



Your Health Insurance 2023

What are you insured for?

Coverage Overview Health Insurance 2023

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)30 278 36 30.

Own Choice a.s.r. (Eigen Keuze a.s.r.)

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	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	€ 19,- per day		Maximum of € 137,- 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 90 day 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	€ 250,-		According to the Regulation on Pharmaceutical Care and the Medicines Reimbursement

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Coverage	Excess	Patient contribution	To be applied for at a.s.r.	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/Caesar 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), 27 (class B1) 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 B1) or 52 (class B2, 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

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Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
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%
Medical aids (3)	Yes	Possible, see medical aids regulation	Yes	Reimbursement according to the Medical Aids Regulation
Maternity care at home	No	€ 4,80 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
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-implantsuppor- ted prosthesis on the other jaw	Yes	100% (minus the patient contribution) for overlay dentures
Oral care: dentures	Yes	25%		75% for dentures

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Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
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%
Organ transplants	Yes			100%
Paramedical convalescence care after severe corona	Yes			100% for a maximum of 50 treatments of exercise or physiotherapy, 10 hours of occupational therapy and 7 hours of dietetics for 6 months, period can be extended once by 6 months
Convalescence	Yes		Yes, with non-contracted treatment centre (ZBC)	100%
Nursing and care	No			100%
Nursing and care (personal budget (PGB) (1) (2) (3))	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%
Preventive foot care (1) (2)	No			100% for the treatments referred to in the policy conditions

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Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
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	€ 113,- per year	Yes	100% (minus the patient contribution) for taxi transport or € 0,37 per km for transport in the insured's own car for certain medical indications. At stay instead of transport up to € 82,-per night

Supplementary Insurance

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Acne treatment (2)	Maximum € 150 per year	Maximum € 250 per year	Maximum € 350 per year	Maximum € 500 per year
Allergy free and dustproof covers (1) (2)			100%	100%
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	Maximum € 45 per day up to a maximum of € 500 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 € 1.000 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)	Maximum € 50 per year	Maximum € 150 per year	Maximum € 250 per year	Maximum € 500 per year
Assistance and follow-up care for cancer (1) (2)		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'	Maximum € 500 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'	Maximum € 1.000 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'

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Polyclinic childbirth (patients contribution and above maximum fee)	100%	100%	100%	100%
Spectacles or contact lenses		Spectacles (including frame) up to € 150 (one pair of spectacles per 2 calendar years). Dioptrics of 1.5 or more at one of the eyes. Or lenses maximum of € 75 (per year). Dioptrics of 1.5 or more for both eyes	Spectacles (including frame) up to € 200 (one pair of spectacles per 2 calendar years). Dioptrics of 1.5 or more at one of the eyes. Or lenses maximum of € 100 (per year). Dioptrics of 1.5 or more for both eyes	Spectacles (including frame) up to € 300 (one pair of spectacles per 2 calendar years). Dioptrics of 1.5 or more at one of the eyes. Or lenses maximum of € 150 (per year). Dioptrics 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.	Maximum once the Dutch rate for spectacle, lenses, physiotherapy, exercise therapy, orthodontics.	Maximum once the Dutch rate for firstline psychological care, occupational therapy, spectacle, lenses, physiotherapy, exercise therapy, orthodontics.	Maximum once the Dutch rate for firstline psychological care, occupational therapy, spectacle, lenses, physiotherapy, exercise therapy, orthodontics.
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	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%	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)	100%	100%
Urgent care in foreign countries: medical aid and medical advice by SOS International	100%	100%	100%	100%

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
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	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	Maximum € 150 per year	Maximum € 250 per year	Maximum € 250 per year	Maximum € 250 per year
Urgent care in foreign countries: transport of remains, funeral or cremation on location	Maximum € 10.000	Maximum € 10.000	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	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)	Maximum € 150 per year. During the period the insurance is in effect	Maximum € 250 per year. During the period the insurance is in effect	Maximum € 350 per year. During the period the insurance is in effect	Maximum € 500 per year. During the period the insurance is in effect
Diet consultation (2) (10)			Maximum of 2 hours per year	Maximum of 4 hours per year
Eczema treatment (1)			Maximum € 500 per year for a light box at home. Our prior consent is required	Maximum € 1.000 per year for a light box at home. Our prior consent is required
Depilation or lasertreatment for hair removal (2)	Maximum € 150 per year	Maximum € 250 per year	Maximum € 350 per year	Maximum € 500 per year
Occupational therapy (10)			100%	100%
Additional care after an accident	Maximum € 1.000 once per year	Maximum € 1.000 once per year	Maximum € 1.000 once per year	Maximum € 1.000 once per year

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Pharmaceutical care: alternative medicines (5) (6)	Maximum € 50 per year. Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	Maximum € 150 per year. Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	Maximum € 250 per year. Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	Maximum € 500 per year. Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement
Physiotherapy (10)	9 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy Thuisfysio van a.s.r. app	15 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy Thuisfysio van a.s.r. app	21 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy Thuisfysio van a.s.r. app	36 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy Thuisfysio van a.s.r. app
Childbirth TENS (1)				100%
Convalescent home for somatic diseases or a hospice			75% maximum € 1.000 per year in the Netherlands. The stay in a revalidation unit/center must take place immediately after a hospital admission	75% maximum € 1.500 per year in the Netherlands. The stay in a revalidation unit/center must take place immediately after a hospital admission
Medical aids: another form of covering your head (9)			Maximum € 100 per calenderyear	Maximum € 100 per calenderyear
Medical aids: above maximum according to the Medical Aids Regulation (3) (9)			Up to the age of 18 100% From the age of 18 100% maximum € 250 per year	Up to the age of 18 100% From the age of 18 100% maximum € 500 per year
Medical aids: patient contribution according to the Medical Aids Regulation (3)	Maximum € 50 per year	Maximum € 250 per year	Maximum € 400 per year	Maximum € 550 per year

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Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Medical aids: hearing protection (2)	75% maximum € 30 per 2 years	75% maximum € 60 per 2 years	75% maximum € 90 per 2 yaers	75% maximum € 90 per 2 yaers
Medical aids: eye drop glasses, changing stick and adapted plates / cutlery / drinking cup (2)	100% once a year to prevent district nursing	100% once a year to prevent district nursing	100% once a year to prevent district nursing	100% once a year to prevent district nursing
Maternity package		100%	100%	100%
Maternity care in case of adoption (2)				8 hours for a child younger than 6 months
Maternity care: incubator follow-up care (1) (2)				100% maximum 8 hours
Maternity care (patient contribution)	100% patient contribution	100% patient contribution	100% patient contribution	100% patient contribution
Health resort (2)			Maximum € 500 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. Our prior consent is required	Maximum € 1.000 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. Our prior consent is required
Lactation consultation (2)				Maximum € 80 per birth
Eye laser treatment (2)				Maximum € 375 per eye (once per 60 months). Dioptrics of 4 or more
Lifestyle coaching	75% maximum of € 100 per year	75% maximum of € 200 per year	75% maximum of € 400 per year	75% maximum of € 600 per year
Guesthouse in case of hospitalisation	Up to a maximum of € 250 per insured per calendar year	Up to a maximum of € 500 per insured per calendar year	100%	100%
Lymphatic drainage (1) (2)			100%	100%

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Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Volunteer aid broker		Up to a maximum of € 350 per insured per calendar year. Exclusively the professional association referred to qualifies for reimbursement	Up to a maximum of € 500 per insured per calendar year. Exclusively the professional association referred to qualifies for reimbursement	Up to a maximum of € 750 per insured per calendar year. Exclusively the professional association referred to qualifies for reimbursement
Replacement volunteer aid		Up to a maximum of € 900 per year via Handen in Huis, Saar aan Huis or UWassistent	Up to a maximum of € 1.800 per year via Handen in Huis, Saar aan Huis or UWassistent	Up to a maximum of € 2.700 per year via Handen in Huis, Saar aan Huis or UWassistent
Specialist medical care: plastic surgery			Correction of protruding ears, reimbursement to prevailing market rates. Our prior intent is required	Correction of protruding ears, reimbursement to prevailing market rates. Our prior intent is required
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	Up to the age of 18, 80% maximum € 2.000. From 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	Up to the age of 18, 100% maximum € 2.500. From 18 100% maximum € 1,500. 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%	100%	100%
Menopause consultant (2)			Maximum € 500 during the period the insurance is in effect	Maximum € 500 during the period the insurance is in effect
Pedicure (2)	€ 100 in the event of diabetes or rheumatism	€ 100 in the event of diabetes or rheumatism	€ 100 in the event of diabetes or rheumatism	€ 100 in the event of diabetes or rheumatism
Adhesive pads for mammary prosthesis		100%	100%	100%

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Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Urination- alarm or watch		For one time purchase or maximum of 3 months rent	For one time purchase or maximum of 3 months rent	For one time purchase or maximum of 3 months rent
Foot therapy/podology/podopostural therapy (2)	Maximum € 100 per year by podotherapist, register-podologist or podopostural therapist	Maximum € 250 per year by podotherapist, register-podologist or podopostural therapist	Maximum € 500 per year by podotherapist, register-podologist or podopostural therapist	100% by podotherapist, registerpodologist or podopostural therapist
Refertilisation (2)			Refertilisation, reimbursement to the prevailing market rates	Refertilisation, reimbursement to the prevailing market rates
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	€ 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 € 1.000 per calendar year	€ 0.32 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 5th day of hospitalisation maximum € 2.000 per calendar year
Sterilisation (2)			Sterilisation, reimbursement to the prevailing market rates	Sterilisation, reimbursement to the prevailing market rates
Orthopaedic arch supports or therapeutic insoles (1)	€ 50 per year	€ 100 per year	€ 150 per year	€ 200 per year
Stutter therapy (2)			Maximum € 500 per year	Maximum € 1.000 per year
Dental care up to the age of 18	For treatments and patient contributions not reimbursed on account of the basic insurance	For treatments and patient contributions not reimbursed on account of the basic insurance	For treatments and patient contributions not reimbursed on account of the basic insurance	For treatments and patient contributions not reimbursed on account of the basic insurance
Therapeutic camp for children in the Netherlands (1) (2)	Maximum € 250, once per 12 months	Once per 12 months	100% once per 12 months	100% once per 12 months
Wound care			Maximum € 50 per year	Maximum € 100 per year

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Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Patient transport within the Netherlands (1)			100% for transportation by taxi from Transvision 100% for transportation patient contribution € 0,32 per kilometre for transportation by private car €0,32 per kilometre for transportation by a non-contracted taxi carrier	100% for transportation by taxi from Transvision 100% for transportation patient contribution € 0,32 per kilometre for transportation by private car €0,32 per kilometre for transportation by a non-contracted taxi carrier

Prevention

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Exercise programmes (1) (2)		Maximum € 100 per year for special medical indications	Maximum € 200 per year for special medical indications	Maximum € 350 per year for special medical indications
Injury consultation and sports medicine examination (2)			For injury consultations and Once per 24 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions	For injury consultations and Once per 12 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions
Baby massage course	Maximum € 50 per year	Maximum € 100 per year	Maximum € 150 per year	Maximum € 200 per year
General health courses (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
First aid in case of accidents involving children (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
First aid course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Heart condition course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Lymphoedema course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Basic resuscitation course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Rheumatoid arthritis, arthritis or Bechterew's disease course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Pregnancy course and pregnancy gymnastics or pregnancy yoga (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Mindfulness training		Maximum € 100 per year Exclusively the professional associations referred to qualify for reimbursement	Maximum € 100 per year Exclusively the professional associations referred to qualify for reimbursement	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	100% circulatory system and cholesterol examination by a general practitioner. 100% Persoonlijke Gezondheidscheck once every 24 months	100% circulatory system and cholesterol examination by a general practitioner. 100% Persoonlijke Gezondheidscheck once every 12 months
Preventive vaccinations (2)		100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus
Preventive vaccinations and medication in foreign countries (2)			100%	100%

Dental insurance

Dekking	Dentist Start	Dentist Extra	Dentist Extensive	Dentist Optimal (*)
Preventive, diagnostic or simple treatments (3) (8)	100% maximum € 250 per year	100% maximum € 500 per year	100% maximum € 750 per year	100% maximum € 1.500 per year
Extensive treatments (surgical procedures, photos, crowns, bridges, partial dentures, endodontology and periodontics) (3) (8)	75% maximum € 250 per year	75% maximum € 500 per year	75% maximum € 750 per year	75% maximum € 1.500 per year
Urgent dental care in foreign countries (8)	100% maximum € 250 per year	100% maximum € 500 per year	100% maximum € 750 per year	100% maximum € 1.500 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.asr.nl/verzekeringen/zorgverzekering/documenten.
- (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, www.asr.nl/verzekeringen/zorgverzekering/medicijnen or you can contact the Claims Processing Department +31 (0)30 278 36 30.
- (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.
- (9) = This maximum applies for all medical aids combined per year.
- (10) = If you go to a non-contracted care provider, we reimburse a maximum of 100% of the average contracted rate.
- (*) = You can no longer take out the Supplement Optimal and the Dentist Optimal. If you have an existing Supplement Optimal and/or an existing Dentist Optimal, you can keep it. If you ever cancel the Supplement Optimal and/or the Dentist Optimal or switch to another supplementary health insurance and/or dental insurance, then you cannot be insured again afterwards on the Supplement Optimal and/or Dentist Optimal.

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