'Nationale-Nederlanden Start' additional insurance package

Product number: 6700103
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
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
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
Transport of human remains (D.14.f.)	100%	• 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
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

What is reimbursed	Amount reimbursed	Characteristics
Occupational therapy		
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	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Maximum 2 hours per year	● This healthcare is not subject to the deductible
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Maximum 6 sessions per year	● This healthcare is not subject to the deductible
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	● This healthcare is not subject to the deductible
Mental healthcare		
Coping with traumas following a work-related incident (D.6.5.)	100%	● This healthcare is not subject to the deductible
Skin therapies		
Acne treatment (D.10.3.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible
Hulpmiddelen		
You can choose from one of the following reimbursements:		
Costs for purchasing a bedwetting alarm (D.4.6.)	Maximum 100% once per insured person	● This healthcare is not subject to the deductible
Costs for renting a bedwetting alarm (D.4.6.)	Maximum 4 months once per insured person	● This healthcare is not subject to the deductible
Home monitor (D.4.10.)	Maximum 12 months once per insured person	● This healthcare is not subject to the deductible
Personal alarm on social grounds (D.4.16.a.)	Maximum 100 euros per year	● This healthcare is not subject to the deductible
Braces and bandages (D.4.18.)	Maximum 150 euros per year	● This healthcare is not subject to the deductible
Cranial orthosis (D.4.21.)	100%	● 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

What is reimbursed	Amount reimbursed	Characteristics
Carer relief (D.24.2.b.)	Maximum 500 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)
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)
Oral care		
Statutory personal contribution for full upper and/or lower dentures (P or J codes) (D.8.3.b.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible ● From 18 year(s)
Crown, bridge and inlay (R code) (D.8.2.)	Maximum 500 euros per year	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
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		
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	● This healthcare is not subject to the deductible
Prevention for travel abroad (D.2.3.e.)	Maximum 250 euros per year	● This healthcare is not subject to the deductible
Cancer/breast cancer consultation and menopause, PMS consultation or eHealth programme (D.2.5.a. and D.2.5.c.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible
Sports medicine-related advice (D.2.6.)	Maximum 150 euros per year	● This healthcare is not subject to the deductible
Dietary advice (D.2.7.)	Maximum 200 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

What is reimbursed	Amount reimbursed	Characteristics
Accommodation/admission		
Therapeutic camp (D.13.1.)	Maximum 200 euros	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Accommodation costs (D.13.2.a.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible
Recuperation home (D.13.6.)	Maximum 250 euros per year	● This healthcare is not subject to the deductible
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	● This healthcare is not subject to the deductible
Transport		
Travel costs for parents when child has been admitted (D.12.2.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible
The reimbursement of 200 euros applies to the following healthcare combined:		
● travel costs of parents for when child has been admitted (travel by car) (D.12.2.b.)	Maximum 19 euros per kilometre	● This healthcare is not subject to the deductible
● travel costs of parents for when child has been admitted (by public transport, 2nd class) (D.12.2.b.)	100%	● This healthcare is not subject to the deductible
Zwangerschap en baby		
Childbirth course (D.19.2.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible
Personal contribution for outpatient childbirth (D.20.1.)	Maximum 150 euros	● This healthcare is not subject to the deductible
TENS machine (D.20.2.)	6 weeks	● This healthcare is not subject to the deductible
Breastfeeding-related advice (lactation consultant healthcare) (D.21.1.)	Maximum 200 euros per year	● This healthcare is not subject to the deductible
Statutory personal contribution for obstetric care (D.21.2.)	Maximum 150 euros per year	● This healthcare is not subject to the deductible
Aftercare following care in an incubator (D.21.5.)	Maximum 15 hours	● This healthcare is not subject to the deductible
Obstetric care after hospitalisation (D.21.6.)	Maximum 15 hours	● This healthcare is not subject to the deductible
Obstetric care or instruction after adoption (D.21.8.)	Maximum 3 days maximum of 3 hours a day	● This healthcare is not subject to the deductible