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# **YOUR HEALTH INSURANCE 2020 WHAT ARE YOU INSURED FOR?**

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## COVERAGE OVERVIEW HEALTH INSURANCE 2020

This is not an overview of conditions and no rights can be derived from this overview. The full policy conditions and regulations can be requested from the Health Insurance helpdesk +31 (0)33 464 2061.

Health insurance Amersfoortse Plenty of Choice (Amersfoortse Ruime Keuze)

Coverage	Excess	Patient contribution	To be applied for at De Amersfoortse	Reimbursement
Contraception	Yes			100% up to the age of 21
Audiological care (1) (2)	Yes			100%
Childbirth and maternity care in a hospital (with medical urgency)	No			100%
Childbirth and maternity care in a hospital or maternity hotel (without medical urgency)	No	€18,- per day		Maximum of €127,50 per day (minus the patient contribution)
Childbirth at home	No			100%
Dietary advice (1)(2)	Yes			Maximum of 3 treatment hours per year
First-line-stay in hospital	Yes		Yes, after a 3 months stay	100%
Foreign countries	Yes		Yes, in the event of non-emergency care	Maximum once the Dutch rate
Genetic testing and consultation (1)	Yes			100%
Occupational therapy	Yes			Maximum of 10 hours per year
Pharmaceutical care (3)	Yes	Up to € 250,- for some drugs		According to the Regulation on Pharmaceutical Care and the Medicines Reimbursement
Physiotherapy up to the age of 18 (1) (3)	No			9 treatments per ailment per year. On referral by a doctor or medical specialist 9 extra treatments. 100% for ailments referred to in Appendix I of the Health Insurance Decree. Including manual therapy, oedema therapy, scar therapy and Mensendieck/Cesar exercise therapy
Physiotherapy from the age of 18 (1) (3)	Yes			From the 21st treatment 100% (contracted rate) for ailments referred to in Appendix I of the Health Insurance Decree. Including manual therapy, oedema therapy, scar therapy and Mensendieck/Cesar exercise therapy. From the first 37 treatments by claudicatio intermittens in stage 2. Maximum of 12 treatments remedial therapy by osteoarthritis of hip and knee per 12 months. Depending on the class up to 5 (class A) or 70 treatments supervised exercise therapy in COPD for a period of up to 12 months. If after the starting year still maintenance treatments are required, up to 3 (class B) or 52 (class C and D) per 12 months are refunded.
Combined lifestyle intervention	No			100%
Medical care for specific patient groups	Yes			100%
Physiotherapy pelvic physiotherapy (1)	Yes			Maximum of 9 treatments for urinary incontinence for insured persons aged 18 and older
Mental health care: Basic mental health care (1) (2)	Yes			100%, from the age of 18
Mental health care: specialist mental health care	Yes		Yes	100%, from the age of 18
Mental health care: specialist mental health care: care and accommodation at a mental health care institution	Yes		Yes	100% up to a maximum of 1095 consecutive days
Mental health care: specialist mental health care: care and accommodation at a mental health care institution	Yes		Yes	100% up to a maximum of 1095 consecutive days
General Practitioner	No			100% for a non-contracted care provider, a maximum of 100% of the maximum NZa rate. We reimburse examinations requested by the general practitioner (such as an X-ray or blood test) that is performed by another non-contracted care provider up to a maximum of 85% of the average contracted rate.
Medical aids (3)	Yes	Possible, see medical aids regulation	Yes	Reimbursement according to the Medical Aids Regulation by non-contracted care provider up to a maximum of 85% of the lowest contracted rate.
Maternity care at home	No	€ 4,50 per hour		100% (minus the patient contribution)
Speech therapy	Yes			100%
Mechanical breathing (1)	Yes			100%
Specialist medical care: plastic surgery (medical urgency) (3)	Yes		Yes	Limited to the treatments referred to in the policy conditions.
Specialist medical care: fertility enhancing treatments up to the age of 42	Yes		Yes	100% for OI, AI and IUI 100% for the first three IVF and ICSI attempts
Specialist medical care: hospital and ZBC care	Yes			100% and accommodation for a maximum of 1095 days
Oral care: Implants (1)	Yes		Yes	100% for a special medical indication.
Oral care: dental surgery (1)	Yes			100%
Oral care: orthodontics	Yes		Yes	100% for a special medical indication.

Coverage	Excess	Patient contribution	To be applied for at De Amersfoortse	Reimbursement
Oral care: Overlay dentures	Yes	10% of the cost of the lower jaw, 8% of the cost of the upper jaw 17% for a combination of a prosthesis on implants on one jaw and a non-implant supported prosthesis on the other jaw	Yes	100% (minus the patient contribution) for overlay dentures
Oral care: dentures	Yes	25%		75% for dentures
Oral care: Repairs and rebasing	Yes	10%		100% (minus the patient contribution) for repairs and rebasing
Oral care: dental care up to the age of 18 (3)	No		Yes, by making a jaw overview photo (code X21)	100% for the treatments referred to in the policy conditions
Oral care: dental care from the age of 18 (2)	Yes		Yes	100% for a special medical indication.
Kidney dialysis	Yes		Yes, when adjustments to house	100%
Oncology care for children (1)	No			100%
Organ transplants	Yes			100%
Convalescence	Yes		Yes, with non-contracted treatment centre (ZBC)	100%
Nursing and care	No			100% for a non-contracted care provider, a maximum of 65% of the maximum NZa rate
Nursing and care (personal budget (PGB) (1)(2)(2))	No		Yes, with non-contracted healthcare provider	100%
Second opinion	Yes			100%
Stopping smoking (2)	No			100% once per year for a stopping smoking programme
Sensory disability care (1)(2)	Yes			100%
Thrombosis service	Yes			100%
Foot care for diabetes mellitus patients (1) (2)	No			100% for the treatments referred to in the policy conditions
Patient transport within the Netherlands: Ambulance transport	Yes			100% for ambulance transport
Patient transport within the Netherlands: Taxi transport or transport in the insured's own car	Yes	€105 per year	Yes	100% (minus the patient contribution) for taxi transport for non-contracted care provider a maximum of 85% of the average rate in the market or €0.32 per km for transport in the insured's own car for certain medical indications. At stay instead of transport up to € 75, - per night

**PAY ATTENTION:** With a non-contracted care provider we reimburse a maximum of 85% of the average contracted rate, unless stated otherwise above.

### Supplementary Insurance

Coverage	Aanvulling Start	Aanvulling Extra
Acne treatment (2)	100% maximum €150 per year	100% maximum €250 per year
Allergy free and dustproof covers (1) (2)		
Alternative care (excluding medicines) (4)	Maximum €45 per day up to a maximum of € 100 per year for acupuncture, chiropractic, osteopathy and musculoskeletal treatment, anthroposophy, phlebology, haptotherapy, homeopathy (classic), child therapy, natural therapies, orthomoleculair treatment, foot orthosis, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum €45 per day up to a maximum of € 250 per year for acupuncture, chiropractic, osteopathy and musculoskeletal treatment, anthroposophy, phlebology, haptotherapy, homeopathy (classic), child therapy, natural therapies, orthomoleculair treatment, foot orthosis, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement
Contraception for insured persons aged 21 and older (6)	100% maximum €50 per year	100% maximum €150 per year
Assistance and follow-up care for cancer (1) (2)	-	100% maximum €250 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sportsprogrammes OncoNet, Cyto fys or via 'Stichting Tegenkracht'
Polyclinic childbirth (patients contribution and above maximum fee)		75%
Spectacles or contact lenses		Spectacles (including frame) up to €150 (one pair of spectacles per 2 calendar years). Dioptics of 1.5 or more at one of the eyes. Or lenses maximum of €75 (per year). Dioptics of 1.5 or more for both eyes
Non-urgent care in foreign countries, EU, EEA and treaty nation	Maximum once the Dutch rate for physiotherapy and exercise therapy. The insurer's prior consent is required	Maximum once the Dutch rate for spectacle, lenses, physiotherapy, exercise therapy, orthodontics. The insurer's prior consent is required
Non-urgent care in foreign countries, EU, EEA and treaty nation provided resident in the country where the care is given	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions
Urgent care in foreign countries, EU, EEA and treaty nation	100%	100%
Urgent care in foreign countries, rest of the world	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)
Urgent care in foreign countries: medical aid and medical advice by SOS International	100%	100%

Coverage	Aanvulling Start	Aanvulling Extra
Urgent care in foreign countries: repatriation	100% for repatriation to an institution in the country of residence	100% for repatriation to an institution in the country of residence
Urgent dental care in foreign countries	100% maximum €150 per year	100% maximum €250 per year
Urgent care in foreign countries: transport of remains, funeral or cremation on location	Maximum € 10.000	Maximum € 10.000
Foreign countries: healthcare in Belgium and Germany (based in the Netherlands)	100% only if the living address is less than 50 kilometers from the practice of the care provider in Belgium or Germany	100% only if the living address is less than 50 kilometers from the practice of the care provider in Belgium or Germany
Camouflage therapy (2)	100% maximum €150 per year. During the period the insurance is in effect.	100% maximum €250 per year. During the period the insurance is in effect.
Depilation or lasertreatment for hair removal (2)	100% maximum €150 per year	100% maximum €250 per year
Additional care after an accident	100% maximum €1.000 once per year	100% maximum €1.000 once per year
Pharmaceutical care: alternative medicines (5) (6)	100% maximum €50 per year. Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	100% maximum €150 per year. Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement
Pharmaceutical care: other registered medicines (5) (6)	100% maximum €50 per year. Medicines only qualify for reimbursement as registered in the Medicine Standard of the Care Index.	100% maximum €150 per year. Medicines only qualify for reimbursement as registered in the Medicine Standard of the Care Index.
Physiotherapy	9 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scar therapy	15 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scar therapy
Childbirth TENS (1)	100%	100%
Medical aids: patient contribution according to the Medical Aids Regulation (3)	100% maximum €50 per year	100% maximum €250 per year
Maternity package		100%
Maternity care in case of adoption (2)		4 hours for a child younger than 6 months
Maternity care: incubator follow-up care (1) (2)		100% maximum 4 hours
Maternity care in a maternity hotel		100% for patient contribution to a maximum of €12,50 per day
Maternity care in a hospital (without medical urgency)		100% for patient contribution to a maximum of €12,50 per day
Maternity care at home		75%
Guesthouse in case of hospitalisation	100% up to a maximum of €250 per insured per calendar year.	100% up to a maximum of €500 per insured per calendar year.
Volunteer aid broker		100% up to a maximum of € 350 per insured per calendar year. Exclusively the professional association referred to qualifies for reimbursement
Replacement volunteer aid		100% up to a maximum of €900 per year via Handen in Huis, Saar aan Huis or UWassistent
Oncotype DX	100%	100%
Orthodontics		Up to the age of 18, 80% maximum €1.000. During the period the insurance is in effect. A maximum reimbursement of €500 in the first year of this insurance. From the second year, the rest of the compensation
Orthoptics (2)		100%
Mammaprint	100%	100%
Pedicure (2)	€100 in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism
Adhesive pads for mammary prosthesis		100%
Urination- alarm or watch	100% for one time purchase or maximum of 3 months rent	100% for one time purchase or maximum of 3 months rent
Foot therapy/podology/podopostural therapy (2)	100% maximum € 100 per year by podotherapist, registerpodologist or podopostural therapist	100% maximum € 250 per year by podotherapist, registerpodologist or podopostural therapist
Travel expenses for visiting a patient		€0.32 per km. An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation maximum € 500 per calendar year
Orthopaedic arch supports or therapeutic insoles (1)	€50 per year	€100 per year
Dental care up to the age of 18	100% for treatments and patient contributions not reimbursed on account of the basic insurance	100% for treatments and patient contributions not reimbursed on account of the basic insurance
Therapeutic camp for children in the Netherlands (1) (2)	100% maximum €250, once per 12 months	100% once per 12 months

Prevention		
Coverage	Aanvulling Start	Aanvulling Extra
Exercise programmes (1) (2)		100% maximum €100 per year for special medical indications
Baby massage course	100% maximum €50 per year	100% maximum €100 per year
General health courses (2) (7)		100% maximum €500 per year
First aid in case of accidents involving children (2) (7)		100% maximum €500 per year
First aid course (2) (7)		100% maximum €500 per year
Heart condition course (2) (7)		100% maximum €500 per year
Lymphoedema course (2) (7)		100% maximum €500 per year
Basic resuscitation course (2) (7)		100% maximum €500 per year
Rheumatoid arthritis, arthritis or Bechterew's disease course (2) (7)		100% maximum €500 per year
Pregnancy course and pregnancy gymnastics or pregnancy yoga (2) (7)		100% maximum €500 per year
Mindfulness training		100% maximum €100 per year. Exclusively the professional associations referred to qualify for reimbursement
Preventive examinations (2)		100% circulatory system and cholesterol examination by a general practitioner and Meditel
Preventive vaccinations (2)		100% influenza, hepatitis B and meningococcus

### Dental insurance

Coverage	Tandarts Start	Tandarts Extra
Regular treatment (8)	100% maximum €250 per year	100% maximum €500 per year
Specialist treatments (crowns, bridges, partial dentures, endodontology and periodontics) (8)	75% maximum €250 per year	75% maximum €500 per year
Urgent dental care in foreign countries (8)	100% maximum €250 per year	100% maximum €500 per year

(1) = A referral is required for this reimbursement. Further information can be found in the policy conditions.

(2) = A certain practitioner applies for this reimbursement. Further information can be found in the policy conditions.

(3) = Our policy conditions, the Regulation on Pharmaceutical Care, the Medical Aids Regulations, the list with the maximum reimbursement per registered medicine and Appendix I to the Health Insurance Decree can be found on [www.amersfoortse.nl/zorgverzekering/voorwaarden-en-vergoedingen](http://www.amersfoortse.nl/zorgverzekering/voorwaarden-en-vergoedingen)

(4) = Professional associations that qualify for reimbursement are listed in the policy conditions.

(5) = Further information about registered medicines can be found on [www.medicijnkosten.nl](http://www.medicijnkosten.nl), [www.amersfoortse.nl](http://www.amersfoortse.nl) or you can contact the Claims Processing Department +31 (0)33 464 20 61

(6) = This maximum applies for all pharmaceutical care (including contraception) combined per year.

(7) = This maximum applies for all these courses combined per year.

(8) = This maximum applies for all dental treatment combined per year.

**De Amersfoortse Verzekeringen**

Archimedeslaan 10, 3584 BA Utrecht  
Postbus 2072, 3500 HB Utrecht  
T 033 464 20 61

E [info@amersfoortse.nl](mailto:info@amersfoortse.nl)

I [www.amersfoortse.nl](http://www.amersfoortse.nl)

KVK 32110828 - ASR Basis Ziektekostenverzekering N.V.

KVK 32110823 - ASR Aanvullende Ziektekostenverzekering N.V.