



## Package Comparer Zorg Voordelig and supplementary insurance of Nationale-Nederlanden Zorg 2025

Valid from 1 January 2025



# Overview of the reimbursements in 2025

**This package comparer provides an overview of the reimbursements for Zorg Voordelig and supplementary insurance for 2025. It is an easy way to compare the different types of insurance. Only the insurance policies that can be taken out in 2025 are included.**

## **Basic insurance Zorg Voordelig**

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 these healthcare providers. Do you go to a healthcare provider with whom Nationale-Nederlanden does not have an agreement, then we reimburse a maximum of 70%.

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 2025. 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 Zorg Voordelig 2025

	Basic insurance		Supplementary insurance individual or group				
	Zorg Voordelig	Excess or personal contribution	Zorg Basis	Zorg Zeker	Zorg Zeker Plus	Zorg Zeker & Tand	Zorg Tand
<b>Abroad</b>							
Area of coverage			World	World	World	World	
Non-emergency assistance abroad. Prior consent required for hospitalisation.	100% in accordance with Dutch rate	Excess					
Emergency assistance abroad	100% in accordance with Dutch rate	Excess	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%	Supplemented to 100%	
<b>Helpline</b>							
Repatriation of patients/injured persons			Service	Service	Service	Service	
<b>Pharmaceutical care</b>							
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).					
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			100%	100%	100%	100%	
Compensation for statutory personal contribution for contraception up to the age of 21			100%	100%	100%	100%	
<b>Physiotherapy</b>							
<b>Physiotherapy for all ages</b>							
Physiotherapy and Cesar/Mensendieck exercise therapy				4 treatments	8 treatments	6 treatments	

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<b>Physiotherapy (continued)</b>							
<b>Physiotherapy up to the age of 18</b>							
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 list of disorders as included in the policy conditions. See <a href="http://www.nn.nl/zorgvoordelig">www.nn.nl/zorgvoordelig</a> . Prior consent required.	100%						
<b>Physiotherapy from the age of 18</b>							
Personalised physiotherapy for rheumatoid arthritis. (Referral from a rheumatologist required).	100%	Excess					
From the 21st treatment for indications that appear on the list of disorders as included in the policy conditions. See <a href="http://www.nn.nl/zorgvoordelig">www.nn.nl/zorgvoordelig</a> . 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					
Physiotherapy and exercise therapy for the treatment of COPD stage II or higher	100%	Excess					
<b>Recovery, accommodation and after-care</b>							
Accommodation allowance (€ 91.- 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					
Assistance with recovery	Service						

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<b>Recovery, accommodation and after-care (continued)</b>							
Nursing and personal care (community nursing). Prior consent required if you are seeing a healthcare provider with whom Nationale-Nederlanden has not made an agreement.	100%						
Nursing and care as a result of medical care for children up to 18 years	100%						
<b>General practitioner</b>							
Care provided by general practitioner	100%						
Combined lifestyle intervention (upward of 18 years)	100%						
<b>Medical care aids</b>							
Aids (such as wigs, hearing aids)	See policy conditions	Excess, except when on loan. Personal contribution possible (you will find the maximum reimbursement and the exceptional personal contribution in the policy conditions at the Medical Aids Regulations)					
<b>Medical specialist care</b>							
Thrombosis service	100%	Excess					
Transplants (organs/tissue)	100%	Excess					
Audiological care (by an approved audiological centre)	100%	Excess					
Genetic testing and advice	100%	Excess					
Second opinion from a doctor	100%	Excess					
Rehabilitation	100%	Excess					
Machine-assisted breathing	100%	Excess					
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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<b>Dental care</b>							
Accident coverage oral care			€ 20,000.-	€ 20,000.-	€ 20,000.-	€ 20,000.-	€ 20,000.-
<b>Dental care up to the age of 18</b>							
Check-up (possibly several times a year on an indication from the dentist)	1 x per year						
Fluoride treatment	2 x per year						
Other dental care. With the exception of crowns, bridges, implants, bleaching of teeth and orthodontics.	100%						
<b>Dental care from the age of 18</b>							
All dental treatments by a dentist, prosthodontist or oral hygienist (with the exception of bleaching teeth and subscription costs dentist)						80% up to € 200.00	80% up to € 250.00
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					
<b>Dentures</b>							
Complete dentures (upper and/or lower)	75%, 1 x every 5 year	Excess. Personal contribution 25%.					
Repairs and rebasing (filling) complete dentures (upper and/or lower)	100%	Excess. Personal contribution 10% of total costs.					
<b>Dental care in exceptional cases</b>							
For certain indications/ disabilities. Prior consent required.	100%	Excess					
<b>Orthodontics</b>							
Orthodontics in exceptional cases (for certain indications). Prior consent required.	100%	Excess					
<b>Implants (for certain indications). Prior consent required.</b>							
Reimbursement dentist and oral surgeon	100%	Excess					
Additional outpatient clinic and clinic costs (hospital)	100%	Excess					

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<b>Therapies</b>							
<b>Occupational therapy</b>							
Occupational therapy	10 hours	Excess					
<b>Skin therapy (prescribed by a physician)</b>							
UVB light therapy equipment (purchase or rental costs). Prior consent required.	100%	Excess					
<b>Other</b>							
Speech and stutter therapy	100%	Excess					
Sensory care for disabled persons	100%	Excess					
(Preventive) foot care in case of increased risk of foot ulcers	Reimbursement depending on individual care profile	Excess					
Dietetics	3 hours	Excess					
<b>Prevention</b>							
Stop smoking programme	100%						
Programme dealing with symptoms of depression	100%	Excess if this is not arranged through the general practitioner					
Programme dealing with symptoms of alcohol abuse	100%	Excess					
<b>Psychological care</b>							
<b>Basic mental health care</b>							
Basic mental health care (including internet-based treatment programme). (Prior permission required if you go to a healthcare provider which Nationale-Nederlanden has not made any agreements with).	100%	Excess					
<b>Specialised mental health care</b>							
Psychiatric help with admission. (Prior permission required if you go to a healthcare provider which Nationale-Nederlanden has not made any agreements with).	3 jaar	Excess					
Psychiatric help without admission. (Prior permission required if you go to a healthcare provider which Nationale-Nederlanden has not made any agreements with).	100%	Excess					

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<b>Transport</b>							
Transport for organ donor	100%						
Ambulance transport service (one way)	Max. 200 kilometer	Excess					
Patient transport * (one way) in the following situations:	Max. 200 kilometer	Personal contribution					
Personal car. Prior consent required.	€ 0.40 per kilometer	Excess					
Public transport. Prior consent required.	100%	Excess					
Taxi. Prior consent required.	100%	Excess					
<b>Pregnancy</b>							
<b>Delivery</b>							
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%						
<b>Maternity care</b>							
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						
<b>Fertility treatments</b>							
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					
<b>Prenatal screening</b>							
On medical grounds: NIPT	100%						

\* 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. With intensive child care for children up to the age of 18, transport to and from a nursing day care center. If you, as an elderly person, cannot travel independently due to multiple problems. If you have a progressive degenerative neurological condition such as Parkinson's disease, Huntington's disease and MS. If you have a congenital brain injury. If you have an intellectual disability and are eighteen years of age or older.



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/zorgvoordelig](http://www.nn.nl/zorgvoordelig)

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