



2012 Univé Group Insurance Reimbursement Overview

Basic insurance

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Univé Gezin Pakket

Univé Vitaal Pakket

Reader's Guide

This reimbursement overview provides an overview of reimbursements of the basic and supplementary insurance offered by Univé.

Policy conditions

Additional conditions, such as authorisation requirements, necessary referrals and authorised care providers, are specified in the 2012 policy conditions. If you require a certain type of care, we therefore recommend that you first consult the policy conditions. These can be found at www.unive.nl or requested by telephone on 0800 - 023 47 63 (free of charge).

Special extras

If you are covered by group insurance you are also eligible for extra benefits. These are part of the Univé Zorg Samen policy and include such benefits as guaranteed treatment within two weeks (abroad, if necessary), physiotherapy at work and Medical Legal Aid insurance for which no premium is owed.

Univé Zorg Samen polis

The Univé Zorg Samen policy is a mix of a contracted care policy and non-contracted care policy. This means that you are entitled to contracted care or to a reimbursement of the costs of care (restitution).

With respect to contracted care, you are entitled to advice and mediation and with regard to reimbursements you are entitled to advice and mediation on request. More information about the conditions that apply to this mix can be found in the Univé Zorg Samen policy insurance conditions on www.unive.nl/voorwaarden-ZorgSamen. Univé has concluded agreements for its contracted care policy with almost all care providers. You can find a list of these care providers on www.unive.nl/zorgservice. Would you still prefer to go to a care provider Univé has no agreements with? While this is possible, you will probably have to pay a portion of the costs yourself. Costs are reimbursed up to, as a maximum, the rates specified in the Lijst maximale vergoedingen niet-gecontracteerde zorgaanbieders VGZ 2012 (2012 VGZ List of Maximum Reimbursements for Non-Contracted Care Providers). If no purchasing rates have been determined, the costs will be reimbursed up to a maximum of 80% of the statutory rates. An exception to this is specialist mental healthcare (GGZ). If the mental healthcare you receive is provided by an institution with which we have not concluded an agreement, the costs will be reimbursed up to a maximum of 60% of the statutory rates.

You can find more information in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers' and our policy conditions.

As regards the care to which reimbursement (restitution) applies, you are entitled to reimbursement of the costs of care up to a maximum of the statutory rates. If no statutory rates apply, the costs will be reimbursed up to a maximum of the reasonable market price current in the Netherlands.

Compulsory excess

A compulsory excess of € 220 applies to the basic insurances for insured persons aged 18 and older. The excess does not apply to expenses incurred for visits to a general practitioner, 'care programmes' (multi-disciplinary care), obstetric care, maternity care, preferred medications designated by us, care aids on loan, follow-up checks for kidney or liver donors. The foregoing is subject to changes in legislation.

Higher excess, lower premium

You can voluntarily increase your compulsory excess to € 320, € 420, € 520, € 620 or € 720. The benefit of doing so is that you will then pay a lower premium for your basic insurance. The higher your voluntary excess, the lower your premium.

Preferred, accredited or contracted care

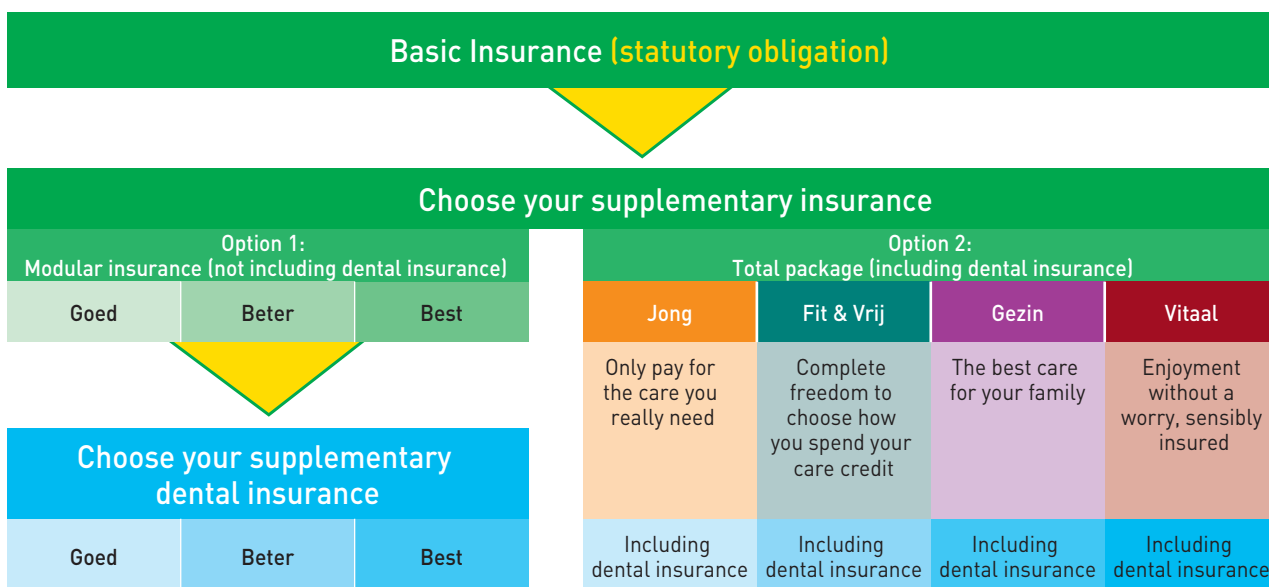
Please note! Preferred, accredited or contracted care may also be covered by your supplementary insurance package. This is indicated in the overview. If you make use of non-contracted, non-accredited or non-preferred care providers you will not be reimbursed or will be reimbursed for a lower amount. You can find more information in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers' and our policy conditions.

Budgets




An explanation of budgets within supplementary insurance is provided on page 15.

Explanation of icons used

Univé wishes to make it as easy as possible for you to compare the available packages. Icons have therefore been placed next to all budgets and important reimbursements.





Univé Modular insurances

Overview of health insurance reimbursements		Supplementary insurance Modular			
		Basic insurance	Extra Zorg polis Goed	Extra Zorg polis Beter	Extra Zorg polis Best
	Alternative care				
	a budget to spend on the care types specified below: - Treatments and consultations (by a doctor or preferred care provider) - Homeopathic and/or anthroposophic medicines		€ 300 per year	€ 500 per year	€ 800 per year
	Contraceptives				
	e.g. the contraceptive pill, birth control implant (Implanon rod), intrauterine contraceptive device (coil), ring or diaphragm up to the age of 21. This also applies to insured persons from the age of 21 using contraceptives to treat endometriosis or menorrhagia (for anaemia)	full amount (personal contribution is payable for some contraceptives)			
	e.g. the contraceptive pill, birth control implant (Implanon rod), intrauterine contraceptive device (coil), ring or diaphragm from 21 years of age		full amount (personal contribution is payable for some contraceptives)	full amount (personal contribution is payable for some contraceptives)	
	Audiological care				
	examination of auditory function, hearing aid advice	full amount			
	Delivery and maternity care				
	fertility consultation (preconception care)	full amount			
	Delivery				
	at home or in a maternity care hotel	full amount			
	inpatients' or outpatients' care (without medical necessity)	€ 193 per day (€ 225 minus € 32 for the personal contribution to maternity care in a hospital)		full amount	
	inpatients' or outpatients' care (with medical necessity)	full amount			
	Maternity care				
	at home or in a maternity care hotel	max. 10 days (a personal contribution of € 4 per hour applies)		€125 reimbursement of the personal contribution	full reimbursement of the personal contribution
	in a hospital (without medical necessity)	max. 10 days (a personal contribution of € 16 per day for both mother and child applies)		€125 reimbursement of the personal contribution	full reimbursement of the personal contribution
	in a hospital (with medical necessity)	full amount			
	after-care of mother and newly born			6 hours divided over 2 days	12 hours divided over 4 days
	Univé maternity package			full amount	full amount
	Breast feeding				
	lactation consultation			€ 50 per delivery	€ 75 per delivery
	rent of an electrical breast pump in the event of the admission of an ill baby			€ 110 per delivery	€ 110 per delivery

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Overview of health insurance reimbursements		Supplementary insurance Modular		
		Basic insurance	Extra Zorg polis Goed	Extra Zorg polis Beter
	Care relating to movement			
	a budget to spend on the care types specified below:			
	- physiotherapy, oedema therapy and Cesar/Mensendieck remedial therapy			
	- chronic disorders, insured persons up to the age of 18	full amount (with prior permission ¹)	€ 1,000 per year; for non-contracted physiotherapists, remedial therapists and occupational therapists the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	€ 1,000 per year; for non-contracted physiotherapists, remedial therapists and occupational therapists the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.
	- chronic disorders, insured persons from the age of 18	full amount as from the 21 st treatment session (with prior permission ¹)		
	- non-chronic disorders, insured persons up to the age of 18	18 treatment sessions per year		
	- non-chronic disorders, insured persons from the age of 18			
	- pelvic physiotherapy to treat urine incontinence, insured persons from the age of 18	the first 9 treatment sessions		
	- occupational therapy	10 hours per year		
	- alternative movement-related therapy (by a preferred care provider): chiropractic, osteopathy, manual therapy E.S., manual and orthomane therapy, craniocervical therapy, haptotherapy, Van Dixhoorn breathing and relaxation therapy			
	Glasses and contact lenses			
	contact lenses and/or glasses lenses of the appropriate corrective strength with frames where applicable		€ 100 per 3 year	€ 150 per 3 year
	Care abroad			
	urgent care while on holiday and during a temporary stay abroad	full amount based on market rates in the Netherlands	full amount	full amount
	non- urgent care while abroad (with prior permission ²)	full amount based on market rates in the Netherlands		
	repatriation by the Univé Alarm Centre		full amount	full amount
	Circumcision			
	medically necessary circumcision (with prior permission ¹)		€ 600	€ 600
	Dietary advice			
	the provision of information about diet and eating habits for a medical purpose			€ 250 per year; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.
	dietary advice as part of a care programme	full amount		
	Care for dyslexics			
	care in connection with severely dyslexic children attending primary school to whom initial care is given in 2012 at the age of 7, 8, 9, 10 or 11.	full amount		
	Genetic testing			
	examination to identify and investigate possible hereditary defects	full amount		

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Univé Modular insurances

		Supplementary insurance Modular		
Overview of health insurance reimbursements	Basic insurance	Extra Zorg polis Goed	Extra Zorg polis Beter	Extra Zorg polis Best
Pharmaceutical care (medicines)				
medicines listed in Appendix 1 of the Healthcare Insurance Regulations and the Univé Pharmaceutical Care Regulations (with prior permission ²)	full amount (personal contribution is payable for some contraceptives).			
diet preparations (with prior permission ¹)	full amount			
Dentures				
removable full dentures (including technician's costs) (with prior permission ²)	75%		full reimbursement of the personal contribution	full reimbursement of the personal contribution
removable dentures on implants (including technician's costs) for seriously shrunken, toothless jaws (with prior permission ¹)	full amount (a personal contribution of € 125 per jaw applies)		full reimbursement of the personal contribution	full reimbursement of the personal contribution
 Skin treatments				
a budget to spend on the care types specified below: - acne treatment - camouflage therapy - hair removal		€ 300 per year	€ 500 per year	€ 700 per year
General practitioner care				
this also includes: advice relating to health provided by the Univé Gezondheidslijn, assistance in stopping smoking and preconception care (fertility consultation)	full amount			
 Care aids				
care and bandaging aids in accordance with the Healthcare Insurance Regulations and the Univé Pharmaceutical Care Aids Regulations (with prior permission ²)	full amount (a personal contribution and/or a maximum reimbursement amount applies to some care aids)			
a budget to spend on statutory contributions/personal payments or extras associated with the care aids specified below: - audiological care aids - breast prosthesis, items used following mastectomy - wigs - support pessary			€ 250 per year	€ 500 per year
In vitro fertilisation (IVF) and other fertility treatments				
in vitro fertilisation (IVF)	first, second and third attempt			
other fertility treatments	full amount			
Multi-disciplinary care				
multi-disciplinary care for diabetes, COPD and cardiovascular risk management ('care programmes')	full amount			
Speech therapy				
treatment or improvement of speech or ability to speak	full amount			
 Informal care				
informal care broker (by a contracted care provider)		€ 250 per year	€ 500 per year	€ 750 per year
substitute informal care (by a contracted care provider)		4 days per year	9 days per year	14 days per year
Specialist medical care				
this also includes: care provided by a thrombosis service, a second opinion, kidney dialysis, necessary treatment at home and assistance in stopping smoking (with prior permission ²)	full amount			

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Overview of health insurance reimbursements		Basic insurance	Supplementary insurance Modular		
			Extra Zorg polis Goed	Extra Zorg polis Beter	Extra Zorg polis Best
Oral care					
dental care (including implants, if necessary and technician's costs) and orthodontic care on specific medical grounds (with prior permission ¹)		full amount (a personal contribution may apply)			
dental care for insured persons up to the age of 18 with the exception of crowns, bridges and orthodontic care		full amount			
crowns, bridges and implants (including technician's costs) for insured persons up to the age of 18 (with prior permission ¹)		full amount, for the purpose of replacing one or more permanent incisors or canines that have not developed or are missing on account of an accident			
crowns (with implants, if medically necessary) and bridges required as the direct consequence of an accident for insured persons between the ages of 18 and 22 (with prior permission ¹)				full amount	full amount
dental surgery by a dental surgeon for insured persons aged 18 and older with the exclusion of fitting implants, treatment of gums and simple extractions		full amount			
Laser eye treatment					
laser eye treatment/lens implant					€ 500 once-only
Plastic and/or reconstructive surgery					
on specific medical grounds (with prior permission ¹)		full amount			
abdominal wall surgery (with prior permission ¹)		full amount, on specific medical grounds			€ 2,500
eyelid correction (with prior permission ¹)		full amount, on specific medical grounds			€ 950
Prevention					
a budget to spend on the care types specified below: healthy lifestyle - training courses (incl. pregnancy, coping with illnesses or disorders) - first-aid course - reanimation course - health test - weight consultant advice and assistance - Sports Medical Advice - incontinence care (by a contracted care provider) - menopause care vaccinations - preventative vaccinations and medicines in connection with a holiday			€ 200 per year	€ 400 per year	€ 500 per year
Psychologische zorg					
primary psychological care. This care is also understood to include: the prevention of depression and problematic alcohol use, the prevention of anxiety disorders based on cognitive behavioural therapy, mindfulness based cognitive therapy (MBCT) and the treatment of mild to moderate depression and anxiety disorders		5 sessions per year (a personal contribution of € 20 per session applies. A personal contribution of € 50 applies to online treatment.)		€ 120 per year; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	€ 360 per year; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.


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		Supplementary insurance Modular		
Overview of health insurance reimbursements	Basic insurance	Extra Zorg polis Goed	Extra Zorg polis Beter	Extra Zorg polis Best
specialist mental healthcare	full amount (a personal contribution applies to insured persons aged 18 and older)			
Rehabilitation				
this also includes: oncological rehabilitation; quick scan	full amount			
Sterilisation				
sterilisation of a man			€ 800	€ 800
sterilisation of a woman			€ 1,250	€ 1,250
Stopping smoking (medication)				
medication to support a stop-smoking programme			€ 115, once-only	€ 115, once-only
Tissue and organ transplants				
if the transplant is carried out in an EU or EEA Member State	full amount (including costs incurred by the donor)			
A stay				
convalescent home/care hotel (by a contracted care provider)		€ 100 per day, max. € 1,000 per year	€ 100 per day, max. € 1,500 per year	€ 100 per day, max. € 2,000 per year
hospice (by an accredited care provider)		€ 30 per day	€ 30 per day	€ 30 per day
hospital, psychiatric hospital or rehabilitation centre	full amount (a personal contribution for specialist mental healthcare (GGZ) applies to insured persons aged 18 and older)			
Ronald McDonald House/family house		€ 300 per year	€ 400 per year	€ 600 per year
Transport				
ambulance transport	full amount			
seated patient transport on specific medical grounds (with prior permission ¹), by:				
- private car	€ 0.30 per km (a personal contribution of € 93 per year applies)			
- public transport or taxi transport	full amount (a personal contribution of € 93 per year applies)			
- taxi transport (by a contracted transport company) or private transport in connection with an organ transplant		taxi: full amount; private car: € 0.30 per km	taxi: full amount; private car: € 0.30 per km	taxi: full amount; private car: € 0.30 per km
taxi transport to and from work (by contacted transport company)		€ 350 per year	€ 350 per year	€ 350 per year
Foot treatments				
a budget to spend on the care types specified below: - foot treatment for diabetics or rheumatic feet - podotherapy - arch supports		€ 100 per year	€ 300 per year	€ 500 per year
Care for oncological patients				
oncological rehabilitation	full amount			
<i>Herstel en Balans</i> (Recovery and Balance) rehabilitation programme		€ 800 per diagnose	€ 800 per diagnose	€ 1,000 per diagnosis



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Reimbursement of oral care		Basic insurance	Supplementary insurance Dental insurance		
			Tand Goed	Tand Beter	Tand Best
 Tandheelkundige zorg vanaf 18 year	dental care, with the exception of orthodontic care and general anaesthesia (including material costs and the cost of a dental technician)		80% up to max. € 250 per year	80% up to max. € 500 per year	80% up to max. € 1,000 per year
Orthodontic care					
	up to the age of 22			€ 1,500 for the entire term of the insurance	€ 2,500 for the entire term of the insurance
	from the age of 22			€ 500 for the entire term of the insurance	€ 1,500 for the entire term of the insurance

Useful for everyone

Univé's extras

At Univé, you enjoy the benefits of good health insurance. We also offer many handy extras, however, such as an online pharmacy and special care programmes.

Univé Apotheek

The Univé Apotheek (Online Pharmacy) means you no longer need to go out to get your medicines, as you can simply order them from the comfort of your home. If you would like to make use of our online pharmacy, visit www.unive.nl.

Univé Zorgbemiddeling

If you need to wait for care for a long time, our Zorgadvies en Bemiddeling (Care Advice and Mediation) Department will assist you in finding another care provider. We will also find you a new general practitioner or dentist if you relocate. You can reach us through zorgbemiddelaar@unive.nl.

Univé Zorgprogramma's

It is important for different kinds of care to link together properly and easily, especially for insured persons with a chronic condition. The Univé Care Programmes can arrange a great deal for you. Call our Client Service Desk for more information at +31(0)800 - 023 47 63 (free of charge).

Univé Vakantiedokter

If you become ill abroad, you can obtain medical advice from the Univé Vakantiedokter (VGZ Holiday Doctor).

We also offer assistance in finding a doctor or a hospital near your holiday accommodation. The Univé Vakantiedokter is available night and day +31(0)72 - 527 72 52 (regular call costs).

Univé Alarmcentrale

If you become ill abroad and require a stay of at least one night in a hospital, you are obliged to contact staff of the Univé Alarmcentrale (Univé Alarm Centre). They will then inform you of what needs to be arranged and will also determine which expenses are or are not insured. The Univé Alarmcentrale can be contacted day and night on +31(0)40 - 297 57 50 (regular call costs).




Univé Gezondheidslijn

If you have a question about your health or would like to obtain reliable medical advice, you can call the nurses of the Univé Gezondheidslijn (Univé Health Line). They are available 24 hours a day at +31(0)72 - 527 72 52 (regular call costs).

Univé Kraamzorg

To apply for maternity care and/or a maternity care package, simply call the central number of Univé Kraamzorg (Univé Maternity Care): +31(0)800 - 899 80 99 (free).




Overview of health insurance reimbursements		Supplementary insurance (Health and Dental)			
		Total packages			
Basic insurance		Jong	Fit & Vrij	Gezin	Vitaal
	Alternative care				
	a budget to spend on the care types specified below: - treatments and consultations (by a doctor or preferred care provider) - homeopathic and/or anthroposophic medicines	€ 200 per year	part of the package	€ 300 per year	€ 300 per year
	Contraceptives				
	e.g. the contraceptive pill, birth control implant (Implanon rod), intrauterine contraceptive device (coil), ring or diaphragm up to the age of 21. This also applies to insured persons from the age of 21 using contraceptives to treat endometriosis or menorrhagia (for anaemia)				
	e.g. the contraceptive pill, birth control implant (Implanon rod), intrauterine contraceptive device (coil), ring or diaphragm from 21 years of age	full amount (personal contribution is payable for some contraceptives)	part of the package (personal contribution is payable for some contraceptives)	full amount (personal contribution is payable for some contraceptives)	
	Audiological care				
	examination of auditory function, hearing aid advice	full amount			
	Delivery and maternity care				
	fertility consultation (preconception care)	full amount			
	Delivery				
	geboortetENS (device to ease the pain of labour and delivery)			€ 80, once only	
	at home or in a maternity care hotel	full amount			
	inpatients' or outpatients' care (without medical necessity)	€ 193 per day (€ 225 minus € 32 for the personal contribution to maternity care in a hospital)		full amount	
	inpatients' or outpatients' care (with medical necessity)	full amount			
	Maternity care				
	at home or in a maternity care hotel	max. 10 days (a personal contribution of € 4 per hour applies)		full reimbursement of the personal contribution	
	in a hospital (without medical necessity)	max. 10 days (a personal contribution of € 16 per day for both mother and child applies)		full reimbursement of the personal contribution	
	in a hospital (without medical necessity)	full amount			
	deluxe maternity care			15 hours Univé	
	Univé maternity package			full amount	
	adoption reimbursement			€ 300 per adopted child	
	Breast feeding				
	lactation consultation			€ 100 per delivery	
	rent of an electrical breast pump in the event of the admission of an ill baby			€ 110 per delivery	

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Univé Total Packages

		Supplementary insurance (Health and Dental) Total packages			
Overview of health insurance reimbursements	Basic insurance	Jong	Fit & Vrij	Gezin	Vitaal
 Care relating to movement					
a budget to spend on the care types specified below: - physiotherapy, oedema therapy and Cesar/ Mensendieck remedial therapy		€ 600 per year; for non-contracted physiotherapists, remedial therapists and occupational therapists the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	part of the package; for non-contracted physiotherapists, remedial therapists and occupational therapists the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	€ 600 per year; for non-contracted physiotherapists, remedial therapists and occupational therapists the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	€ 1,000 per year; for non-contracted physiotherapists, remedial therapists and occupational therapists the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.
- chronic disorders, insured persons up to the age of 18	full amount (with prior permission ¹)				
- chronic disorders, insured persons from the age of 18	full amount as from the 21 st treatment session (with prior permission ¹)				
- non-chronic disorders, insured persons up to the age of 18	18 treatment sessions per year				
- non-chronic disorders, insured persons from the age of 18					
- pelvic physiotherapy to treat urine incontinence, insured persons from the age of 18	The first 9 treatment sessions				
- occupational therapy	10 hours per year				
- alternative movement-related therapy (by a preferred care provider): chiropractic, osteopathy, manual therapy E.S., manual and orthomaneal therapy, craniosacral therapy, haptotherapy, Van Dixhoorn breathing and relaxation therapy					
 Glasses and contact lenses					
contact lenses and/or glasses lenses of the appropriate corrective strength with frames where applicable		€ 150 every 3 years	part of the package, max. reimbursement € 150 every 3 years	€ 150 every three years (€ 200 every two years for children up to the age of 18)	€ 150 every 3 years
Care abroad					
urgent care while on holiday and during a temporary stay abroad	full amount based on market rates in the Netherlands	full amount	full amount	full amount	full amount
non-urgent care while abroad (with prior permission ²)	full amount based on market rates in the Netherlands				
repatriation by the Univé Alarm Centre		full amount	full amount	full amount	full amount
Circumcision					
medically necessary circumcision (with prior permission ¹)				€ 600	€ 600
Dietary advice					
the provision of information about diet and eating habits for a medical purpose					€ 250 a year; for non-contracted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.
dietary advice as part of a care programme	full amount				
Care for dyslexics					
care in connection with severely dyslexic children attending primary school to whom initial care is given in 2012 at the age of 7, 8, 9, 10 or 11	full amount				
Genetic testing					
examination to identify and investigate possible hereditary defects full amount	full amount				

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		Supplementary insurance (Health and Dental) Total packages			
Overview of health insurance reimbursements	Basic insurance	Jong	Fit & Vrij	Gezin	Vitaal
Pharmaceutical care (medicines)					
medicines listed in Appendix 1 of the Healthcare Insurance Regulations and the Univé Pharmaceutical Care Regulations (with prior permission ²)	full amount (personal contribution is payable for some medicines)				
diet preparations (with prior permission ¹)	full amount				
Family assistance					
domestic help in the event of sickness, accidents or hospital admission (by a contracted care provider)				10 hours per year	
Skin treatments					
 a budget to spend on the care types specified below: - acne treatment - camouflage therapy - hair removal		€ 300 per year	part of the package	€ 500 per year	€ 500 per year
General practitioner care					
this also includes: advice relating to health provided by the Univé Gezondheidslijn, assistance in stopping smoking and preconception care (fertility consultation)	full amount				
Care aids					
care and bandaging aids in accordance with the Healthcare Insurance Regulations and the VGZ Pharmaceutical Care Aids Regulations (with prior permission ²)	full amount (a personal contribution and/or a maximum reimbursement amount applies to some care aids)				
 a budget to spend on statutory contributions/ personal payments or extras associated with the care aids specified below: - audiological care aids - breast prosthesis, items used following mastectomy - wigs - support pessary - pad and buzzer for children aged 7 to 18			part of the package	€ 250 per year	€ 350 per year
			not applicable		not applicable
In vitro fertilisation (IVF) and other fertility treatments					
in vitro fertilisation (IVF)	first, second and third attempt				
other fertility treatments	full amount				
Child care					
for children up to and including the age of 12 (by a contracted care provider)				24 hours per year	
Multi-disciplinary care					
multi-disciplinary care for diabetes, COPD and cardiovascular risk management ('care programmes')	full amount				
Speech therapy					
treatment or improvement of speech or ability to speak	full amount				
Informal care					
 informal care broker (by a contracted care provider)			part of the package	€ 500 per year	€ 750 per year
substitute informal care (by a contracted care provider)			part of the package	9 days per year	9 days per year
Specialist medical care					
this also includes: care provided by a thrombosis service, a second opinion, kidney dialysis, necessary treatment at home and assistance in stopping smoking (with prior permission ²)	full amount				
Laser eye treatment					
laser eye treatment/lens implant			part of the package		

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Univé Total Packages

		Supplementary insurance (Health and Dental) Total packages			
Overview of health insurance reimbursements	Basic insurance	Jong	Fit & Vrij	Gezin	Vitaal
Plastic and/or reconstructive surgery					
on specific medical grounds (with prior permission ¹)	full amount				
abdominal wall surgery (with prior permission ¹)	full amount, on specific medical grounds		part of the package		
eyelid correction (with prior permission ¹)	full amount, on specific medical grounds		part of the package		€ 950
protruding ear correction for insured persons up to the age of 18			not applicable	€ 1,500	
Preventie					
a budget to spend on the care types specified below: healthy lifestyle - training courses (incl. pregnancy, coping with illnesses or disorders) - first-aid course - reanimation course - health test - weight consultant advice and assistance - Sports Medical Advice - incontinence care (by a contracted care provider) - menopause care examination - medical examination for special driving licences (B or BE) vaccinations - flu vaccination - preventative vaccinations and medicines in connection with a holiday		€ 200 per year	part of the package	€ 400 per year	€ 500 per year
		not applicable	not applicable		
		not applicable	not applicable	not applicable	
		not applicable		not applicable	
Univé VrijZeker					
prevention of sexually transmitted diseases (by a contracted care provider)		once a year			
condoms (can be ordered from www.nationale-apotheek.nl)		€ 20 per year			
Psychological care					
primary psychological care. This care is also understood to include: the prevention of depression and problematic alcohol use, the prevention of anxiety disorders based on cognitive behavioural therapy, mindfulness based cognitive therapy (MBCT) and the treatment of mild to moderate depression and anxiety disorders	5 sessions per year (a personal contribution applies of € 20 per session or of € 50 per year in the case of online treatment)	€ 240 a year; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	part of the package; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	€ 240 a year; € 360 for children up to age 18; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.	€ 240 a year; for non-contacted care providers the maximum reimbursement equals 80% of the average contracted rates. The maximum reimbursement rates can be found in the '2012 Univé List of Maximum Reimbursements for Non-Contracted Care Providers'.
neurofeedback (for ADHD and ADD)				€ 1,000 per year	
specialist mental healthcare	full amount (a personal contribution applies to insured persons aged 18 and older)				
Rehabilitation					
this also includes: oncological rehabilitation; quick scan	full amount				
Sterilisation					
sterilisation of a man			part of the package	€ 800	
sterilisation of a woman			part of the package	€ 1,250	

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		Supplementary insurance (Health and Dental) Total packages			
Overview of health insurance reimbursements	Basic insurance	Jong	Fit & Vrij	Gezin	Vitaal
Stopping smoking (medication)					
medication to support a stop-smoking programme		€ 115, once-only	part of the package, max. reimbursement of € 115 per day	€ 115, once-only	€ 115, once-only
Tissue and organ transplants					
if the transplant is carried out in an EU or EEA Member State	full amount (including costs incurred by the donor)				
A stay					
convalescent home/care hotel (by a contracted care provider)			part of the package, max. reimbursement of € 100 per day	€ 100 per day, max. € 1,000 per year	€ 100 per day, max. € 1,000 per year
hospice (by an accredited care provider)		€ 30 per day	part of the package, max. reimbursement of € 30 per day	€ 30 per day	€ 30 per day
hospital, psychiatric hospital or rehabilitation centre	full amount (a personal contribution for specialist mental healthcare (GGZ) applies to insured persons aged 18 and older)				
Ronald McDonald House/family house				€ 400 per year	€ 400 per year
therapeutic holiday camp for insured persons up to the age of 18				€ 300 per year	
Transport					
ambulance transport	full amount				
seated patient transport on specific medical grounds (with prior permission ¹), by:					
- private car	€ 0,30 per km (a personal contribution of € 93 per year applies)				
- public transport or taxi transport	full amount (a personal contribution of € 93 per year applies)				
- taxi transport (by a contracted transport company) or private transport in connection with an organ transplant		taxi: full amount; private car: € 0,30 per km	part of the package, taxi: up to a maximum of the budget, private car: € 0,30 per km	taxi: full amount, private car: € 0,30 per km	taxi: full amount, private car: € 0,30 per km
Foot treatments					
a budget to spend on the care types specified below: - foot treatment for diabetics or rheumatic feet - podotherapy - arch supports			part of the package	€ 300 per year	€ 300 per year
Care for oncological patients					
oncological rehabilitation	full amount				
<i>Herstel en Balans</i> (Recovery and Balance), rehabilitation programme		€ 800 per diagnose	part of the package	€ 800 per diagnose	€ 800 per diagnose
Dental and orthodontic care in special cases					
dental care (including implants and technician's costs) and orthodontic care on specific medical grounds (with prior permission ¹)	full amount (a personal contribution may apply)				

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Univé Total Packages

Overview of health insurance reimbursements		Supplementary insurance (Health and Dental) Total packages				
		Basic insurance	Jong	Fit & Vrij	Gezin	Vitaal
Dental care for children up to the age of 18						
dental care for insured persons up to the age of 18 with the exception of crowns, bridges and orthodontic care	full amount					
crowns, bridges and implants (including technician's costs) for insured persons up to the age of 18 (with prior permission ¹)	full amount, if this is to replace one or more permanent incisors or canines that have not developed or are missing as the direct consequence of an accident					
Dental care for insured persons aged 18 and older						
dental surgery by a dental surgeon for insured persons aged 18 and older with the exclusion of fitting implants, treatment of gums and simple extractions	full amount					
crowns (with implants, if medically necessary) and bridges required as the direct consequence of an accident (with prior permission ¹)		full amount		full amount for persons up to the age of 22		
dental care, with the exception of orthodontic care and general anaesthesia (including material costs and the cost of a dental technician)		80% up to max. € 500 per year	part of the package, max. reimbursement of 80% up to € 500 per year	80% up to max. € 500 per year	80% up to max. € 500 per year	
Dentures for persons aged 18 and older						
removable full dentures (including technician's costs) (with prior permission ²)	75%		reimbursement of the personal contribution part of the maximum reimbursement for dental care for insured persons from the age of 18	full reimbursement of the personal contribution	full reimbursement of the personal contribution	
removable dentures on implants (including technician's costs) for seriously shrunken, toothless jaws (with prior permission ¹)	full amount (a personal contribution of € 125 per jaw applies)			full reimbursement of the personal contribution	full reimbursement of the personal contribution	
Orthodontische zorg						
up to the age of 22				80% up to max. € 2,500 for the entire term of the insurance		
from the age of 22		€ 350 for the entire term of the insurance	part of the maximum reimbursement for dental care for insured persons from the age of 18	€ 350 for the entire term of the insurance		

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Budgets

Are you opting for a supplementary insurance policy? If so, Univé offers you freedom and convenience in your reimbursements.

This is because Univé has grouped the available treatments, which allows you to see at a glance which care is reimbursed by Univé. There is a maximum reimbursement for each treatment group. We call this a budget.

You decide yourself which treatment you 'spend' your budget on. This allows you to make the best possible use of your reimbursement amount. Budgets are available for, among other things, prevention, movement-related care, foot treatments and care aids. You can find these budgets in the reimbursements overview.

Univé Fit & Vrij Package

An annual care credit of € 1,000 applies to the Univé Fit & Vrij Package. This € 1,000 care credit can be spent on care listed under the Fit & Vrij 'part of the package' column. A maximum amount within this € 1,000 care credit is allocated to glasses/lenses, medication to support a stop-smoking programme and dental care. Additionally, a maximum amount per day applies to a small number of reimbursements. You can find these amounts in the reimbursements overview.

If you don't use up the entire amount for glasses/lenses, support medication for stopping smoking and/or dental care, or none of it at all, you can use the amount remaining for other care in the Univé Fit & Vrij Pakket.

Reimbursement Overview

Further information

Our website

www.unive.nl

Our telephone number

Client Service: 0800 – 023 47 63 (free)

Available

Mondays to Fridays from 08.00 to 21.00

Saturdays from 09.00 to 13.00

Our postal address

Univé

Postbus 445

5600 AK Eindhoven, The Netherlands

Our complaints procedure

Do you have any complaints regarding your healthcare insurance?

Please visit www.unive.nl where you will find an explanation of our complaints procedure.

This reimbursement overview provides a concise summary of the Univé Zorg Samen polis and supplementary insurances. Additional conditions, such as consent requirements, necessary referrals and authorised care providers are specified in the 2012 policy conditions. If you require a certain type of care, we recommend you first read the policy conditions. You can find these on www.unive.nl or by telephoning our Client Service.



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