'Nationale-Nederlanden Zorg Vrij' ('Combinatie Nationale-Nederlanden' health insurance policy)

Product number: 4700102
Valid from 01-01-2027 to 31-12-2027 (inclusive)

Your insurance is a basisverzekering 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.

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
You can choose from one of the following reimbursements:		
Healthcare in a treaty country (B.2.1.)	The statutory regulation in the treaty country	• Deductible applies from the age of 18
Healthcare abroad (B.2.2.)	The healthcare provided abroad has the same level and scope for which the healthcare is insured in the Netherlands	• Deductible applies from the age of 18
Dietary preparations		
Dietary preparations (B.16.)	100%	• Deductible applies from the age of 18
Dietetics		
Dietetics (B.11.)	Maximum 3 hours of treatment per year	• Deductible applies from the age of 18

What is reimbursed	Amount reimbursed	Characteristics
Dietetics as part of multidisciplinary care (B.11.)	100%	● This healthcare is not subject to the deductible
Occupational therapy		
Occupational therapy (B.9.)	Maximum 10 hours of treatment per year	● Deductible applies from the age of 18
Physiotherapy		
Physiotherapy and exercise therapy up to and including the age of 17 (B.8.3.)	Maximum 9 sessions per condition, per year, and if necessary 9 additional treatments for the same condition, from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy according to the list of conditions up to and including the age of 17 (B.8.3.)	From the first session 100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy according to the list of conditions from the age of 18 (B.8.1.)	From the 21st session 100%	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy for motor retardation or a developmental disorder of the central nervous system up to and including the age of 16 (B.8.3.)	From the first session 100%	● This healthcare is not subject to the deductible ● Up to and including 16 year(s) ● From the first session
Physiotherapy and exercise therapy for radicular syndrome with loss of motor function or pelvic instability after childbirth from the age of 18 (B.8.1.)	During a maximum of 3 months 100% from the 21st session	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy for radicular syndrome with loss of motor function or pelvic instability after childbirth up to and including the age of 17 (B.8.3.)	During a maximum of 3 months 100% from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy for fractures after conservative treatment from the age of 18 (B.8.1.)	During a maximum of 6 months 100% from the 21st session	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy for fractures after conservative treatment up to and including the age of 17 (B.8.3.)	During a maximum of 6 months 100% from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy and exercise therapy for frozen shoulder (adhesive capsulitis) or peripheral artery disease at Fontaine stage 3 from the age of 18 (B.8.1.)	During a maximum of 12 months 100% from the 21st session	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy for frozen shoulder (adhesive capsulitis) or peripheral artery disease at Fontaine stage 3 up to and including the age of 17 (B.8.3.)	During a maximum of 12 months 100% from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy after discharge and return home or termination of day treatment from the age of 18 (B.8.1.)	During a maximum of 12 months following discharge or termination of treatment at the facility 100% from the 21st session	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy after discharge and return home or termination of day treatment up to and including the age of 17 (B.8.3.)	During a maximum of 12 months following discharge or termination of treatment at the facility 100% from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy for a soft tissue tumour from the age of 18 (B.8.1.)	For up to 2 years after radiotherapy 100% from the 21st session	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy for a soft tissue tumour up to and including the age of 17 (B.8.3.)	For up to 2 years after radiotherapy 100% from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy for whiplash up to and including the age of 17 (B.8.3.)	During a maximum of 3 months 100% and, if necessary, extension for a maximum period of 6 months, from the first session	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and/or exercise therapy for whiplash from the age of 18 (B.8.1.)	During a maximum of 3 months 100% and, if necessary, extension for a maximum period of 6 months, from the 21st session	● Deductible applies from the age of 18 ● From 18 year(s) ● From the 21st session
Physiotherapy and exercise therapy for juvenile osteochondrosis up to and including the age of 17 (B.8.3.)	From the first session 100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From the first session
Physiotherapy and exercise therapy for juvenile osteochondrosis from 18 to 21 years of age inclusive (B.8.1.)	From the 21st session 100%	● Deductible applies from the age of 18 ● From 18 up to and including 21 year(s) ● From the 21st session
Pelvic physiotherapy for urinary incontinence from the age of 18 (B.8.2.)	Maximum 9 sessions during a maximum of 12 months	● Deductible applies from the age of 18 ● From 18 year(s)

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy (supervised walking therapy) for intermittent claudication from the age of 18 (B.8.4.)	Maximum 37 sessions during a maximum of 12 months	● Deductible applies from the age of 18 ● From 18 year(s)
Physiotherapy (supervised exercise therapy) for osteoarthritis in the hip or knee joint from the age of 18 (B.8.5.)	Maximum 12 sessions during a maximum of 12 months	● Deductible applies from the age of 18 ● From 18 year(s)
Exercise therapy for COPD stage II or higher (B.8.6.)	From the first session 100%	● Deductible applies from the age of 18 ● From 18 year(s) ● From the first session
Fall prevention exercise intervention (B.8.7.)	Once per year 100%	● Deductible applies from the age of 18
Long-term exercise therapy for rheumatoid arthritis (B.8.8.)	100%	● Deductible applies from the age of 18 ● From 18 year(s)
Long-term exercise therapy for axial spondyloarthritis (axSpA) (B.8.9.)	100%	● Deductible applies from the age of 18 ● From 18 year(s)
Medical mental healthcare		
Mental healthcare (B.19.1.)	100%	● 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 ● Deductible applies from the age of 18 ● From 18 year(s)

What is reimbursed	Amount reimbursed	Characteristics
And you are insured for:		
● admission for mental healthcare (B.19.3.)	Maximum of 3 years (1095 days) 100% from the 1st day of admission	● 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 ● Deductible applies from the age of 18 ● From 18 year(s)
Medical care for specific patient groups		
Medical care for specific patient groups (B.28.)	100%	● Deductible applies from the age of 18
General practitioner		
General practitioner care for advice, examination, supervision and multidisciplinary care (B.3.1.)	100%	● Consultations and treatments are not subject to the deductible ● From the age of 18, a deductible does apply to vaccinations and vaccines, for example (though not to the administration of such) ● From the age of 18, the deductible applies to an MRI, or laboratory or diagnostic tests carried out by a hospital or independent laboratory
General practitioner care for medical care (B.3.2.)	100%	● Consultations and treatments are not subject to the deductible
General practitioner care for implanting or removing an IUD or contraceptive implant (e.g. Implanon) (B.3.2.)	100%	● Consultations and treatments are not subject to the deductible ● From the age of 18 to 21, the deductible applies to an IUD or Implanon rod (though not to the fitting or removal of such)
General practitioner care for cow's milk allergy and the cow's milk allergy test (B.3.2.)	100%	● Consultations and treatments are not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
General practitioner care with a focus on tuberculosis and infectious diseases (B.3.2.)	100%	• Consultations and treatments are not subject to the deductible • From the age of 18, a deductible does apply to vaccinations and vaccines, for example (though not to the administration of such) • From the age of 18, the deductible applies to an MRI, or laboratory or diagnostic tests carried out by a hospital or independent laboratory
General practitioner care for mental healthcare (B.3.3.)	100%	• This healthcare is not subject to the deductible
General practitioner care and combined lifestyle intervention from the age of 18 (B.3.4.)	100%	• This healthcare is not subject to the deductible • From 18 year(s)
Integrated care approach to childhood overweight and obesity (B.3.5.)	Maximum of 3.5 years 100%	• This healthcare is not subject to the deductible • Up to and including 17 year(s)
Hulpmiddelen		
Medical aids (B.17.)	The medical aids and reimbursement conditions are specified in our Medical aid regulations. These regulations are part of your insurance policy and are available on our website or on request from us.	
Short-term stays in a facility		
Short-term stays in a facility (B.27.)	Maximum 3 months extension is possible if the goal is justified in a care plan	• Deductible applies from the age of 18 • From 18 year(s)
Speech and language therapy and stammer therapy		
Speech and language therapy (B.10.)	100%	• Deductible applies from the age of 18
Medicines		
Medicines (B.15.)	100%	• Statutory personal contribution maximum of €250
Specialist medical healthcare		
SkinVision (B.4.3.)	100%	• This healthcare is not subject to the compulsory deductible • From 18 year(s)
Specialist medical healthcare (B.4.3.)	100%	• Deductible applies from the age of 18

What is reimbursed	Amount reimbursed	Characteristics
And you are insured for:		
● admission for specialist medical healthcare (B.4.2.)	Maximum of 3 years (1095 days) 100%	● Deductible applies from the age of 18
Plastic surgery (B.4.5.)	100%	● Deductible applies from the age of 18
Specialist medical rehabilitation (B.4.6.1.)	100%	● Deductible applies from the age of 18
Geriatric rehabilitation (B.4.6.2.)	100%	● Deductible applies from the age of 18
Organ transplant, healthcare for the recipient (B.4.7.1.)	100%	● Deductible applies from the age of 18
Healthcare for the donor in a liver transplant (B.4.7.2.)	Maximum 6 months after admission, charged to the recipient	● This healthcare and the transport are not subject to the deductible
Healthcare for the donor in the case of other organ transplants (B.4.7.2.)	Maximum 13 weeks after admission, charged to the recipient	● This healthcare and the transport are not subject to the deductible
The costs of electricity for mechanical ventilation when this is provided in your home (B.4.9.)	Maximum 13.140 euros per quarter	● Deductible applies from the age of 18
Fertility treatment IVF and ICSI (B.4.14.)	Maximum 3 attempts	● Deductible applies from the age of 18 ● Up to and including 42 year(s)
Oral care		
Oral care in exceptional circumstances (B.12.1.)	100%	● Deductible applies from the age of 18
Implant insertion in toothless jaw (B.12.2.)	100%	● A statutory personal contribution applies to the full denture attached to a dental implant ● Deductible applies from the age of 18
Orthodontic care in exceptional circumstances (B.12.3.)	100%	● Deductible applies from the age of 18
Regular oral care up to the age of 18 such as check-ups, tartar removal and fillings (B.13.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Regular and specialist oral care up to the age of 18 (B.13.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Dentures up to the age of 18 (B.13.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)

What is reimbursed	Amount reimbursed	Characteristics
Dental surgery (B.14.a.)	100%	● Deductible applies from the age of 18 ● From 18 year(s)
Full dentures for upper and/or lower jaw without implants (B.14.b.)	From 0 euros 75%	● Statutory personal contribution 25% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Repairing and rebasing full dentures (B.14.b.)	From 0 euros 90%	● Statutory personal contribution 10% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Implant-retained lower denture (B.14.c.)	From 0 euros 90%	● Statutory personal contribution 10% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Implant-retained upper denture (B.14.c.)	From 0 euros 92%	● Statutory personal contribution 8% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Repair or rebasing of a removable, implant-retained denture (B.14.b.)	From 0 euros 90%	● Statutory personal contribution 10% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Implant with crown to replace an incisor or canine (B.14.e.)	100%	● Deductible applies from the age of 18 ● Up to and including 22 year(s)
Full dentures for one jaw combined with full implant-retained dentures for the other jaw (B.14.d.)	From 0 euros 83%	● Statutory personal contribution 17% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros

What is reimbursed	Amount reimbursed	Characteristics
And you are insured for:		
● associated mesostructure for implant-retained dentures in the lower jaw (B.14.d.)	From 0 euros 90%	● Statutory personal contribution 10% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
And you are insured for:		
● associated mesostructure for implant-retained dentures in the upper jaw (B.14.d.)	From 0 euros 92%	● Statutory personal contribution 8% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Prevention		
Quit smoking programme (B.21.2.)	Maximum 3 programmes per year	● A quit smoking programme is not subject to the deductible if you go to a healthcare provider that we have contracted for this healthcare ● Medicines or nicotine substitutes are not subject to the deductible if they are prescribed by a contracted quit smoking healthcare provider and are prescribed as part of the quit smoking course
Transport		
Transport by ambulance (B.18.1.)	100%	● Deductible applies from the age of 18
You can choose from one of the following reimbursements:		
1. accommodation costs (B.18.2.)	Maximum 97 euros per night	● Deductible applies from the age of 18
2. transport by car (B.18.2.)	Maximum 0,43 euros per kilometre, from 0 euros	● Statutory personal contribution of € 140,- per calendar year for all patient transport combined ● Deductible applies from the age of 18 ● From 0 euros
+ transport by taxi (B.18.2.)	From 0 euros 100%	● Statutory personal contribution of € 140,- per calendar year for all patient transport combined ● Deductible applies from the age of 18 ● From 0 euros

What is reimbursed	Amount reimbursed	Characteristics
+ transport by public transport (2nd class) (B.18.2.)	From 0 euros 100%	• Statutory personal contribution of € 140,- per calendar year for all patient transport combined • Deductible applies from the age of 18 • From 0 euros
+ transport by other means of transport (B.18.2.)	From 0 euros 100%	• Statutory personal contribution of € 140,- per calendar year for all patient transport combined • Deductible applies from the age of 18 • From 0 euros
Foot care		
Preventive foot care (B.23.)	100%	• This healthcare is not subject to the deductible • From the age of 18, the deductible applies if a medical specialist at the hospital provides the healthcare and claims the costs as part of a diagnosis-treatment combination ('Diagnose Behandel Combinatie', DBC)
Conditional healthcare		
Conditional healthcare (B.22.)	100%	• Deductible applies from the age of 18
District nursing and Personal Care Budget ('Persoonsgebonden Budget', PGB)		
District nursing (B.26.)	100%	• 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
Sensory impairment care		
Sensory impairment care (B.25.)	100%	• Deductible applies from the age of 18

What is reimbursed	Amount reimbursed	Characteristics
And you are insured for:		
● sensory impairment care with a stay or admission (B.25.)	100%	● Deductible applies from the age of 18
Zwangerschap en baby		
Preconception care, midwifery care and preventive care on non-medical grounds (B.5.1.)	100%	● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise ● From the age of 18 to 21, the deductible applies to an IUD or Implanon rod (though not to the fitting or removal of such)
Preconception care, midwifery care and preventive care on medical grounds (B.5.2.)	100%	● This healthcare is not subject to the deductible ● From the age of 18 to 21, the deductible applies to an IUD or Implanon rod (though not to the fitting or removal of such)
General routine ultrasound (B.5.3.)	100%	● This healthcare is not subject to the deductible
Specific diagnostic ultrasound (B.5.4.)	100%	● This healthcare is not subject to the deductible
Antenatal screening on medical grounds (B.5.5.)	100%	● This healthcare is not subject to the deductible ● You will have to pay the deductible for additional costs such as costs of medicines, transport or a blood test
Midwifery care during a home birth (B.5.6.)	100%	● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise
Obstetric care at a hospital or birth centre during childbirth without medical necessity (B.5.7.)	100%	● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise

What is reimbursed	Amount reimbursed	Characteristics
Use of a delivery room at a hospital or birth centre without medical necessity (B.5.7.)	Maximum 169 euros per person per day	● Statutory personal contribution is € 23,50 per person per day ● This healthcare is not subject to the deductible
Obstetric care at a hospital or birth centre during childbirth where medically necessary (B.5.8.)	100%	● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise
Registration and initial interview for obstetric care (B.6.1.)	Maximum 1 time(s) per pregnancy	● This healthcare is not subject to the deductible
Obstetric care after a home birth (B.6.2.)	Of the agreed number of hours distributed over a maximum of 6 weeks 100% from 0 euros	● Statutory personal contribution is € 6,- per hour ● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise ● From 0 euros
Obstetric care at a hospital or birth centre after childbirth without medical necessity (B.6.3.)	Of the agreed number of hours distributed over a maximum of 6 weeks 169 euros per person per day from 0 euros	● Statutory personal contribution is € 23,50 per person per day ● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise ● From 0 euros
Obstetric care at a hospital or birth centre after childbirth where medically necessary (B.6.4.)	100%	● This healthcare is not subject to the deductible ● From the age of 18, the deductible applies to additional healthcare, such as medicines or transport by ambulance or otherwise