

Summary of health insurance reimbursements for 2016



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for you**

Summary of reimbursements for 2016

This list provides an overview of the reimbursements covered by Keuze Zorg Plan and Select Zorg Plan (basic insurance) and the supplementary insurance policies. These reimbursements are per person per calendar year. The reimbursements covered by Keuze Zorg Plan and Select Zorg Plan are listed in the same column under the heading Keuze Zorg Plan or Select Zorg Plan (basic insurance). The reimbursements of the supplementary insurance policies can be found in the column next to it.

Please note: in 2016 the supplementary insurance policy Extra and supplementary insurance policy Royaal together form the new supplementary insurance policy Royaal. Many reimbursements have been adjusted in supplementary insurance policy Royaal. Some reimbursements are higher, some are lower.

In the case of the **Keuze Zorg Plan** the maximum reimbursement covered by Keuze Zorg Plan is the statutory amount or the prevailing market rate in the Netherlands.

In the case of the **Select Zorg Plan** care must be provided by a care provider who has a contract with Avéro Achmea.

What if you choose to be treated by a non-contracted care provider? Then a lower reimbursement will apply. A list of the reimbursement tariffs can be found on www.averoachmea.nl or obtained from us.

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royal	Excellent	Beter Voor Nu	Juist Voor Jou
Acne treatment			€ 250.00			
ADL medical devices (general activities of daily living)					€ 100.00 only from Vegro and Harting-Bank/Ligtvoet	
Maternity care during adoption (child younger than 12 months) or medical screening related to adoption		10 hours maternity care or € 300.00 for a screening per adopted child	10 hours maternity care or € 300.00 for a screening per adopted child	10 hours maternity care or € 300.00 for a screening per adopted child		
Alternative treatment, therapies and medicines (anthroposophic and homeopathic)		€ 40.00 per day up to € 450.00 incl. medicines	€ 40.00 per day up to € 650.00 incl. medicines	€ 40.00 per day or doctors € 60.00 per day up to 20 consultations and medicines		€ 40.00 per day up to € 250.00 incl. medicines
Ambulance	yes					
Contraceptives up to 21 years	yes, except for the statutory personal contribution	Statutory personal contribution € 750.00 (for all the medicines together)		Statutory personal contribution	Statutory personal contribution € 750.00 (for all the medicines together)	
Contraceptives 21 years or older	yes, only for endometriosis or menorrhagia, except the statutory personal contribution	yes and the statutory personal contributions	yes and the statutory personal contributions	yes and the statutory personal contributions	yes and the statutory personal contributions	yes, except the statutory personal contribution
2nd Specialist Online (2e Arts Online)	yes					

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royal	Excellent	Beter Voor Nu	Juist Voor Jou
Asthma Centre in Davos	yes					
Audiological centre	yes					
Pelvic physiotherapy to treat urinary incontinence*	treatment 1 to 9	12 treatments	27 treatments	all treatments	27 treatments	
Best Doctors • InterConsultation • AskTheExpert		yes				
Childbirth without medical necessity	yes, clinical or outpatient					
Childbirth without medical necessity	€ 205.00 for use of delivery room (the outstanding balance is the statutory personal contribution)	Statutory personal contribution	Statutory personal contribution	Statutory personal contribution		
Childbirth at home, without medical necessity	yes					
Exercise in extra heated water at rheuma			€ 150.00	yes	€ 250.00	
Exercise programmes (obesity, former heart failure, diabetes type 2, COPD or rheumatoid arthritis)			€ 350.00 per disorder for the duration of the insurance			
Breast pump (electrical)		€ 75.00 per childbirth				
Spectacles and/or contact lenses		€ 100.00 per 3 years	€ 150.00 per 3 years	€ 300.00 per 3 years	€ 250.00 per 3 years	€ 100.00 per 3 years
Camouflage therapy		€ 200.00 for the duration of the insurance				
Male circumcision (medical)		yes				
Male circumcision (not medical)		€ 250.00, only by contracted care providers				
Upper eyelid correction with medical indication		yes				
Correction ear position up to 18 years		yes				
Cosmetic (without medical indication)				€ 500.00		
Dietary advice by dietitian (medical)	yes, 3 hours			2 hours		
Epilation (elektrical, IPL or laserepilation)			€ 300.00			
Genetic research and advice	yes					
Occupational therapy	10 hours		3 hours	4 hours	3 hours	

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royaal	Excellent	Beter Voor Nu	Juist Voor Jou
Physiotherapy and remedial therapy up to 18 years: disorder included in the list established by the Dutch Minister of Health, Welfare and Sport (VWS) (Annex 1 of article 2.6 of the Health Insurance Decree (Besluit zorgverzekering))	all treatments					
Physiotherapy and remedial therapy up to 18 years: disorder not included in the list established by the Dutch Minister of Health, Welfare and Sport (VWS) (Annex 1 of article 2.6 of the Health Insurance Decree (Besluit zorgverzekering))	treatment 1 to 18 incl., per diagnosis	all treatments after the 19th treatment				all treatments after the 19th treatment
Physiotherapy and remedial therapy, 18 years or older: 1 disorder* included in the list established by the Dutch Minister of Health, Welfare and Sport (VWS) (Annex 1 of article 2.6 of the Health Insurance Decree (Besluit zorgverzekering))	as of the 21st treatment (treatments 1 to 20 incl. you pay yourself)	12 treatments (13 to 20 incl. you pay yourself)	20 treatments			12 treatments (13 to 20 incl. you pay yourself)
Physiotherapy and remedial therapy, 18 years or older: 1 disorder* not included in the list by the Dutch Minister of Health, Welfare and Sport (VWS) (Annex 1 of article 2.6 of the Health Insurance Decree (Besluit zorgverzekering))		12 treatments	27 treatments	all treatments	27 treatments	12 treatments
Post-care physiotherapy (by oncology, CVA-care or cardiovascular disease)		yes, only by a PlusPraktijk physiotherapy practice contracted for this purpose.				

* This reimbursement applies only for 1 disorder. Do you have several disorders for which you visit a physiotherapist/remedial therapist? Then please contact us.

Replacement of front teeth with implants (delayed) from 18 to 24 years	€ 10,000.00 for the duration of the insurance				
Guest house, during an outpatient treatment cycle (accommodation expenses)	€ 35.00 per day				
Guest house for your family members (accommodation expenses and transport costs of your family members in case of a hospital stay)	€ 35.00 per day up to € 500.00 for all family members combined public transport (2nd class) or own transport or taxi € 0.30 per km	€ 35.00 per day up to € 1,000.00 for all family members combined public transport (2nd class) or own transport or taxi € 0.30 per km	€ 35.00 per day up to € 500.00 for all family members combined public transport (2nd class) or own transport or taxi € 0.30 per km		

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royal	Excellent	Beter Voor Nu	Juist Voor Jou
Medicines from the basic insurance	yes, see at the Achmea's Pharmaceutical Care Regulations (Achmea Reglement Farmaceutische Zorg)	Statutory personal contribution up to € 750.00 (excluding ADHD-medicines)		Statutory personal contribution (including ADHD-medicines)	Statutory personal contribution up to € 750.00 (excluding ADHD-medicines)	
General Basic mental health care (GGZ) 18 years or older	yes, for a non-complex mental disorder					
pharmacy preparation and registered medicines that are not reimbursed by the basic insurance		€ 750.00				
Flu vaccination, up to 60 year				yes		
Hand splint			finger or small thumb splint € 40.00 wrist, hand or large thumb splint € 60.00 dynamic or static splint € 90.00			
Convalescent home ore care hotel			€ 100.00 per day till € 2.800.00			
Health check				1x , only by a contracted care provider		
Hearing aid	yes, except for the 25% statutory personal contribution			Statutory personal contribution € 300.00 per hearing aid	Statutory personal contribution € 200.00 per hearing aid	
Hospice			€ 40.00 per day up to € 3,600.00	€ 50.00 per day up to € 4,500.00		
Family doctor	yes					
Skin care, acne treatment, camouflage therapy and/or epilation treatment and IPL			€ 600.00	€ 1,000.00	€ 600.00	
General practitioner care	yes					
Assistance at home in cases of loss of ADL (activities of daily living) following hospitalisation (18 years or older)			€ 1,000.00 following hospitalisation (depending on the calculated loss of your ability to perform general daily activities (ADL loss))			
Medical devices from the basic insurance	yes, see the Achmea Medical Devices Regulations			Statutory personal contribution for other medical devices	€ 250.00 statutory personal contribution for other medical devices	
Implants for full set of removable dentures	yes, in case of serious development, growth disorder or hereditary disorder of the tooth-jaw-mouth system					
IncoCure (self-help programme for female insured persons who suffer from incontinence)			€ 15.00			
In-vitro fertilisation (IVF) up to 43 years	yes, first 3 attempts per attempted pregnancy					

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royaal	Excellent	Beter Voor Nu	Juist Voor Jou
Dental surgery	yes					
Integrated care in case of diabetes mellitus type 2 (18 years or older), COPD, asthma or vascular risk management (VRM)	yes, only by contracted care groups					
Child care at home (children up to 12 years) during and after hospitalisation of parent(s)		from the 3rd day of admission up to the 3rd day after discharge up to 50 hours per week. And file costs. Only with a contracted institution				
Maternity package		yes				
Maternity care at home or in a birth centre or a maternity centre	yes, except for the statutory personal contribution of € 4.20 per hour	Statutory personal contribution				
Maternity care in a hospital (medical)	yes					
Maternity care in a hospital (not medical)	yes, except for the statutory personal contribution of € 33.00 per day (admitted)+ the sum exceeding € 238.00 per day if charged by the hospital			Statutory personal contribution		
Maternity care (parturition assistance)	yes, except the statutory personal contribution of € 4.20 per hour	Statutory personal contribution				
Postponed maternity care (medical)		15 hours per pregnancy, statutory personal contribution of € 4.20 per hour		15 hours per pregnancy		
False teeth (dentures)	yes, except for the 25% statutory personal contribution					
Repair or adjustment of false teeth (dentures)	yes					
Artificial nipple or mamilla prosthesis (customised prosthesis)		yes				
X-rays and laboratory tests	yes					
Lactation care		€ 80		€ 115		
Lifestyle training courses for heart patients, whiplash patients and people with stress and burn-out related complaints			€ 1,000.00, only with Leefstijl Training & Coaching (LTC)	€ 1,500.00, only with Leefstijl Training & Coaching (LTC)	€ 1,000.00, only with Leefstijl Training & Coaching (LTC)	
Speech therapy	yes					
MammaPrint		yes, only with Agendia laboratory				
Informal care replacement for handicapped and chronically ill persons				yes, only with stichting Handen-in Huis foundation	21 days, only with stichting Handen-in-Huis foundation	

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royal	Excellent	Beter Voor Nu	Juist Voor Jou
Mechanical respiration	yes					
Specialist medical care	yes					
Melatonin (for sleep-related problems)		yes, only with internet pharmacy eFarma	yes	yes, only with internet pharmacy eFarma		
Non-clinical specialist mental health care (GGZ) 18 years or older	yes, for a complex mental disorder					
Non-urgent care abroad	yes, up to the Dutch tariff	care according to the reimbursement in the Netherlands with due regard to the conditions and exceptions				
Obesity treatment (BMI equal to or higher than 40)		€ 750.00 for the duration of the insurance, only with Santrion	€ 1,000.00 for the duration of the insurance, only with Santrion			
Oncology examination for children	only by Dutch Foundation for Children and Cancer (Stichting Kinderoncologie Nederland (SKION))					
Refractive eye surgery/ lens implants (additional costs for non-standard lens)		€ 500.00 for the duration of the insurance	€ 750.00 for the duration of the insurance	€ 500.00 for the duration of the insurance		
Transplantation of organs and tissue <i>hospital nursing of person who has donated an organ (donor)</i>	3 months, 6 months for a liver transplantation					
Orthodontics (brace) incl. second opinion up to 18 years		90% up to € 2,000.00 for the duration of the insurance	yes			
Orthodontics (brace) 18 up to 22 years incl. second opinion			yes			
Orthodontics (brace) 22 years or older incl. second opinion			70% up to € 1,500.00 for the duration of the insurance			
Accommodation expenses and transport costs of family members following care mediation if care is provided in Belgium or Germany		accommodation expenses: € 35.00 per day for the family members combined, own transport, public transport or taxi € 0.30 per km up to a max. of 700 km per admission				
Overnight stay and transport costs in the case of treatments requiring particular expertise provided abroad		accommodation expenses: maximum of € 75.00 per person per day. transport costs: flights (economy class): 100%, public transport (lowest class): 100%, own transport: € 0.30 per kilometre to a maximum of € 5,000.00				
Pedicure care (rheumatoid arthritis or diabetes)	yes, see foot care	€ 25.00 per treatment up to € 100.00	yes	€ 25.00 per treatment up to € 200.00		
Personal alert system on medical grounds	yes, for a personal alert system		yes, subscription costs for a personal alert system, only with a contracted supplier			

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royaal	Excellent	Beter Voor Nu	Juist Voor Jou
Personal alert system and the subscription costs on social grounds				yes, only with a contracted supplier		
Personal alert system and the subscription costs, for temporary use				yes, 4 weeks only with a contracted supplier		
Adhesive strips breast prosthesis		yes				
Plastic surgery (medical)	yes, limited			for treatments with medical necessity not covered in the basic insurance		
Bedwetting alarm		€ 100.00 for the duration of the insurance		yes		
Podiatry/podology/podopostural therapy and/or arch supports			€ 100.00, including 1 pair of (sports) arch supports	yes, including 1 pair of (sports) arch supports	€ 200.00, including 1 pair of (sports) arch supports	€ 100.00, including 1 pair of (sports) arch supports
Prenatal screening	yes					
(Preventive) courses		€ 115.00 per course		per complaint 1 course	€ 115.00 per course	
Preventative examination (check up)				1x per 2 calendar years up to tariff of a full examination by general practitioner		
Wig	€ 418,50 per wig		€ 75,50	€ 100.00 and extra reimbursement may apply in case of proven allergic reaction	€ 100.00	
Psychiatric hospitalisation or admission to a GGZ institution, 18 years or older	yes					
Rehabilitation	yes					
Second opinion (for care from basic insurance)	yes					
Sperm cryopreservation	yes					
Urgent pharmaceutical care abroad (which is not reimbursed from the basic insurance)		€ 50.00				
Urgent care abroad	yes, up to the Dutch tariff	supplemented up to cost price				
Sports doctor		€ 130.00 for injury or follow-up consultation only accredited by the Dutch Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS).		€ 200.00 for injury or follow-up consultation only accredited by the Dutch Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS).	€ 130.00 for injury or follow-up consultation only accredited by the Dutch Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS).	

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royal	Excellent	Beter Voor Nu	Juist Voor Jou
Sports medical examination		€ 100.00 per 2 calendar years only accredited by the Dutch Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS).		€ 300.00 per 2 calendar years only accredited by the Dutch Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS).		€ 100.00 per 2 calendar years only accredited by the Dutch Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS).
Sterilisation			yes			
Stop smoking programme	yes, 1x					
Stutter therapy	yes					
Stutter therapy (according to method Del Ferro, Hausdörfer, BOMA and McGuire)		€ 225.00 for the duration of the insurance	€ 450.00 for the duration of the insurance	€ 1,250.00 for the duration of the insurance		
Dental costs as a consequence of an accident, 18 years or older		€ 10,000.00 per accident				
Dental care or orthodontics in special cases	yes					
Dental care for insured persons with a handicap	yes					
Dental care up to the age of 18 years	yes					
Dental care up to the age of 18 years - crowns, bridges, inlays and implants		€ 225.00	yes			
TENS during childbirth (to combat pain)		1 apparatus for the duration of the insurance, only by a contracted supplier				
Therapeutic holiday camp for children			€ 150.00	€ 500.00		
Therapeutic holiday camp for the hadicap			€ 150.00	€ 500.00		
Home dialysis	yes					
Toupim or headwear			1x up to € 150.00			
Trans-therapy for the treatment of incontinence (rental costs)	yes					
Trans-therapy for the treatment of incontinence (rental costs)			yes			
Thrombosis Service	yes					
Full set of removable implant-retained dentures (overdentures)	yes, except for the statutory personal contribution of € 125.00 per upper or lower set of dentures					
Vaccinations, consultations and medicines in case of a journey abroad		yes				

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royaal	Excellent	Beter Voor Nu	Juist Voor Jou
Obstetric or midwifery care	yes					
Nursing and care in your own surroundings (extramural)	yes					
Nursing at hospital	yes					
Transport (seated patients transport) for insured patients who are: <ul style="list-style-type: none"> undergoing kidney dialysis; undergoing oncology treatment (radio/chemotherapy); visually impaired and unable to travel without supervision; wheelchair dependent. 	own transport € 0,30 per km, public transport (2nd class), (multi-person) taxi transport, except for the statutory personal contribution of € 98.00					
Patient transport for other medical indications than under the basic insurance and if there are medical reasons why you are unable to make use of public transport			when crossing the border up to 55 kilometres from the border: own transport € 0.30 per km, transport (multi-person) taxi. You pay € 98.00 yourself. Total reimbursement € 1,000.00		when crossing the border up to 55 kilometres from the border: own transport € 0.30 per km, transport (multi-person) taxi	
Statutory personal contribution for patient transport				yes		
Transport of insured person and transport of mortal remains to the Netherlands (repatriation)		yes				
Transport costs following care mediation if care is provided in Belgium or Germany		taxi or public transport (second class) and own transport € 0.30 per km				
Freezing (vitrification) of human oocytes and embryos	yes					
Nutrition education by dietitian or weight management consultant				€ 120.00		
Footcare for insured persons with diabetes	yes, limited					
Fertility treatments	yes					
Slimmer Zwanger pregnancy self-help programme		1 subscription for the duration of the insurance				
Independent treatment centre	yes					

Description of treatment	Keuze Zorg Plan or Select Zorg Plan (basic insurance)	Start	Royal	Excellent	Beter Voor Nu	Juist Voor Jou
Hospital treatment, examination, operation and stay	yes					
Sensory impairment care	yes					
Care for women			€ 115.00 only by Care for Women or the VVOC			
Antenatal classes		€ 50.00 per pregnancy		€ 75.00 per pregnancy		

Extra Supplementary packages

Dental Insurance

Description of treatment	T Start	T Extra	T Royal	T Excellent
A. Dentist/oral hygienist, dental surgeon and clinical dental technician <ul style="list-style-type: none"> • consultations (C-codes) and second opinion • oral hygiene (M-codes) • filling (V-codes) • pull teeth/molars (h-codes) 	100%	100%	100%	100%
B. Other treatments	75%	75%	75%	100%
A + B added up	€ 250.00	€ 500.00	€ 1,000.00	€ 1,250.00

Disclaimer

Your privacy - why do we ask for your details?

We ask for your personal details and other details if you apply to us for an insurance policy or a financial service. We use your details within the Achmea Group to conclude and execute agreements. We also provide you with information about products and services which may be important to you.

What else do we use your details for?

We also use your details:

- to manage our customer database;
- to prevent and combat fraud;
- to perform statistical analyses;
- to meet our legal requirements.

Whenever we use your personal data, we observe the applicable rules, such as:

- the Wet Bescherming Persoonsgegevens (Personal Data Protection Act);
- the Gedragscode Verwerking Persoonsgegevens Financiële Instellingen (Code of Conduct for the Processing of Personal Data by Financial Institutions);
- the Gedragscode Verwerking Persoonsgegevens Zorgverzekeraars (Code of Conduct for the Processing of Personal Data by Health Insurers).

If you would prefer not to receive any information about our products and services, or do you not want us to use your e-mail address, please send a letter or e-mail to:

Avéro Achmea
Postbus 101
7300 AC Apeldoorn
www.averoachmea.nl

Information about the Stichting Centraal Informatie Systeem (Central Information System Board) (CIS)

We may request your details from, or have them included in, the files of the Stichting CIS in The Hague. This is the central information system used by insurance companies that operate in the Netherlands. We may do so if you have failed to submit important information and we want to terminate the insurance. It is a way for us to manage risks and prevent fraud.

More information can be found at www.stichtingcis.nl. There, you can also read what the Board actually does with your details.

Applicable law and complaints procedure

The insurance policies are exclusively subject to Dutch law. It goes without saying that we do our very best to provide you with an optimal service at all times. Nevertheless, you may still be unhappy about some aspect of the services we provide. In such instances, you should first contact your adviser or contact person. If you still feel it is necessary to submit a complaint, you can do so by e-mail via our website www.averoachmea.nl (under the section klacht doorgeven ('submit complaint')) or in writing to Avéro Achmea, Klantsignaalmanagement, Antwoordnummer 2241, 8000 VB Zwolle. If, in your opinion, we do not manage to solve the problem satisfactorily and if you are a natural person that is not involved in running a business or engaged in a profession, you can submit your complaint to the authorised complaints board to which we are affiliated: Stichting Klachten and Geschillen Zorgverzekeringen (SKGZ), Postbus 291, 3700 AG Zeist, tel. +31 (0)30 698 83 60, www.skgz.nl

What do we do and who are we?

We offer insurance policies and other financial services. We do not sell our products and solutions to our clients ourselves. Instead we work together with advisers. Our advisers can give you independent advice. This means you will always have insurance that is appropriate.

We are a brand of Achmea. Achmea is the largest insurer in the Netherlands. Avéro Achmea Zorgverzekeringen N.V is registered with the Chamber of Commerce under number 30208633 and with the AFM (Stichting Autoriteit Financiële Markten (Netherlands Authority for the Financial Markets)) under number 12001023.

The office addresses of Avéro Achmea are:

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2316 WZ Leiden

Lange Marktstraat 26
8911 AD Leeuwarden

www.averoachmea.nl



Keurmerk Klantgericht Verzekeren

Avéro Achmea has acquired the Klantgericht Verzekeren (Customer-oriented Insurance) quality mark

Confidence and certainty are essential for the quality of services provided in the insurance sector. The Klantgericht Verzekeren quality mark is issued by the independent Stichting toetsing verzekeraars (Insurers Assessment Foundation) (Stvw). The quality mark is only awarded to insurers that provide honest information and dynamic services, are easy to contact, assess customer satisfaction and use the ensuing results to improve services, and pursue a consistent quality policy.

Service and Contact

This is how you can reach us:

Go to:

Averoachmea.nl/healthcare

or in Dutch:

Averoachmea.nl/zorg (general info)

Averoachmea.nl/vergoedingen (about reimbursements)

Averoachmea.nl/zoekuwzorgverlener (find your care provider)

Averoachmea.nl/voorwaardenzorg (about insurance policy conditions)

Averoachmea.nl/declareren (getting costs reimbursed)

Call:

- 071 751 00 22 working days 08.00- 18.00 hours
- For questions regarding travel cost and for an authorisation to get travel cost reimbursed, call our 'Vervoerslijn' 071 365 41 54
- For questions regarding medical devices and for an authorisation to get cost for medical devices reimbursed, call our 'Hulpmiddelenlijn' 071 751 00 77
- In case of an emergency abroad, our emergency line Eurocross Assistance is available day and night at +31 71 36 41 850
- No emergency abroad, but a medical question? Call our 'vakantiedokter' (holiday doctor) at +31 71 36 41 802

E-mail to:

avero.zorgverzekeringen@achmea.nl