
Skin therapy (prescribed by a physician)									
Acne treatment				€ 200.-	€ 200.-	€ 200.-		€ 230.-	
Camouflage therapy (once during the term of the policy)					€ 100.-	€ 150.-			
Depilation or laser treatment (facial/neck hair removal) (once during the term of the policy)					€ 200.-	€ 300.-			
UVB light therapy equipment (purchase or rental costs). Prior consent required.	100%	Excess							
Other									
Speech and stutter therapy	100%	Excess							
Sensory care for disabled persons	100%	Excess							
(Preventive) foot care in case of increased risk of foot ulcers	Reimbursement depending on individual care profile	Excess							
Foot treatment in other situations (by chiropodist or podiatrist)					€ 100.-	€ 150.-		€ 70.-	
Dietetics	3 hours	Excess							

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Prevention									
Stop smoking programme	100%								
Programme dealing with symptoms of depression	100%	Excess if this is not arranged through the general practitioner							
Programme dealing with symptoms of alcohol abuse	100%	Excess							
Flu shot, 1 x per year				100%	100%	100%			100%
Nutritional advice				€ 200.-	€ 200.-	€ 200.-			€ 500.- (as part of vitality budget)
Vitality research									Online questionnaire, online coaching conversation and physical preventive examination
Vitality budget									€ 500.- per year
Psychological care									
GGZ (mental health care) from 18 years old (including internet-based treatment programme).	100%	Excess							
GGZ (mental health care) with admission. (Prior permission required if you go to a healthcare provider which Nationale-Nederlanden has not made any agreements with).	3 jaar	Excess							

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Psychological care (continued)									
Other									
Consultation on menopause, PMS (menstrual complaints) or cancer (e.g. breast cancer)				€ 200.-	€ 200.-	€ 200.-			€ 500.- (as part of vitality budget)
Use of VIHealth app for women going through menopause.				100%	100%	100%			100%
Mindfulness training									€ 150.- for 1 online course
Transport									
Transport for organ donor	100%								
Ambulance transport service (one way)	Max. 200 kilometer	Excess							
Patient transport * (one way) in the following situations:	Max. 200 kilometer	Personal contribution							
Personal car. Prior consent required.	€ 0.40 per kilometer	Excess							
Public transport. Prior consent required.	100%	Excess							
Taxi. Prior consent required.	100%	Excess							
Personal contribution for patient transport					Full	Full			
Travel expenses of parents (personal car or public transport 2nd class). Prior consent required.				€ 200.- € 0.19 per km	€ 200.- € 0.19 per km	€ 200.- € 0.19 per km			
Transport of patient by car on top of the reimbursement from your basic insurance					€ 0.19 per km	€ 0.19 per km			
Patient transport by taxi. Prior consent required. 100% for contracted healthcare, maximum rate per kilometre for non-contracted healthcare.					100%	100%			
Transport of patient by car or public transport (2nd class) (in connection with medical specialist care) if you are not entitled to reimbursement under the basic insurance					€ 0.19 per km public transport full	€ 0.19 per km public transport full			

* Patient transport, only in the case of kidney dialysis treatments, radiotherapy treatments, chemotherapy treatments or oncological treatments with immunotherapy or geriatric rehabilitation. If you are blind or visually impaired or wheelchair-bound. In the case of a long-term illness or disorder, if you have a statement from your physician that you depend on transport. With intensive child care for children up to the age of 18, transport to and from a nursing day care center. If you, as an elderly person, cannot travel independently due to multiple problems. If you have a progressive degenerative neurological condition such as Parkinson's disease, Huntington's disease and MS. If you have a congenital brain injury. If you have an intellectual disability and are eighteen years of age or older.

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	Basic insurance		Supplementary insurance individual or group						
	Zorg Vrij	Excess or personal contribution	Instap	Start	Extra	Compleet	Jij & Compact	Jij & Gemak	Jij & Vitaal
Pregnancy									
Delivery									
Hospital delivery on medical grounds	100%								
Hospital or maternity centre delivery without medical grounds	100%	Personal contribution							
Use of delivery room	100%								
Obstetric care by a midwife, general practitioner or specialist	100%								
Statutory personal contribution for hospital delivery				€ 150.-	€ 200.-	100%			
Maternity care									
Maternity care in maternity centre or hospital without medical grounds	100%	Personal contribution							
Maternity care at home. You must apply no later than the end of the 4th month of pregnancy.	Maximum of 10 days	Personal contribution							
Maternity package	Service								
Personal contribution maternity care				€ 150.-	€ 200.-	100%			
Incubator after-care				15 hours	15 hours	15 hours			
Breastfeeding advice				€ 200.-	€ 200.-	€ 200.-			
Maternity care after hospitalisation				15 hours	15 hours	15 hours			
Additional maternity care (only on medical grounds). Prior consent required.				5 x 3 hours	5 x 3 hours	5 x 3 hours			
Maternity care for adopted child younger than 6 months. Prior consent required.				3 x 3 hours	3 x 3 hours	3 x 3 hours			
Fertility treatments									
IVF/ICSI and the associated hormonal preparations at a government-approved institution (for women up to the age of 43)	Attempts 1, 2 and 3	Excess							
Other fertility treatments	100%	Excess							
Prenatal screening									
On medical grounds: NIPT	100%								

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Pregnancy (continued)									
Other Monitoring equipment to prevent cot death.				100%	100%	100%			
Childbirth course (per pregnancy)				€ 200.-	€ 200.-	€ 200.-			
BirthTENS (pain management).				100%	100%	100%			

Dental insurance

TandenGaaf, for insured persons from the age of 18

	TandenGaaf € 250 (75%)	TandenGaaf € 500 (75%)	TandenGaaf € 1.000 (100%)	TandenGaaf € 1.500 (100%)
All dental treatments by a dentist, prosthodontist or oral hygienist (with the exception of bleaching teeth and subscription costs dentist). If you have a dental care plan with Nationale-Nederlanden, it always includes accident coverage for up to € 10,000.-. The accident coverage also applies for insured persons below the age of 18. Jij & Compact, Jij & Gemak en Jij & Vitaal policies cannot be taken out in combination with a dental care policy.	75% up to € 250.-	75% up to € 500.-	100% up to € 1,000.-	100% up to € 1,500.-

Fit Package

Health courses and exercise programs	€ 150,- per year
Preventive check-up / personal health assessment	€ 150,- per year
Sports medical check-up by a sports physician	€ 150,- per year
Online programs for social anxiety, burnout, stress, worrying, and panic complaints	One program per year
Online vitality program	NN Vitaal app
Support for better sleep:	A sleep scan and access to the HalloSlaap platform
Discount on gym membership	20% discount on an annual subscription at SportCity
Discount on sportswear	10% discount at Plutosport
	10% korting bij Plutosport

These overviews show the key reimbursements and cover. For the full content and scope of the insurance packages, please consult your policy conditions.

No rights may be derived from this overview.

More information?

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www.nn.nl/zorgvrij

More information?



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