

REIMBURSEMENTS OVERVIEW AS OF 01/01/2023

‘Nationale-Nederlanden Start’ additional insurance package (model number: 6700103) version 1

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

This is an additional mixed insurance package. Please refer to clause C.2.2 of the Terms and Conditions of Health Insurance and Additional Insurance Packages.

In-kind healthcare is subject to different reimbursements for healthcare provided by a healthcare provider who has a contract with us and for healthcare provided by a non-contracted healthcare provider. This overview lists the reimbursement percentages for the healthcare in question. All other healthcare is provided on a refund basis.

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
Urgent care abroad		
Urgent care abroad	100% of the claimed rate outside the Netherlands/your country of residence	D.14.
- Medical advice	100% if provided by emergency service	D.14.a.
- Urgent oral care abroad	€250 per year from the age of 18	D.14.i.
- Sending medicines and medical aids	100%	D.14.b.
- Repatriation	100% (in the event of illness)	D.14.g.
- Telecommunications costs	€350 per year	D.14.c.
- Transport of human remains	€6,000	D.14.h.
Occupational therapy		
Occupational therapy	2 hours per year up to the age of 18	D.14.f.
Supervision for your carer if you receive occupational therapy	2 hours per year	D.17.
Physiotherapy and/or Cesar/Mensendieck exercise therapy		
Physiotherapy and exercise therapy	6 sessions per year and 100% for screening prior to treatment (100% of the agreed rate for healthcare providers with a contract for this healthcare; for non-contracted healthcare providers, 75% of the bill up to max. 75% of the average rate agreed with contracted healthcare providers)	D.17.1.
		D.17.2.
Mental healthcare		
		D.16.
		D.16.1.
		D.16.1.

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Coping with traumas	100% following a work-related incident	D.6.5.
Skin therapies		D.10.
Acne treatment	€200 per year	D.10.3.
Medical aids		D.4.
Post-mastectomy lingerie	€90 (following a mastectomy) once per insured person	D.4.22.
Personal alarms	€100 per year	D.4.16.a.
Bedwetting alarm	100% when purchased or 4 months when hired; once per insured person	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.
Informal care		D.24.
Carer course	€150 once per insured person	D.24.1.
Carer relief	14 days per year for the carer and/or the recipient of the informal care	D.24.2.b.
Informal care broker	7 hours once per carer	D.24.3.
Medicines		D.3.
Contraceptives	€200 per year from the age of 21 and 100% of the statutory personal contribution up to the age of 21	D.3.5.b. D.3.2.a.
Oral care		D.8.
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.
Prevention		D.2.
Flu jab	once a year	D.2.2.i.
Consultation on menopause and PMS	€200 per year	D.2.5.a.
Vaccinations	€250 per year 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.
Accommodation/admission		D.13.
Recuperation home	€250 per year	D.13.6.
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.
Childcare when a parent is admitted to hospital	€200 per year per family from the 10th day in hospital	D.13.8.c.
Transport		D.12.

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Travel costs	€200 per year (car: €0.19 per km; 100% for public transport (2nd class)) for the parents if your child has been admitted	D.12.2.b.
Healthcare before childbirth		
Childbirth course	€200 per year	D.19.2.
Healthcare during childbirth		
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.
Healthcare after childbirth		
Aftercare following care in an incubator	15 hours	D.21.5.
Obstetric care, statutory personal contribution	€100 per year	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.
Non-standard terms and conditions		
'Meegroeiservice'		C.11.3.8.