



Package Comparer Health Insurance 2020 of Nationale-Nederlanden Zorg

Valid from 1 January 2020



Overview of the reimbursements in 2020

This package comparer provides an overview of the reimbursements for basic insurance and supplementary insurance for 2020. It is an easy way to compare the different types of insurance. Only the insurance policies that can be taken out in 2020 are included.

Basic insurance

The government determines the reimbursements under the basic insurance plan. Nationale-Nederlanden has made agreements on rates with most healthcare providers. Nationale-Nederlanden reimburses in full the bill you receive from your healthcare provider. Very occasionally, however, we receive a bill from a healthcare provider that is unreasonably high. We are prohibited by law from reimbursing such a bill. Fortunately, this almost never happens. When you see '100%' in the package comparer, it means that this type of healthcare is insured. In the columns headed 'excess' and 'personal contribution' you will see whether the insured care will be set off against any amount outstanding on your excess or whether you have to pay a personal contribution on top of your excess. Your excess is € 385 in 2020. Only insured persons aged 18 and older pay the excess. The government fixes the amount of the compulsory excess and the personal contribution, which are independent of one another.

Supplementary and dental insurance policies

If you would like more extensive coverage for certain elements of healthcare, you can opt for a supplementary insurance policy, with or without dental care. All amounts in the supplementary insurance policies are maximum amounts that apply per insured person per calendar year, unless otherwise stated. In every case, the healthcare provider/institution must be recognised by Nationale-Nederlanden.

Package Comparer Health Insurance 2020 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Alternative healing and remedies							
Total reimbursement alternative healing and remedies				€ 250,-	€ 500,-	€ 1.000,-	€ 250,-
Alternative healing				€ 50,- per day	€ 50,- per day	€ 50,- per day	€ 25,- per day
Alternative remedies (registered as homeopathic or anthroposophic medication)				100%	100%	100%	100%
Delivery and maternity care							
Delivery							
Hospital delivery on medical grounds	100%						
Hospital or maternity centre delivery without medical grounds	100%	Personal contribution					
Use of delivery room	100%						
Obstetric care by a midwife, general practitioner or specialist	100%						
Statutory personal contribution for hospital delivery			€ 100,-	€ 150,-	€ 175,-	100%	
Maternity care							
Maternity care in maternity centre or hospital without medical grounds	100%	Personal contribution					
Maternity care at home. You must apply no later than the end of the 4th month of pregnancy	maximum of 10 days	Personal contribution					
Maternity package	service						
Personal contribution maternity care			€ 100,-	€ 150,-	€ 175,-	100%	
Incubator after-care			15 hours	15 hours	15 hours	15 hours	

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Maternity care (continued)							
Breastfeeding advice			€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Maternity care after hospitalisation			15 hours	15 hours	15 hours	15 hours	
Additional maternity care (only on medical grounds). Prior consent required			5 x 3 hours	5 x 3 hours	5 x 3 hours	5 x 3 hours	
Maternity care for adopted child younger than 6 months. Prior consent required			3 x 3 hours	3 x 3 hours	3 x 3 hours	3 x 3 hours	
Fertility treatments							
IVF/ICSI and the associated hormonal preparations at a government-approved institution (for women up to the age of 43)	attempts 1, 2 and 3	Excess					
Other fertility treatments	100%	Excess					
Prenatal screening							
Prenatal screening on medical grounds	100%						
Prenatal screening without medical grounds			100%	100%	100%	100%	
Other							
Monitoring equipment to prevent cot death. Prior consent required			100%	100%	100%	100%	
Childbirth course (per pregnancy)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	
BirthTENS (pain management). Prior consent required			100%	100%	100%	100%	
Glasses/ contact lenses/ eye laser treatment							
Glasses/ contact lenses/ eye laser treatment, per 2 calendar years					€ 100,-	€ 150,-	€ 100,-

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Abroad							
Area of coverage			world	world	world	world	world
Non-emergency assistance abroad	100% in accordance with Dutch rate	Excess					
Prior consent required for hospitalisation							
Emergency assistance abroad	100% in accordance with Dutch rate	Excess	supplemented to 100%	supplemented to 100%	supplemented to 100%	supplemented to 100%	supplemented to 100%
Helpline							
• Travel by physician			service	service	service	service	
• Repatriation of patients/injured persons			service	service	service	service	service
• Repatriation of deceased			€ 6.000,-	€ 6.000,-	€ 6.000,-	€ 6.000,-	
• Sending medicines			100%	100%	100%	100%	
• Telecommunication costs			€ 350,-	€ 350,-	€ 350,-	€ 350,-	
Emergency dental treatment from the age of 18			€ 250,-	€ 250,-	€ 250,-	€ 250,-	€ 275,-
Vaccinations for travel abroad			€ 250,-	€ 250,-	€ 250,-	100%	100% for malaria and typhoid tablets and inoculation (see conditions)
Pharmaceutical care							
Diet preparations (for certain medical conditions)	100%	Excess					
Drugs such as antibiotics	in accordance with drug reimbursement system	Excess. Personal contribution possible (you will find the maximum reimbursement and exceptional personal contribution in the drug reimbursement system)					

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Pharmaceutical care (continued)							
Contraceptives (pill, coil, diaphragm) up to the age of 21	in accordance with drug reimbursement system	Excess. Personal contribution possible (you will find the maximum reimbursement and exceptional personal contribution in the drug reimbursement system)					
Contraceptives (pill, coil, diaphragm) from the age of 21			€ 200,-	€ 200,-	€ 200,-	€ 200,-	€ 200,-
Compensation for statutory personal contribution under drug reimbursement system					€ 150,-	€ 200,-	
Compensation for statutory personal contribution for contraception up to the age of 21			100%	100%	100%	100%	
Other medications					€ 150,-	€ 200,-	
Informal care							
Replacement informal care (informal carer or recipient of informal care is insured with Nationale-Nederlanden)			14 days per year	14 days per year	14 days per year	14 days per year	14 days per year
Course in informal care (informal carer or recipient of informal care is insured with Nationale-Nederlanden)			single payment of € 150,-	single payment of € 150,-	single payment of € 150,-	single payment of € 150,-	single payment of € 150,-
Recovery, accommodation and after-care							
Convalescent homes. Prior consent required			€ 250,-	€ 500,-	€ 1.000,-	€ 1.500,-	
Childcare during hospitalisation. Prior consent required			€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Therapeutic (holiday) camp for children (for certain indications)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Recovery, accommodation and after-care (continued)							
Accommodation allowance (€ 75 per night) for continuous treatment without admission (instead of reimbursement patient transport)	100%	Excess and Personal contribution					
Short-term stay in healthcare institution (for example, a health clinic or nursing home)	100%	Excess					
Home care in the case of chronic illness. Prior consent required							
Home care after hospitalisation							
Accommodation costs at the guest house rate (for example, Ronald McDonaldhuis)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Health resorts (for certain indications). Prior consent required						€ 500,-	
Trauma processing (work-related)			100%	100%	100%	100%	
Assistance with recovery	service						
Membership of patient association						100%	
Nursing and personal care (community nursing)	100%						
Nursing and care as a result of medical care for children up to 18 years	100%						
Hospice							
Personal contribution hospice				€ 500,-/ € 30,- per day	€ 1.000,-/ € 30,- per day	€ 1.500,-/ € 30,- per day	

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Skin therapy (prescribed by a physician)							
Acne treatment			€ 200,-	€ 200,-	€ 200,-	€ 400,-	€ 230,-
Camouflage therapy				€ 100,-	€ 150,-	€ 400,-	
Depilation or laser treatment (facial/neck hair removal)				€ 500,-	€ 750,-	€ 1.000,-	
UVB light therapy equipment (purchase or rental costs). Prior consent required	100%	Excess					
General practitioner							
Care provided by general practitioner	100%						
Preventive foot care for diabetic patients	100%						
Combined lifestyle intervention (upward of 18 years)	100%						
Medical care aids							
Aids (such as wigs, hearing aids)	see Medical Aids Regulations	Excess, except when on loan. Personal contribution possible (you will find the maximum reimbursement and the exceptional personal contribution in the Medical Aids Regulations.					
Personal contribution medical aids basic insurance				€ 500,-	€ 1.000,-	€ 1.250,-	
Head cover other than a wig				€ 75,-	€ 75,-	€ 75,-	
Personal alarms			€ 100,-	€ 150,-	€ 200,-	100%	
Epilepsy alarm				100%	100%	100%	
Bed-wetting alarm (purchase or rental for up to 4 months)			100%	100%	100%	100%	
Cranial helmets for certain indications			100%	100%	100%	100%	
Support soles				€ 100,-	€ 150,-	€ 200,-	€ 60,-
Therapeutic sport braces			€ 150,-	€ 150,-	€ 150,-	€ 150,-	
Modified lingerie after a mastectomy (once during the term of the policy)			€ 90,-	€ 90,-	€ 90,-	€ 90,-	€ 90,-

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Medical specialist care							
Thrombosis service	100%	Excess					
Transplants (organs/ tissue)	100%	Excess					
Audiological care (by an approved audiological centre)	100%	Excess					
Genetic testing and advice	100%	Excess					
Correction of the position of the ears. Prior consent required					100%	100%	
Sterilisation for men			€ 400,-	€ 400,-	€ 400,-	€ 400,-	
Sterilisation for women			€ 1.250,-	€ 1.250,-	€ 1.250,-	€ 1.250,-	
Reversal of sterilisation (m/f)						100%	
Second opinion from a doctor	100%	Excess					
Rehabilitation	100%	Excess					
Surgical treatment for snoring					100%	100%	
Machine-assisted breathing	100%	Excess					
Cosmetic surgery once per insurance period. Prior consent required							
Help during the treatment of children with cancer (SKION)	100%	Excess					
Specialist geriatric medicine	100%	Excess					
Mentally disabled doctor	100%	Excess					

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Dental care							
Accident coverage oral care			€ 10.000,-	€ 10.000,-	€ 10.000,-	€ 10.000,-	€ 10.000,-
Dental care up to the age of 18							
Check-up (possibly several times a year on an indication from the dentist)	1x per year						
Fluoride treatment	2x per year						
Other dental care. With the exception of crowns, bridges, implants, bleaching of teeth and orthodontics	100%						
Crowns and bridges			€ 500,-	€ 500,-	€ 500,-	€ 500,-	
Dental care from the age of 18							
							75% up to € 250,- for following care together
Replacement of incisors or eyeteeth (up to the age of 22, if permanent incisors or eyeteeth have not appeared or if they are missing due to an accident before the age of 18)	100%	Excess					
1st and 2nd preventive check-ups							75%
Other dental care							75%
Partial prosthesis or frame prosthesis							75%
Crowns and bridges							75%
Complete dentures (upper and/or lower)	75%, 1 x per 5 years	Excess. Personal contribution 25%					
Repairs and rebasing (filling) complete dentures (upper and/or lower)	100%	Excess Personal contribution 10% of the total costs					
Compensation for personal contribution complete dentures (upper and/or lower)			€ 200,	€ 200,	€ 200,	€ 200,	75%

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Dental care in exceptional cases							
For certain indications/disabilities. Prior consent required	100%	Excess					
Orthodontics							
Orthodontics up to the age of 18 (once during the term of the policy)				80% / € 1.000,-	80% / € 1.750,-	80% / € 2.250,-	
Orthodontics from the age of 18 (once during the tem of the policy)							
Orthodontics in exceptional cases (for certain indications). Prior consent required	100%	Excess					
Implants (for certain indications). Prior consent required							
Reimbursement dentist and oral surgeon	100%	Excess					
Additional outpatient clinic and clinic costs (hospital)	100%	Excess					
Lower denture on implant	100%	Excess. Personal contribution 10% of the complete implant					75% of the personal contribution basic insurance
Upper denture on implant	100%	Excess. Personal contribution 8% of the complete implant					75% of the personal contribution basic insurance

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Therapies							
Physiotherapy up to the age of 18							
Physiotherapy and Cesar/ Mensendieck exercise therapy, per indication. Prior consent required if you are seeing a healthcare provider with whom Nationale-Nederlanden has not made an agreement.	maximum of 9 (if result is inadequate, maximum of 9 extra) treatments						
Physiotherapy for indications that appear on the government's list of medical disorders. See www.nn.nl/zorgverzekering . Prior consent required	100%						
Physiotherapy from the age of 18							
From the 21st treatment for indications that appear on the list of medical disorders. See www.nn.nl/zorgverzekering . Prior consent required	100%	Excess					
Physiotherapy for osteoarthritis in the hip and knee	12 treatments	Excess					
Physiotherapy for stage 2 intermittent claudication (Supervised Walking Therapy, SWT)	37 treatments	Excess					
Pelvic therapy for urinary incontinence)	9 treatments	Excess					
Exercise therapy for COPD stadium II or higher (numbers of treatments dependent of GOLD classification)							
• Class A - first year of treatment	5 treatments	Excess					
• Class B - first year of treatment	27 treatments	Excess					
• Class B - from second year of treatment	3 treatments	Excess					
• Class C and D - first year of treatment	70 treatments	Excess					
• Class C and D - from second year of treatment	52 treatments	Excess					

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	Basic insurance		Supplementary insurance, individual or group				Combi
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	
Physiotherapy from the age of 18 (continued)							
Physiotherapy and Cesar/Mensendieck exercise therapy							12 treatments
Physiotherapy for all ages							
Physiotherapy and Cesar/Mensendieck exercise therapy			6 treatments	9 treatments	27 treatments	36 treatments	
Screening physiotherapy			100%	100%	100%	100%	
Occupational therapy							
Occupational therapy	10 hours	Excess					
Occupational therapy up to the age of 18, in addition to the basic insurance coverage			2 hours	2 hours	2 hours	2 hours	
Instruction and guidance for carers of the insured persons receiving occupational therapy			2 hours	2 hours	2 hours	2 hours	
Other							
Speech and stutter therapy	100%	Excess					
Sensory care for disabled persons	100%	Excess					
Foot treatment and advice in the event of medical indication of rheumatoid arthritis or severe vascular problems in the legs. Prior consent required				€ 100,-	€ 150,-	€ 500,-	
Foot treatment in other situations (by chiropodist or podiatrist, prescribed by a physician)				€ 100,-	€ 150,-	€ 150,-	€ 70,-
Dietetics	3 hours	Excess		€ 100,-	€ 150,-	€ 200,-	
Prevention							
Stop smoking programme	100%						
Programmes dealing with symptoms of depression and alcohol abuse	100%	Excess					
Flu shot, 1x per year			100%	100%	100%	100%	
Nutritional advice			€ 200,-	€ 200,-	€ 200,-	€ 200,-	

* Only applies when SMR providers selected by us are used.

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	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Psychological care							
Basic mental health care							
Basic mental health care (including internet-based treatment programme)	100%	Excess					
Specialised mental health care							
Psychiatric help with admission (prior permission required if you go to a healthcare provider which Nationale-Nederlanden has not made any agreements with)	3 years	Excess					
Psychiatric help without admission	100%	Excess					
Other							
Consultation on menopause, pregnancy or cancer (e.g. breast cancer)			€ 200,-	€ 200,-	€ 200,-	€ 200,-	
Transport							
Transport for organ donor	100%						
Ambulance transport service (one way)	max. 200 kilometer	Excess					
Seated patient transport* (one way) in the following situations:	max. 200 kilometer	Personal contribution					
• Personal car. Prior consent required	€ 0,32 per kilometer	Excess					
• Public transport. Prior consent required	100%	Excess					
• Taxi. Prior consent required	100%	Excess					
Personal contribution for seated patient transport				full	full	full	
Travel expenses of parents (personal car or public transport 2nd class). Prior consent required			€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	€ 200,- € 0,19 per km	
Transport of patient by car on top of the reimbursement from your basic insurance				€ 0,19 per km	€ 0,19 per km	€ 0,19 per km	

* Seated patient transport, only in the case of kidney dialysis treatments, radiotherapy treatments, chemotherapy treatments or oncological treatments with immunotherapy or geriatric rehabilitation. If you are blind or visually impaired or wheelchair-bound. In the case of a long-term illness or disorder, if you have a statement from your physician that you depend on transport.

Package Comparer Health Insurance 2020 (for an explanation, please see page 3)

	Basic insurance		Supplementary insurance, individual or group				
	Health insurance restitution	Excess or personal contribution	Start	Extra	Compleet	Comfort	Combi
Transport (continued)							
Patient transport by taxi. Prior consent required. 100% for contracted healthcare, maximum rate per kilometre for non-contracted healthcare.				100%	100%	100%	
Transport of patient by car or public transport (2nd class) (in connection with medical specialist care) if you are not entitled to reimbursement under the basic insurance				€ 0,19 per km public transport full	€ 0,19 per km public transport full	€ 0,19 per km public transport full	

Luxe Verpleging

Deluxe arrangement and/or rental of TV/telephone/internet/radio	maximum € 150 per day
Compensation allowance if no deluxe arrangement is available	€ 70 per day up to a maximum of € 4.600,- per person per year
Travel expenses of partner during hospitalisation	a maximum of € 100,- per year for: <ul style="list-style-type: none"> • Public transport: 2nd class • Personal transport: € 0,19 per km

Dental insurance

TandenGaaf, for insured persons from the age of 18	TandenGaaf 250	TandenGaaf 500	TandenGaaf 1000	TandenGaaf 1.500
All dental treatments by a dentist, prosthodontist or oral hygienist (with the exception of bleaching teeth and subscription costs dentist). If you have a dental care plan with Nationale-Nederlanden, it always includes accident coverage for up to € 10,000. The accident coverage also applies for insured persons below the age of 18. The Combi policy cannot be taken out in combination with a dental care policy.	up to € 250,-	up to € 500,-	up to € 1.000,-	up to € 1.500,-

These overviews show the key reimbursements and cover. For the full content and scope of the insurance packages, please consult your policy conditions.


No rights may be derived from this overview.

More information?

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www.nn.nl/zorgverzekering

More information?

 www.nn.nl/zorgverzekering