‘Nationale-Nederlanden Zorgpolis’

Product number: 6400102
Valid from 01-01-2026 to 31-12-2026 (inclusive)

Your insurance is a niet-wettelijke basisverzekering 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.

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
Healthcare abroad (B.2.2.)	The healthcare provided abroad has the same level and scope for which the healthcare is insured in the Netherlands or your country of residence	● Deductible applies from the age of 18
Healthcare in your country of residence that is covered under your general insurance policy (D.26.1.)	Maximum 100% up to the market rate applicable in your country of residence	● Deductible applies from the age of 18
Healthcare in your country of residence that is covered under your additional insurance package (D.26.1.)	Maximum 200% of the maximum amount insured	● This healthcare is not subject to the deductible
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
Dietetics as part of multidisciplinary care (B.11.)	100%	● This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
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 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 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 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
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

What is reimbursed	Amount reimbursed	Characteristics
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 once per insured person	● Deductible applies from the age of 18 ● From 18 year(s)
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)

What is reimbursed	Amount reimbursed	Characteristics
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		
Outpatient mental healthcare (B.19.1.)	100%	● Deductible applies from the age of 18
Inpatient mental healthcare (B.19.3.)	Maximum of 365 days 100% from the 1st day of admission	● Deductible applies from the age of 18
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, the deductible applies to an IUD or Implanon rod (though not to the fitting or removal of such)

What is reimbursed	Amount reimbursed	Characteristics
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
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)
Medical aids		
Hairpieces/wigs (B.17.6.)	Maximum 49.750 euros from 0 euros	● Deductible applies from the age of 18 ● From 0 euros
Hearing aids (B.17.8.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Hearing aids (B.17.8.)	From 0 euros 75%	● A statutory personal contribution of 25% ● Deductible applies from the age of 18 ● From 18 year(s) ● From 0 euros
Other medical aids: Hearing loops, infrared system, FM device and streamers (B.17.8.)	100%	● Deductible applies from the age of 18
Absorbent incontinence products (B.17.9.)	100%	● Deductible applies from the age of 18
Ostomy supplies (B.17.9.)	100%	● Deductible applies from the age of 18
Catheters with accessories (B.17.9.)	100%	● Deductible applies from the age of 18

What is reimbursed	Amount reimbursed	Characteristics
Orthopaedic shoes (B.17.10.1.)	From 0 euros 100%	● Statutory personal contribution of €67.50 per pair ● This healthcare is not subject to the deductible ● Up to and including 15 year(s) ● From 0 euros
Orthopaedic shoes (B.17.10.1.)	From 0 euros 100%	● Statutory personal contribution of €135 per pair ● Deductible applies from the age of 18 ● From 16 year(s) ● From 0 euros
Service dog (B.17.10.2.)	100%	● Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
And you are insured for:		
● costs associated with feeding and veterinary and other care for the service dog (B.17.10.2.)	Maximum 29.203 euros per quarter	● Deductible applies from the age of 18
Foot-propelled ‘trippelstoel’ chair (B.17.10.2.)	100%	● Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Lenses for glasses and filter lenses (B.17.11.)	From 0 euros 100%	● Statutory personal contribution of €66 per calendar year in the case of a new lens on one side ● Statutory personal contribution of €132 per calendar year in the case of a new lens on both sides ● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From 0 euros

What is reimbursed	Amount reimbursed	Characteristics
Contact lenses (with vision correction) (B.17.11.)	From 0 euros 100%	● Statutory personal contribution of €66 per calendar year in the case of a new lens on one side ● Statutory personal contribution of €132 per calendar year in the case of a new lens on both sides ● Deductible applies from the age of 18 ● From 0 euros
Contact lenses (with vision correction) (B.17.11.)	From 0 euros 100%	● Statutory personal contribution of €66 per calendar year in the case of a new lens on one side ● Statutory personal contribution of €132 per calendar year in the case of a new lens on both sides ● This healthcare is not subject to the deductible ● Up to and including 17 year(s) ● From 0 euros
Diaphragm (B.17.13.)	100%	● Deductible applies from the age of 18 ● Up to and including 20 year(s)
IUD (B.17.13.)	100%	● Deductible applies from the age of 18 ● Up to and including 20 year(s)
Blood glucose meter (B.17.19.)	100%	● Deductible applies from the age of 18
Insulin pump and accessories (B.17.19.)	100%	● Deductible applies from the age of 18
Finger-prick blood test self-sampling device (B.17.19.)	100%	● Deductible applies from the age of 18
Test strips (B.17.19.)	100%	● Deductible applies from the age of 18
Injection materials to administer insulin (B.17.19.)	100%	● Deductible applies from the age of 18
Glucose monitor: flash glucose monitoring (FGM) (B.17.19.)	100%	● Deductible applies from the age of 18
Glucose monitor: Real-time continuous glucose monitoring (rtCGM) (B.17.19.)	100%	● Deductible applies from the age of 18

What is reimbursed	Amount reimbursed	Characteristics
Personal alarms (B.17.23.)	100%	● Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
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 under the Medicines Reimbursement System (GVS) (B.15.1.)	100%	● Statutory personal contribution maximum of €250 ● Deductible applies from the age of 18 ● You do not pay a deductible for a preferred medicine for which the active ingredient, brand and Z-index code are on our list of preferred medicines (‘Lijst voorkeursgeneesmiddelen’) ● If a preferred medicine is not available, you will receive another medicine with the same active ingredient. You will have to pay a deductible for that medicine. ● You always have to pay a deductible for the pharmacy’s services ● You do not pay a deductible for products associated with a quit smoking course; see the ‘Quit smoking course’ clause
Medication assessment (B.15.2.)	1 once every 12 months (or more often if needed)	● Deductible applies from the age of 18
Medicines prepared by the pharmacy (B.15.4.)	100%	● A statutory personal contribution of a maximum of €250 applies to compounded medicines that include an active ingredient for which a statutory personal contribution applies ● Deductible applies from the age of 18

What is reimbursed	Amount reimbursed	Characteristics
Medicines imported from abroad (B.15.5.)	100%	● Deductible applies from the age of 18
Medicines recognised and supplied by your country of residence if you do not live in the Netherlands. They are included in the general insurance in the Netherlands but not listed in the Medicines Reimbursement System (‘Geneesmiddelen Vergoedingssysteem’, GVS) (D.3.6.)	Maximum 100%	● Deductible applies from the age of 18
Specialist medical healthcare		
Specialist medical healthcare (B.4.3.) *And you are insured for:*	100%	● Deductible applies from the age of 18
● admission for specialist medical healthcare (B.4.2.)	Maximum of 365 days 100%	● Deductible applies from the age of 18
SkinVision (B.4.3.)	100%	● This healthcare is not subject to the deductible ● From 18 year(s)
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
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

What is reimbursed	Amount reimbursed	Characteristics
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 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 (B.13.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Dentures (B.13.)	100%	● This healthcare is not subject to the deductible ● Up to and including 17 year(s)
Full dentures for one jaw combined with full implant-retained dentures for the other jaw (B.14.d.)	From 0 euros 83%	● Personal contribution 17% ● 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 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
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

What is reimbursed	Amount reimbursed	Characteristics
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)
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

What is reimbursed	Amount reimbursed	Characteristics
You can choose from one of the following reimbursements:		
1. transport by car (B.18.2.)	Maximum 40 euros per kilometre, from 0 euros	● Statutory personal contribution of €134 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 €134 per calendar year for all patient transport combined ● Deductible applies from the age of 18 ● From 0 euros
+ transport by public transport (2nd class) (B.18.2.)	From 0 euros 100%	● Statutory personal contribution of €134 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 €134 per calendar year for all patient transport combined ● Deductible applies from the age of 18 ● From 0 euros
2. accommodation costs (B.18.2.)	Maximum 9.450 euros per night	● No statutory personal contribution ● Deductible applies from the age of 18
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)

What is reimbursed	Amount reimbursed	Characteristics
Healthcare before childbirth		
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, 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.5.1.)	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, the deductible applies to the fitting of an IUD or implantation or removal of an Implanon rod
General routine ultrasound (B.5.2.)	100%	● This healthcare is not subject to the deductible
Specific diagnostic ultrasound (B.5.2.)	100%	● This healthcare is not subject to the deductible
Antenatal screening on medical grounds (B.5.3.)	100%	● This healthcare is not subject to the compulsory deductible ● From the age of 18, the deductible may apply to diagnostic tests
Registration and initial interview for obstetric care (B.5.4.)	Maximum 1 time(s) per pregnancy	● This healthcare is not subject to the deductible
Healthcare during childbirth		
Midwifery care during a home birth (B.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

What is reimbursed	Amount reimbursed	Characteristics
Obstetric care at a hospital or birth centre during childbirth without medical necessity (B.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
Use of a delivery room at a hospital or birth centre during childbirth without medical necessity (B.6.)	Maximum 278 euros per childbirth	● This healthcare is not subject to the deductible
Obstetric care at a hospital or birth centre during childbirth where medically necessary (B.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
Healthcare after childbirth		
Obstetric care and midwifery care after a home birth (B.7.)	Of the agreed number of hours distributed over a maximum of 6 weeks 100% from 0 euros	● The statutory personal contribution for obstetric care is €5.70 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 and midwifery care at a hospital or birth centre after childbirth without medical necessity (B.7.)	Of the agreed number of hours distributed over a maximum of 6 weeks 100% from 0 euros	● 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 and midwifery care at a hospital or birth centre after childbirth where medically necessary (B.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