'Nationale-Nederlanden Instap' additional insurance package

Product number: 6700125
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
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	
Urgent oral care abroad (D.14.b.)	Maximum 250 euros per year	• This healthcare is not subject to the deductible • From 18 year(s)
Repatriation in the event of illness (D.14.c.)	100%	• This healthcare is not subject to the deductible
Transport of human remains (D.14.f.)	Maximum 6.000 euros	• This healthcare is not subject to the deductible
Forwarding medicines and medical aids (D.14.g.)	100%	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Communications costs (D.14.h.)	Maximum 350 euros per year	• This healthcare is not subject to the deductible
Medical advice provided by emergency service (D.14.i.)	100%	• This healthcare is not subject to the deductible
Physiotherapy		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	• 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: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract • This healthcare is not subject to the deductible
Physiotherapy and exercise therapy (D.16.1.)	Maximum 5 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: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract • This healthcare is not subject to the deductible
Informal care		
Carer relief (D.24.2.b.)	Maximum 2.250 euros per year	• This healthcare is not subject to the deductible
Carer course (D.24.1.)	Maximum 150 euros once per insured person	• This healthcare is not subject to the deductible
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Medicines		
Statutory Medicines Reimbursement System (GVS) personal contribution for contraceptive medicines (D.3.2.a.)	100%	• This healthcare is not subject to the deductible • Up to and including 20 year(s)
Contraceptives (medicines and medical aids) (D.3.5.b.)	Maximum 200 euros per year	• This healthcare is not subject to the deductible • From 21 year(s)
Oral care		
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	• This healthcare is not subject to the deductible