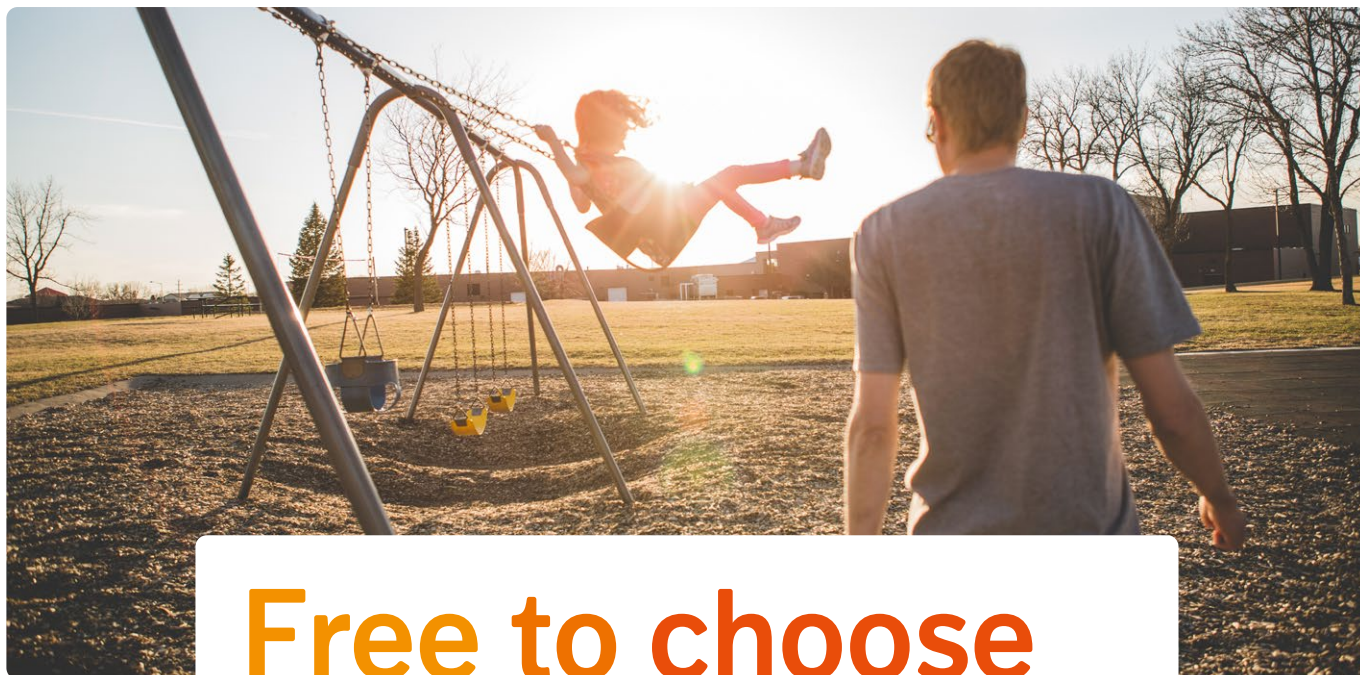


# Nationale-Nederlanden Healthcare Insurance in 2021

Comprehensive healthcare insurance with free choice of healthcare





# Free to choose yourself

## With the Nationale-Nederlanden Healthcare Insurance

When you need care, it's reassuring to know that you've got good insurance. That what you need is included in your policy. We believe that good health insurance should be comprehensive. That's why our standard insurance policy offers a fully comprehensive range of coverage. This includes free choice of healthcare, allowing you to choose when and where to get the care you need.

Also included are a range of extra services:

- A second opinion provided by an international specialist via Best Doctors®.
- Our health line, available to answer your medical questions 24/7.
- Help with finding and arranging informal care.
- The Vraag de dokter (Ask the doctor) app for advice from nurses via chat function.
- SkinVision app to quickly check any suspicious spots.

### Free choice of healthcare

You live your own life and want the healthcare that is best suited to that. That is why Nationale-Nederlanden offers free choice of healthcare (Vrije Zorgkeuze), which allows you to decide where you want to be treated. And wherever that is, we will reimburse the bill, as long as it's covered by your policy.

Check [www.nn.nl/zorg](http://www.nn.nl/zorg) (information in Dutch only) for all basic reimbursements and extra services of Nationale-Nederlanden Healthcare.



# 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. The Nationale-Nederlanden Healthcare Insurance is a non-contracted care policy (restitutiepolis). This means that you have free choice of healthcare. You choose your doctor or hospital yourself.

## Policy excess (Eigen Risico)

The statutory mandatory excess of €385 per insured party applies to the basic insurance in 2021. 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. You will receive a discount on your premium with this. You can choose to increase the excess by €100, €200, €300, €400 or €500. The higher your voluntary excess, the more discount you receive.

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

- Visits to and care from the General Practitioner (GP).
- Midwifery care.
- Maternity care.
- Aids on loan.
- Subsequent checks of kidney and liver donors.
- Medical expenses of living donors that are related to their donation and that arise 13 weeks after donation.
- Travel expenses incurred by donors for transplants.
- Care pathway. Different care providers hereby coordinate how they can best treat you.
- Nursing and care from the community nursing.
- Care that your supplementary insurance reimburses.
- Care for children up until 18 years old.

Would you like to know more about our basic insurance and coverage?

Please visit [www.nn.nl/zorgverzekering](http://www.nn.nl/zorgverzekering) (information in Dutch only).



Would you like to know more about our basic insurance and coverage?  
Please visit [www.nn.nl/zorgverzekering](http://www.nn.nl/zorgverzekering)

# Hassle-free insurance in 2021

with our supplementary insurance policies

## Support for caregivers

Nationale-Nederlanden offers a Caregiver Replacement service, in which all care tasks will be lovingly taken over for up to two weeks. This allows the caregiver to have some time to himself/herself. This cover is included in all of our supplementary insurance policies.

## Emergency care abroad

Sometimes, you need care abroad that cannot wait until you have returned to the Netherlands. That is why Nationale-Nederlanden fully reimburses emergency care abroad. Standard in all supplementary insurance policies.

## Dental care following an accident

If you had an accident, after which you need dental care that's not covered by the basic insurance, our supplementary insurance will reimburse the costs up to a maximum of €10,000 per incident.



## All the supplementary insurance policies of Nationale-Nederlanden

Are you looking for more coverage? Take a look at our four supplementary insurance policies: Start, Extra, Compleet and Combi. Our Combi policy is a combination of a supplementary and dental insurance.

### The most important reimbursements

Due to our wide selection of supplementary insurance policies, you can choose a insurance policy that suits you best. Find the most important reimbursements below.

### The most important reimbursements

	Start	Extra	Compleet	Combi
Physiotherapy and remedial therapy treatments	6 treatments a year	9 treatments a year	24 treatments a year	12 treatments a year
Alternative therapies and medicines		€ 250,- a year with a maximum of € 50,- a day	€ 500,- a year with a maximum of € 50,- a day	€ 250,- a year with a maximum of € 25,- a day
Orthodontics up to the age of 18		80% up to a maximum of € 1.000,-	80% up to a maximum of € 1.750,-	
Glasses, contact lenses and laser eye treatment			Maximum of € 100,- once every 2 years	Maximum of € 100,- once every 2 years
Reimbursement for personal contribution medical aids		Maximum of € 200,- once every year	Maximum of € 500,- once every year	
Accident coverage for dental care		Maximum € 10.000,- per event	Maximum € 10.000,- per event	Maximum € 10.000,- per event
Replacement for informal care by relatives	14 days	14 days	14 days	14 days
Emergency treatment abroad	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%
Dental care up to the age of 18				75% up to € 250,- a year

See the Package Comparer on [nn.nl/zorg](https://nn.nl/zorg) for a complete overview of all reimbursements

## The Tandengaaf policy of Nationale-Nederlanden

The supplementary dental insurance policy Tandengaaf reimburses 100% of all costs from the dentist or dental hygienist. This includes the costs for prevention, check-ups and general dental care, including dental technician's fees. The basic insurance covers most dental costs for children under 18 years old.

You choose the maximum reimbursement amount. Choose from € 250, € 500, € 1,000, or € 1,500 per year.

If you have the Combi supplementary insurance policy, a Tandengaaf policy is not necessary. The Combi policy reimburses 75% of the costs for the dentist and dental hygienist up to a maximum of €250 per year. If you go to a dentist in Belgium or Germany with whom we have made agreements, we will also reimburse that. Please visit [www.nn.nl/zorgvergelijker](http://www.nn.nl/zorgvergelijker) (information in Dutch only) for a care provider near you.



## Medical selection

Are you opting for a supplementary insurance policy? In that case, you do not have to answer any medical questions. A dentist's statement is only necessary for the dental insurance with a maximum reimbursement of €1,000 or € 1,500 per year. After applying for this insurance, you will receive the dentist's statement from us.

**The basic insurance covers most dental costs for children under 18 years old**







# A comprehensive healthcare insurance

We believe that good health insurance should be comprehensive. That's why these services are included.

## Ask the doctor (Vraag de dokter)

Is it the weekend or the middle of the night and do you have a healthcare question that cannot wait? With 'Ask the doctor' (Vraag de dokter), you can send all your healthcare-related questions by messaging app 7 days per week. Include a photo and your situation will be looked at immediately by a nurse, who can consult a doctor if necessary. Also handy to check what the problem may be before a visit to the GP.

## SkinVision

SkinVision aims to have saved 250,000 people's lives within 10 years. Their app is a simple way for you to check any suspicious spots on your skin. Take a photo with your smartphone and you will know within 30 seconds whether or not a spot is suspicious. What happens if the app rates your photo as high risk? In that case a SkinVision dermatologist will examine your photo. You will then receive advice on the next steps within two working days.

Go to [www.nn.nl/skinvision](http://www.nn.nl/skinvision) and download the app.

## Best Doctors

Do you need extra medical advice? In that case, 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 take a carefully considered decision.

Go to [www.nn.nl/bestdoctors](http://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. Do you have a supplementary insurance policy? In that case we offer a Caregiver Replacement service, in which all care tasks will be lovingly taken over for up to two weeks.

Go to [www.nn.nl/mantelzorg](http://www.nn.nl/mantelzorg).

# Good to know

We like to make it easy for you, with these handy apps and services.

Please visit [www.nn.nl/zorg](http://www.nn.nl/zorg) (information in Dutch only) for extra convenience.

## Paying the policy excess in instalments

With Nationale-Nederlanden, you are allowed to pay the mandatory policy excess in instalments. You can adjust this easily in Mijn NN Zorgverzekering (My NN Healthcare Insurance). In this way, you can prevent suddenly having to pay a large amount. In this case, you pay 10 monthly instalments of €38.50. Have you not used the policy excess at all? In that case, we will refund the excess 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 pass on what suits you best via Mijn NN Zorgverzekering (My NN Healthcare Insurance).

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

Would you like to pay your premium per quarter instead of per month? In that case, you will receive a 0.5% discount. Would you like to pay per six months? In that case, you will receive a 1.0% discount. And if you pay per year, you will receive a 2.0% discount. Would you like to change the payment term? That's possible via Mijn NN Zorgverzekering (My NN Healthcare Insurance).

## Mijn NN Zorgverzekering (My NN Healthcare Insurance)

Mijn NN Zorgverzekering (My NN Healthcare Insurance) 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?
- Pass on changes. For example, adding a child or changing a supplementary insurance policy.
- Submit invoices from care providers.
- See which invoices have been paid. Invoices that you yourself or your care provider have submitted. You will also see how much you can still claim.
- See how much policy excess you have. You immediately see how much policy excess is still open.
- 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 take a photo of the bill, answer a few questions and send the claim. The claim will be in Mijn NN Zorgverzekering (My NN Healthcare Insurance) within an hour. You can follow the handling of the claim there. We will pay the invoice within 10 working days. Has the bill been paid? You will also see that then in Mijn NN Zorgverzekering (My NN Healthcare Insurance). Handy: you can also find your health insurance card in the app now!





# Want to know more?

For more information about our health insurance policies, please visit [www.nn.nl/zorg](http://www.nn.nl/zorg) (information in Dutch only). It's also possible to request an offer or take out insurance. In that case, please visit [www.nn.nl/berekenen](http://www.nn.nl/berekenen) (information in Dutch only).

To check if you have a group health insurance offer, go to [www.nn.nl/grouphealthinsurance](http://www.nn.nl/grouphealthinsurance).

Would you rather make an appointment with your insurance adviser? No problem! He or she will be happy to tell you more about our insurance. Your adviser will take your wishes into account and give personal advice. For an adviser near you, please visit [www.nn.nl/zoekeenadviseur](http://www.nn.nl/zoekeenadviseur) (information in Dutch only).

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## Good to know

- Ask your healthcare-related questions 24/7 via our healthcare app 'Ask the doctor' (Vraag de dokter). Receive a definite answer about a spot on your skin with the SkinVision App.
- Choose yourself 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, six months or per year.
- Leave your healthcare insurance card at home. This is in the NN app!
- You might have an offer for group health insurance, for example from your employer. Go to [www.nn.nl/grouphealthinsurance](http://www.nn.nl/grouphealthinsurance) for more information.

## Here's something to bear in mind when we communicate with you in English

Nationale-Nederlanden is a Dutch company and we generally communicate in Dutch. In this booklet, for the convenience of our customers, we are providing information that has been translated into English. However, it is possible that mistakes may have been made in the translation. NN will not be bound by any such mistakes. The Dutch text of the terms and conditions and of our other communications and statements will determine the scope of our insurance coverage.