'Nationale-Nederlanden Jij & Gemak' additional insurance package

Product number: 6701531
Valid from 01-01-2027 to 31-12-2027 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on 'refund' cover.
This means you are insured for:

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
Alternative and psychosocial healthcare		
Alternative and psychosocial healthcare (D.7.)	Maximum 250 euros per year	• This healthcare is not subject to the deductible
The reimbursement of 250 euros applies to the following healthcare combined:		
• alternative and psychosocial treatments (D.7.1.)	Maximum 25 euros per day	• This healthcare is not subject to the deductible
• alternative medicines (D.7.2.)	100%	• This healthcare is not subject to the deductible
Glasses, contact lenses and laser eye surgery		
Glasses, contact lenses, laser eye surgery and the statutory personal contribution under the general insurance policy (D.4.7., 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	• This healthcare is not subject to the deductible
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
Urgent oral care abroad (D.14.b.)	Maximum 275 euros per year	• This healthcare is not subject to the deductible
Repatriation in the event of illness (D.14.c.)	100%	• This healthcare is not subject to the deductible
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Maximum 12 sessions per year	• This healthcare is not subject to the deductible
Skin therapies		
Acne treatment (D.10.3.)	Maximum 230 euros per year	• This healthcare is not subject to the deductible
Hulpmiddelen		
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	Maximum 60 euros per year, for all the healthcare combined	• This healthcare is not subject to the deductible
Mastectomy bra and swimwear (D.4.22.)	Maximum 90 euros once per insured person	• This healthcare is not subject to the deductible
Informal care		
Carer course (D.24.1.)	Maximum 150 euros once per insured person	• This healthcare is not subject to the deductible
Carer relief (D.24.2.b.)	Maximum 1.000 euros per year	• 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
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		
Prevention for travel abroad (D.2.3.e.)	100%	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
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
Foot care		
General foot care (chiropody and podiatry) (D.15.1.)	Maximum 70 euros per year	● This healthcare is not subject to the deductible