

Nationale-Nederlanden Healthcare Insurance in 2023

Lots of freedom, comprehensive cover



nationale
nederlanden

Knowing that you're covered

With Zorg Vrij at Nationale-Nederlanden

You can choose your own health care provider, benefit from numerous extra services, and can choose from a range of supplementary insurances.

Our comprehensive Zorg Vrij health insurance offers you a lot of freedom of choice and reimburses 100% of the bill in most cases. Our services and cover match the phase of life you are in, so you don't have to compare your cover every year. You get the Fit Pakket to help you live a healthy (or healthier) lifestyle. Our comprehensive supplementary insurances offer you extra security. That way, you can rest assured that you're properly covered.

Discounts and extra cover?

Use the group insurance finder to check whether you are part of a group scheme. If that is the case, then you will probably be entitled to a discount and extra cover. This is available on www.nn.nl/grouphealthinsurance.

Extra services for you:

With Zorg Vrij from Nationale-Nederlanden, you benefit from a range of extra services that support you and make life easier, such as:

- Fit Pakket, which supports you if you have a fit and active life.
- Our change management service, which allows you to make interim changes to your supplementary insurance if, for instance, you have a baby, if you move in together or if you fall pregnant.
- Help finding the best healthcare provider using Zorgvergelijker.
- Caring support from our Caregiver Replacement service for your informal care duties (supplementary insurance).

Choose your own healthcare

Because you know what's best for you, you get to decide where you're treated. We reimburse all of the costs in most cases, such as for general practitioners and hospitals. Visit www.nn.nl/zorgvrij (information in Dutch only) to find out about all reimbursements and extra services.

What does our basic health insurance cover?

With Nationale-Nederlanden, you are also properly insured with basic cover. The content of the basic insurance is determined by the government and is compulsory for everyone who lives or works in the Netherlands.

Our basic health insurance

The basic health insurance provided by Nationale-Nederlanden is a combined policy. This means that you are free to choose your own healthcare provider. We will pay the invoice in full in most cases, even if we do not have a contract with your chosen healthcare provider. There are a few exceptions to this, however. If you use a non-contracted healthcare provider for mental healthcare, district nursing, physiotherapy or remedial therapy, then we reimburse 75% of the invoice, taking into account the maximum rate. You can find out more about basic insurance and the maximum rate at www.nn.nl/zorgvrij.

Good to know

1. You have a combination policy that offers you a lot of freedom of choice. In most cases, you are reimbursed 100%.
2. Choose your GP, hospital, specialist or clinic yourself; we'll reimburse your healthcare costs.
3. Exceptions to this are costs related to non-contracted physiotherapy and remedial therapy, community nursing and mental health care. For this, we reimburse 75% instead of 100%. We also take a maximum rate into account for this.



Policy excess (Eigen risico)

The statutory mandatory excess of €385 per insured party applies to the basic insurance in 2022. This is compulsory for everyone from 18 years old. In addition to this mandatory policy excess, you can also opt for a voluntary excess with Nationale-Nederlanden. This will give you a discount on your premium. You can choose to increase the excess by €100, €200, €300, €400 or €500. The higher your voluntary excess, the greater the discount you receive.

The policy excess only applies to the costs that fall under the basic health insurance. It does not apply to:

- Visits to and care provided by your general practitioner (GP).
- Midwifery care.
- Maternity care.
- Medical devices on loan.
- Subsequent checks for kidney and liver donors.
- The donor's medical expenses related to the donation, which are incurred more than 13 weeks after the living donation.
- Travel expenses incurred by donors for transplants.
- Integrated healthcare. Various care providers liaise with each other to provide the best treatment for you.
- Nursing and healthcare provided through community nursing.
- Healthcare reimbursed by your supplementary insurance.
- Healthcare for children up to the age of 18 years.



You can find out more about the mandatory policy excess at www.nn.nl/zorgvrij.

Supplementary insurances and healthcare packages

Always find a package that suits you.

Supplementary insurances

Looking for a supplementary package with comprehensive cover for extra peace of mind? Then go for our Start, Extra or Compleet packages. Or opt for one of our Jij & Healthcare packages: a combination of supplementary healthcare packages and dental insurance.

	Physio-therapy	Dental care from the age of 18	Alternative treatments and remedies	Orthodontics up to the age of 18	Spectacles and lenses
Jij & Gemak	12	75% to €250	€250 (max. €25 per day)		€100 per 2 years
Jij & Jonge kinderen	10	100% to €250	€350 (max. €50 per day)		
Jij & Pubers	10	100% to €250	€250 (max. €50 per day)	33% of invoice (annual)	
Jij & Vitaal	10	100% to €350	€350 (max. €50 per day)		€150 per 3 years
Start	6	The Start, Extra and Compleet van be combined with supplementary Tandengaaf dental insurance.			
Extra	9		€250 (max. €50 per day)	80% to max. €1,000 (one-off)	
Compleet	24		€500 (max. €50 per day)	80% to max. €1,750 (one-off)	€100 per 2 years

You get this cover with all supplementary insurance

- ✓ **Emergency care abroad** - 100% wherever you are
- ✓ **Oral care in the event of an accident** - €10,000 per accident per year.
- ✓ **Informal care** - Caregiver Replacement service for up to 14 days per year
- ✓ **Change Management service** - Interim changes to your supplementary insurance once a year for situations such as pregnancy or retirement

Dental insurance

- Reimbursement of the costs for the dentist and dental hygienist.
- For children up to the age of 18, we reimburse most of the dental costs under the basic health insurance.
- Decide the level of the insured amount yourself.

For a complete overview of all reimbursements, take a look at the Pakketvergelijker 2023 (Package Comparison Tool 2023).



Get fit with the Fit Pakket

Get fitter one step at a time

Wanting to get fitter, exercise more, have less stress? The Fit Pakket helps you to live a healthy life. All Nationale-Nederlanden Health Insurance clients have access to the extras that the Fit Pakket offers. Do you play sport often and want to see if you can do even better? Do you never exercise and want to start? Or do you first want to find out how well you're actually doing health-wise? The Fit Pakket gives you insight, helps you make healthy (or healthier) choices and guides you towards your exercise goals one step at a time.



Personal Health Check

Examine your health with the Personal Health Check. It helps you to reveal the health risks you are facing, such as diabetes, burnout and cardiovascular disease. This way, you can detect any problems early on. Or better yet, you can avoid problems. You get advice and tips on how to improve your health, which you can use quickly and easily. This health check consists of an online questionnaire and self-tests that you can do at home.

Medical check by a sports doctor

The Fit Pakket reimburses sports-related medical advice given by a sports doctor. This kind of advice involves a medical check-up that gives you insight into your physical condition. The sports doctor can use the results of the examination to give you specific advice on training. The Fit Pakket reimburses €150 per annum.

Discount at the gym

Getting a discount for the gym makes exercising even more fun. That's why the Fit Pakket gives you a discount on your gym subscription. This promotion applies at fitness centres, including HealthCity, Basic-Fit and fit20. You'll always find a gym close to you.

FitzMe app to reach your exercise goals

Start on your exercise goals step by step using the FitzMe app. It gives you useful checks, plenty of inspiration and programmes to get started straight away.

Discount on sportswear

Obviously, a nice set of sportswear is a must have. You can get good deals on Puma, Björn Borg, Under Armour, Craft and Rucanor sportswear if you sign up to the Fit Pakket.



Free services for our customers

Ask the doctor (Vraag de dokter)

It's the weekend or the middle of the night, and you've a healthcare question that simply can't wait. With 'Ask the doctor' (Vraag de dokter), you can send all your healthcare-related questions by messaging app, seven days per week. Include a photo and your situation will be looked at immediately by a nurse, who can consult a doctor if necessary. This is also handy for checking what the problem might be before visiting the GP.

SkinVision

One in five Dutch people will be affected by skin cancer. The quicker you catch it, the easier it is to cure. With the SkinVision app, you can have spots on your skin checked at no charge and obligation-free. You'll receive a risk assessment within 30 seconds. If you are at increased risk, you will also receive guidance and recommendations for the next steps. Go to www.nn.nl/skinvision and download the app.

Best Doctors

If you need extra medical advice, you can request a second opinion through Best Doctors®, an international network of specialists. They will provide guidance, find the best specialist for your situation and arrange for a second opinion, to be delivered remotely. Without having to leave your home, you will receive advice about what to do, allowing you to make a carefully considered decision. Go to www.nn.nl/bestdoctors.

Advice on informal care and replacement caregivers

We believe that caregivers who provide informal care deserve more attention. That's why our standard insurance policy offers advice and guidance on informal care. If you have supplementary insurance, you can make use of our Caregiver Replacement service, in which all of your care tasks will be lovingly taken over for up to two weeks. Go to www.nn.nl/mantelzorg.

Good to know

Paying the policy excess in instalments

At Nationale-Nederlanden, you can pay the mandatory policy excess in instalments. You can adjust this easily in Mijn NN Zorgverzekering (My NN Healthcare Insurance), and avoid suddenly having to pay a large amount in one go. Instead, you pay 10 monthly instalments of €38.50. If you haven't used up all of your policy excess, we will refund the unused amount paid.



Flexible premium payment date

Would you like to decide yourself when the premium is debited? You have a choice of four times with us. Simply let us know what suits you best via Mijn NN Zorgverzekering.

Discount if you pay per quarter, six months or per year

If you choose to pay your premium per quarter instead of per month, you will receive a 0.5% discount. If you'd rather pay half-yearly, you will receive a 1.0% discount. And if you pay annually, you will receive a 2.0% discount. If you would like to change your payment term, you can do so via Mijn NN Zorgverzekering.

Mijn NN Zorgverzekering (My NN Healthcare Insurance)

Mijn NN Zorgverzekering is an online policy folder, in which you can:

- View your policy. Who's insured, which insurance policies have been taken out and what is the premium?
- Notify us of any changes. For example, adding a child or changing a supplementary insurance policy.
- Submit invoices from care providers.
- See which invoices have been paid. This includes invoices submitted either by you or your healthcare provider. You will also see how much you can still claim.
- See how much policy excess you have. You'll immediately see how much unused policy excess still remains.
- View all post and messages about your health insurance in a handy overview.

NN App

With the NN App, you can claim your medical expenses quickly and easily. You simply take a photo of the invoice, answer a few questions and submit the claim. The claim will be visible in Mijn NN Zorgverzekering within an hour. You can follow the handling of the claim there. We will pay the invoice within 10 working days. Once the invoice has been paid, you'll be able to see that in Mijn NN Zorgverzekering too. Handy tip: you can also find your health insurance card in the app now!

Want to know more?

Find your group benefits on www.nn.nl/zorgcollectief. You can also easily take out health insurance here. Would you rather make an appointment with your insurance consultant? No problem! They will be happy to tell you more about our insurance. Your consultant will take your requirements into account and give you personal advice. To find a consultant near you, please visit www.nn.nl/zoekenadviseur (information in Dutch only).

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Handy tips

- Ask your healthcare-related questions 24/7 via our healthcare app 'Ask the doctor' (Vraag de dokter)
- Receive an immediate, definite answer about a spot on your skin with the SkinVision App
- Choose when the premium is debited from your account
- Pay your policy excess in instalments if you prefer
- Receive a discount if you pay your premium per quarter, half-yearly or annually
- Leave your healthcare insurance card at home – it's in the NN app!