

# 'Nationale-Nederlanden Compleet' additional insurance package

Product number: 6700105

Valid from 01-01-2025 to 31-12-2025 (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 75% 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
<b>Alternative and psychosocial healthcare</b>		
Alternative and psychosocial healthcare (D.7.)	Maximum 500 euros per year	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<i>The reimbursement of 500 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"><li>• alternative and psychosocial treatments (D.7.1.)</li></ul>	Maximum 50 euros per day	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<ul style="list-style-type: none"><li>• alternative medicines (D.7.2.)</li></ul>	100%	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<b>Glasses, contact lenses and laser eye surgery</b>		
Glasses, contact lenses, laser eye surgery and the statutory personal contribution under the general insurance policy (D.4.7.a., D.4.7.b., D.4.7.c. and D.1.4.)	Maximum 100 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Abroad</b>		
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	
Urgent oral care abroad (D.14.b.)	Maximum 250 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From 18 year(s)</li> </ul>
Repatriation in the event of illness (D.14.c.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Transport of human remains (D.14.f.)	Maximum 6.000 euros	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Forwarding medicines and medical aids (D.14.g.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Communications costs (D.14.h.)	Maximum 350 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Medical advice provided by emergency service (D.14.i.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Dietetics</b>		
Dietetics (D.18.)	Maximum 150 euros per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Occupational therapy</b>		
Occupational therapy (D.17.1.)	Maximum 2 hours per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 17 year(s)</li> </ul>
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Maximum 2 hours per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Physiotherapy</b>		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	<ul style="list-style-type: none"> <li>• This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate.</li> <li>• This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract</li> <li>• This healthcare is not subject to the deductible</li> </ul>
Physiotherapy and exercise therapy (D.16.1.)	Maximum 24 sessions per year	<ul style="list-style-type: none"> <li>• This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate.</li> <li>• This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract</li> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Mental healthcare</b>		
Coping with traumas following a work-related incident (D.6.5.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Skin therapies</b>		
Hair removal (D.10.2.)	Maximum 750 euros once per insured person	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Acne treatment (D.10.3.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Camouflage therapy (D.10.4.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Medical aids</b>		
Head covering/headpiece other than a wig (D.4.4.b.)	Maximum 75 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Connection charges and subscription costs for personal alarm, based on social grounds (D.4.16.a.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Statutory personal contribution and/or amount above the maximum reimbursement under the general insurance policy for medical aids (D.4.1.)	Maximum 500 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<i>You can choose from one of the following reimbursements:</i>		
Costs for purchasing a bedwetting alarm (D.4.6.)	Maximum 100% once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Costs for renting a bedwetting alarm (D.4.6.)	Maximum 4 months once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	Maximum 150 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Home monitor (D.4.10.)	Maximum 12 months once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Braces and bandages (D.4.18.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Epileptic seizure alarms (D.4.20.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Cranial orthosis (D.4.21.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Informal care</b>		
Carer relief (D.24.2.b.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Medicines</b>		
Statutory Medicines Reimbursement System (GVS) personal contribution for contraceptive medicines (D.3.2.a.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 20 year(s)</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Statutory Medicines Reimbursement System (GVS) personal contribution for all medicines (except contraceptives) (D.3.2.b.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Medicines not included under the Medicines Reimbursement System (GVS) (D.3.4.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Contraceptives (medicines and medical aids) (D.3.5.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From 21 year(s)</li> </ul>
<b>Specialist medical healthcare</b>		
Vasectomy (D.1.1.)	Maximum 400 euros	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)</li> </ul>
Sterilisation (fallopian tubes) (D.1.1.)	Maximum 1.250 euros	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)</li> </ul>
Ear position correction surgery (D.1.3.)	Maximum 100% once per insured person	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Treatment for snoring (D.1.8.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)</li> </ul>
Replacement of breast prostheses (D.1.9.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)</li> </ul>
<b>Oral care</b>		
Statutory personal contribution for full upper and/or lower dentures (P or J codes) (D.8.3.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From 18 year(s)</li> </ul>
Crown, bridge and inlay (R code) (D.8.2.)	Maximum 500 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 17 year(s)</li> </ul>
Orthodontic care (D.8.5.)	Maximum 1.750 euros as long as you have this additional insurance package with us, 75% per treatment, after a waiting period of 365 days	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 17 year(s)</li> </ul>
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Prevention</b>		
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Prevention for travel abroad (D.2.3.e.)	Maximum 250 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Consultation on menopause or PMS (D.2.5.a.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Dietary advice (D.2.7.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Accommodation/admission</b>		
Therapeutic camp (D.13.1.)	Maximum 200 euros	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 17 year(s)</li> </ul>
Accommodation costs (D.13.2.a.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Accommodation costs for stay at Villa ExpertCare (D.13.2.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 17 year(s)</li> </ul>
Personal contribution for a stay in a hospice (D.13.7.)	Maximum 1.000 euros per year, €30 per day	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Recuperation home (D.13.6.)	Maximum 1.000 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Childcare in the case of admission of a parent (D.13.8.c.)	Maximum 200 euros per year, per family, from the 10th day of admission	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Transport</b>		
Statutory personal contribution for patient transport: transport by car, taxi, public transport (2nd class) or other transport (D.12.1.a.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Additional allowance per kilometre when using a car (D.12.1.b.)	Maximum 19 euros per kilometre, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Transport by taxi to specialist medical healthcare (D.12.1.c.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<i>You can choose from one of the following reimbursements:</i>		
Transport by car to specialist medical healthcare (D.12.1.d.)	Maximum 19 euros per kilometre	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Public transport to specialist medical healthcare (D.12.1.d.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Travel costs for parents when child has been admitted (D.12.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<i>The reimbursement of 200 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"> <li>travel costs of parents for when child has been admitted (travel by car) (D.12.2.a.)</li> </ul>	Maximum 19 euros per kilometre	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<ul style="list-style-type: none"> <li>travel costs of parents for when child has been admitted (by public transport, 2nd class) (D.12.2.a.)</li> </ul>	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Foot care</b>		
Foot care (chiroprody and podiatry) (D.15.1.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Healthcare before childbirth</b>		
Childbirth course (D.19.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Healthcare during childbirth</b>		
Personal contribution for outpatient childbirth (D.20.1.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
TENS machine (D.20.2.)	6 weeks	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Healthcare after childbirth</b>		
Breastfeeding-related advice (lactation consultant healthcare) (D.21.1.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Statutory personal contribution for obstetric care (D.21.2.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Additional obstetric care when medically necessary (D.21.4.)	Maximum 5 days maximum of 3 hours a day	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Aftercare following care in an incubator (D.21.5.)	Maximum 15 hours	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Obstetric care after hospitalisation (D.21.6.)	Maximum 15 hours	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Obstetric care or instruction after adoption (D.21.8.)	Maximum 3 days maximum of 3 hours a day	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>