

'Nationale-Nederlanden Jij & Vitaal' additional insurance package

Product number: 6700130

Valid from 01-01-2026 to 31-12-2026 (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
Alternative and psychosocial healthcare		
Alternative and psychosocial healthcare (D.7.)	Maximum 350 euros per year	• This healthcare is not subject to the deductible
<i>The reimbursement of 350 euros applies to the following healthcare combined:</i>		
• alternative and psychosocial treatments (D.7.1.)	Maximum 50 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.a., D.4.7.b., D.4.7.c. and D.1.4.)	Maximum 150 euros per 3 years, for all the healthcare combined	• 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 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		
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 10 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
Mental healthcare		
Online mindfulness training (D.6.8.)	Maximum of 1 course per year 150 euros	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Medical aids		
Statutory personal contribution and/or amount above the maximum reimbursement under the general insurance policy for medical aids (D.4.1.)	Maximum 250 euros per year	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
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 350 euros per year, for all the healthcare combined	- This healthcare is not subject to the deductible - From 18 year(s)
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
Prevention		
FitzMe vitality/lifestyle check (D.2.2.o.)	Per year 1 time(s)	This healthcare is not subject to the deductible
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	This healthcare is not subject to the deductible
Vitality budget: eHealth training, vitality/lifestyle coaching, consultation and eHealth for menopause and PMS, cancer/breast cancer, dietary advice, exercise programme (D.2.2.g., D.2.2.p., D.2.5.a., D.2.5.b., D.2.7. and D.22.2.)	Maximum 500 euros per year, for all the healthcare combined	This healthcare is not subject to the deductible