

## REIMBURSEMENTS OVERVIEW AS OF 01/01/2019

### **‘Nationale-Nederlanden Top’ additional insurance package (model number: 6700107)**

The reimbursements provided by the ‘Nationale-Nederlanden Top’ additional insurance package are summarised in the Reimbursements Overview below.

This Reimbursements Overview contains several columns:

- the centre column, ‘Amount reimbursed’, contains amounts, quantities, hours and/or reimbursement periods. These are always the maximum amounts, quantities, hours and/or reimbursement periods. The reimbursement percentages are calculated in accordance with the statutory rates, agreed rates or the market rates applicable in the Netherlands. For more information, please refer to clause A.20.
- there is a number in the last column, ‘Terms and conditions’. This number refers to a clause in the Terms and Conditions of Health Insurance. This clause specifies the terms and conditions which you need to meet in order to receive the reimbursement in question.

What is reimbursed	Amount reimbursed	Terms and conditions
<b>Alternative treatment methods</b>		
Alternative treatment methods	€1,500 per year for alternative and/or psychosocial treatments (€50 per day) and medicines (100%) combined	<b>D.7.</b> D.7. D.7.1. and D.7.2.
<b>Emergency care abroad</b>		
Emergency care abroad	100% of the claimed rate outside the Netherlands/your country of residence	<b>D.14.</b> D.14.a.
- Emergency oral care abroad	€250 per year from the age of 18	D.14.b.
- Transport of human remains	€6,000	D.14.f.
- Sending medicines and medical aids	100%	D.14.g.
- Telecommunications costs	€350 per year	D.14.h.
- Medical advice	100% if provided by emergency service	D.14.i.
- Repatriation	100% (in the event of illness)	D.14.c.
<b>Dietetics</b>		
Dietetics	100%	<b>D.18.</b> D.18.
<b>Occupational therapy</b>		
Occupational therapy	2 hours per year up to the age of 18	<b>D.17.</b> D.17.1.
Supervision for your carer if you receive occupational therapy	2 hours per year	D.17.2.
<b>Physiotherapy and/or Cesar/Mensendieck exercise therapy</b>		
Physiotherapy and exercise therapy	50 sessions per year and 100% for screening prior to treatment	<b>D.16.</b> D.16.1. D.16.1.
<b>Mental healthcare</b>		
Coping with traumas	100% following a work-related incident	<b>D.6.</b> D.6.5.
<b>Skin therapies</b>		
Acne treatment	€500 per year	<b>D.10.</b> D.10.3.
Camouflage therapy	100%	D.10.4.
Hair removal	€1,500 per year	D.10.2.
<b>Medical aids</b>		
Post-mastectomy lingerie	€90 for as long as you are insured with us	<b>D.4.</b> D.4.22.

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Medical aids	per year €1,500 of the statutory personal contribution or of the amount above the max. reimbursement provided by the general insurance policy	D.4.1.
Epileptic seizure alarms	100%	D.4.20.
Glasses, lenses and laser eye surgery	€500 per 2 years	D.4.7.a/b/c and D.1.4.
Headpieces	€75 per year for headpieces other than a wig	D.4.4.b.
Personal alarms	100%	D.4.16.a.
Bedwetting alarm	100% when purchased or 4 months when hired; once for as long as you are insured with us	D.4.6.
Braces and bandages	€150 per year	D.4.18.
Cranial orthosis	100%	D.4.21.
Home monitor	12 months	D.4.10.
<b>Health resort treatment</b>		<b>D.9.</b>
Health resort treatment	€750 per year	D.9.
<b>Informal care</b>		<b>D.24.</b>
Carer course	€150 for as long as you are insured with us	D.24.1.
Carer relief	14 days per year	D.24.2.
<b>Medicines</b>		<b>D.3.</b>
Contraceptives	€200 per year from the age of 21	D.3.5.
Medicines, statutory personal contribution	100% of the statutory personal contribution under the Medicines Reimbursement System (GVS)	D.3.2.c.
Medicines, other	100% for medicines not included under the Medicines Reimbursement System (GVS)	D.3.4.
<b>Specialist medical healthcare</b>		<b>D.1.</b>
Breast prosthesis	100% for replacement	D.1.9.
Cosmetic treatment	€1,500 for as long as you are insured with us	D.1.7.
Ear position correction surgery	100%, once for as long as you are insured with us	D.1.3.
Treatment for snoring	100%	D.1.8.
Sterilisation	€400 (male) or €1,250 (female)	D.1.1.
Sterilisation reversal	100%	D.1.2.
<b>Oral care</b>		<b>D.8.</b>
Oral care up to the age of 18	€500 per year for crowns, bridges and inlays (R codes)	D.8.2.
Dentures	per year €200 of the statutory personal contribution for full upper and/or lower dentures (P or J codes) from the age of 18	D.8.3.b.
Oral care in the event of an accident	€10,000 per accident	D.8.6.
Orthodontic care	100% up to the age of 18;	D.8.1. and D.8.5.

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Orthodontic care	€1,500 from the age of 18 for as long as you are insured with us	D.8.1. and D.8.5.
<b>Obesity treatment</b>		<b>D.11.</b>
Obesity treatment	€500 for as long as you are insured with us	D.11.
<b>Prevention</b>		<b>D.2.</b>
Patients' association	100% for membership fees	D.2.9.a./b.
Consultations for women	€200 per year	D.2.5.a.
Flu jab	Once a year	D.2.1.a.
Vaccinations	100% for preventive vaccinations, medicines, blood tests for hepatitis B and Mantoux tuberculosis test required for holiday travel	D.2.3.e.
Dietary advice	€200 per year	D.2.7.
<b>Stammer therapy</b>		<b>D.5.</b>
Stammer therapy	100% for therapy costs	D.5.a.
<b>Accommodation/admission</b>		<b>D.13.</b>
Recuperation home	€1,500 per year	D.13.6.
Hospice care	€30 per day for the personal contribution	D.13.7.
Accommodation costs	€200 per year and €200 per year for a Mappa Mondo house	D.13.2.a. D.13.2.b.
Therapeutic camp	€200 per year up to the age of 18	D.13.1.
Home care	€1,000 per year for chronic illnesses	D.13.8.a.
Home support	€1,000 per year after a hospital stay	D.13.8.b.
Childcare when a parent is admitted to hospital	€200 per year per family from the 10th day in hospital	D.13.8.c.
<b>Transport</b>		<b>D.12.</b>
Travel costs for parents	€200 per year for visiting a child during admission (car: €0.19 per km; public transport (2nd class): 100%)	D.12.2.
Transport, additional allowance per kilometre	€0.24 per km for transport by car on top of the reimbursement provided by the general insurance policy	D.12.1.b.
Transport by car or public transport	€0.24 per km for transport by car or 100% for public transport (2nd class) (for transport to a place providing specialist medical healthcare if you are not entitled to reimbursement for this transport under the general insurance policy)	D.12.1.d.
Transport by taxi	100%	D.12.1.c.
Transport, statutory personal contribution	100%	D.12.1.a.
<b>Foot care</b>		<b>D.4. and D.15.</b>
Foot care	€150 per year for general foot care; 100% for treating severe circulation problems in the legs and/or rheumatoid arthritis	D.15.1. D.15.2. and D.15.3.

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Orthotic insoles and medical aids for foot care	100%	D.4.8. and D.4.9.
<b>Healthcare before childbirth</b>		
Childbirth course	€200 per year	D.19.2.
Antenatal screening	100% where not medically necessary	D.19.1.
<b>Healthcare during childbirth</b>		
Childbirth, personal contribution	100% of the amount above the max. reimbursement provided by the general insurance policy for outpatient childbirth	D.20.1.
TENS machine	6 weeks on loan (for childbirth)	D.20.2.
<b>Healthcare after childbirth</b>		
Aftercare following care in an incubator	15 hours	D.21.5.
Obstetric care, statutory personal contribution	100%	D.21.2.
Obstetric care, additional	5 days (max. 3 hours per day) where medically necessary	D.21.4.
Obstetric care in the case of adoption	3 days (max. 3 hours per day)	D.21.8.
Obstetric care after hospitalisation	15 hours	D.21.6.
Lactation consultant healthcare	€200 per year	D.21.1.
<b>Non-standard terms and conditions</b>		
'Meegroeiservice'		C.11.3.8.