'Nationale-Nederlanden Top' additional insurance package

Product number: 6700107
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 1.500 euros per year	• This healthcare is not subject to the deductible
The reimbursement of 1.500 euros applies to the following healthcare combined:		
• 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., D.4.7.a., D.4.7.b., D.4.7.c. and D.1.4.)	Maximum 500 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
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
Dietetics		
Dietetics (D.18.1.)	On top of the reimbursement under the general insurance policy 100% we first reimburse under the general insurance policy, and then under your additional insurance package	• This healthcare is not subject to the deductible
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		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	• This healthcare is not subject to the deductible
Physiotherapy and exercise therapy (D.16.1.)	Maximum 50 sessions per year	• 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		
Hair removal (D.10.2.)	Maximum 1.500 euros once per insured person	• This healthcare is not subject to the deductible
Acne treatment (D.10.3.)	Maximum 500 euros per year	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Camouflage therapy (D.10.4.)	Maximum 500 euros once per insured person	• This healthcare is not subject to the deductible
Hulpmiddelen		
Statutory personal contribution and/or amount above the maximum reimbursement under the general insurance policy for medical aids (D.4.1.)	Maximum 750 euros per year	• This healthcare is not subject to the deductible
Head covering/headpiece other than a wig (D.4.4.b.)	Maximum 75 euros per year	• This healthcare is not subject to the deductible
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
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	100%	• 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.)	Per year 500 euros	• 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
Epileptic seizure alarms (D.4.20.)	Per year 1.000 euros	• 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
Health resort treatment		
Health resort treatment (D.9.)	Maximum 750 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 2.250 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

What is reimbursed	Amount reimbursed	Characteristics
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 all medicines (D.3.2.c.)	100%	● This healthcare is not subject to the deductible
Medicines not included under the Medicines Reimbursement System (GVS) (D.3.4.)	Maximum 500 euros per year	● This healthcare is not subject to the deductible
Specialist medical healthcare		
Vasectomy (D.1.1.)	Maximum 400 euros	● This healthcare is not subject to the deductible ● 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)
Sterilisation (fallopian tubes) (D.1.1.)	Maximum 1.250 euros	● This healthcare is not subject to the deductible ● 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)

What is reimbursed	Amount reimbursed	Characteristics
Sterilisation reversal (D.1.2.)	100%	● This healthcare is not subject to the deductible ● 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)
Ear position correction surgery (D.1.3.)	Maximum 100% once per insured person	● This healthcare is not subject to the deductible ● 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)
Cosmetic treatment (D.1.7.)	Maximum 1.500 euros once per insured person, the maximum amount is for all cosmetic treatments together	● This healthcare is not subject to the deductible ● 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)
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)
Orthodontic care (D.8.5.)	Maximum 1,50 euros as long as you have this additional insurance package with us	● This healthcare is not subject to the deductible ● From 18 year(s)

What is reimbursed	Amount reimbursed	Characteristics
Orthodontic care, regular braces (D.8.5.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Orthodontic care, low-visibility braces in category 7, 8 or 9 with codes F471A*, F481A*, F491A*, F493A, F517A, F518A and F519A (D.8.5.)	Maximum 2.250 euros as long as you have this additional insurance package with us	● 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.)	100%	● 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
Patients’ association membership fees (D.2.9.a.)	100%	● This healthcare is not subject to the deductible
Membership fee for district nursing association (‘kruisvereniging’) or home care organisation (D.2.9.b.)	100%	● This healthcare is not subject to the deductible
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 1.500 euros per year	● This healthcare is not subject to the deductible
Personal contribution for a stay in a hospice (D.13.7.)	Maximum 30 euros per day	● This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
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		
Statutory personal contribution for patient transport: transport by car, taxi, public transport (2nd class) or other transport (D.12.1.a.)	100%	• This healthcare is not subject to the deductible
Additional allowance per kilometre when using a car (D.12.1.b.)	Maximum 24 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	• This healthcare is not subject to the deductible
Transport by taxi to specialist medical healthcare (D.12.1.c.)	100%	• This healthcare is not subject to the deductible
You can choose from one of the following reimbursements:		
Transport by car to specialist medical healthcare (D.12.1.d.)	Maximum 24 euros per kilometre	• This healthcare is not subject to the deductible
Public transport to specialist medical healthcare (D.12.1.d.)	100%	• This healthcare is not subject to the deductible
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
Foot care		
General foot care (chiropody and podiatry) (D.15.1.)	Maximum 150 euros per year	• 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.)	100%	• This healthcare is not subject to the deductible
TENS machine (D.20.2.)	6 weeks	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
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.)	100%	● 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