‘Nationale-Nederlanden Zorg Zeker & Tand’ additional insurance package

Product number: 6310007
Valid from 01-01-2027 to 31-12-2027 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on a combination of ‘in-kind’ and ‘refund’ cover. This means you are insured for:

Reimbursement for healthcare in kind:
- contracted healthcare is 100% of the statutory fixed rate or if there is no statutory fixed rate, of the agreed rate.
- non-contracted healthcare is 70% of the statutory fixed rate or if there is no statutory fixed rate, of the average agreed rate (but never more than the statutory maximum rate or the market rate applicable in the Netherlands); or of the claimed rate if that is lower.

reimbursement for refund-based healthcare is up to 100% of:
- the statutory fixed rate or if there is no statutory fixed rate, the statutory maximum rate; or if there is no statutory maximum rate:
- the market rate applicable in the Netherlands.

In any case, we never reimburse more than the claimed rate or the maximum stated for the insured healthcare.

In order to be reimbursed for the healthcare, the terms and conditions of insurance associated with this reimbursement overview apply. This healthcare is not subject to the deductible.

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
Urgent medical care abroad (D.14.a.)	Outside the Netherlands or your country of residence 100% of the claimed rate this includes the reimbursement under your general insurance policy	• From the age of 18, there is a deductible for healthcare that is also subject to the deductible in the Netherlands

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Maximum 6 sessions per year	● This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. ● This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 70% of your invoice up to 70% of the average rate agreed with healthcare providers with whom we have a contract ● This healthcare is not subject to the deductible
Medicines		
Contraceptive medicines and IUD (D.3.5.b. and D.3.5.c.)	100%	● This healthcare is not subject to the deductible ● You will, however, have to pay the deductible if the IUD is fitted by a medical specialist ● From 21 year(s)
Oral care		
Crown, bridge, inlay (R code), partial denture, statutory personal contribution for dentures, implant (P code or J code), check-ups and other oral care (D.8.2., D.8.3.a., D.8.3.b., D.8.3.c. and D.8.4.)	Maximum 250 euros per year, 75% per treatment, for all the healthcare combined	● This healthcare is not subject to the deductible
Oral care in the event of an accident (D.8.6.)	Maximum 20.000 euros per accident	● This healthcare is not subject to the deductible
Prevention		
Sports medicine-related advice (D.2.6.)	Maximum 150 euros per year	● This healthcare is not subject to the deductible
Online ‘First aid for sports injuries’ course (D.2.8.)	Maximum 1 course per year	● This healthcare is not subject to the deductible