

All covers of our healthcare insurance policies at a glance

Reimbursement Table 2021

Basic Cover

Univé Zorg Select policy

Modular packages

Aanvullend Goed

Aanvullend Beter

Aanvullend Best

Dental packages

Tand Ongevallen

Tand Goed

Tand Beter

Tand Best

Modules

Fysio 9 or 18

Tand 250 or 500

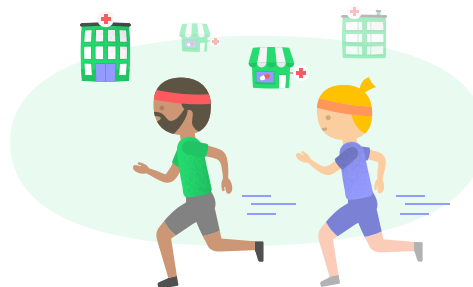
Abroad

Reference guide

Univé offers three basic insurance policies, each with their own supplementary insurance policies. This reimbursement table concerns the Univé Zorg Select policy and the associated supplementary insurance policies. Please find more information on our healthcare insurance policies on unive.nl/zorgverzekering.

Univé Zorg Select policy

The Univé Zorg Select policy offers a very affordable premium. You can also quickly and conveniently organise all your insurance affairs online. You can select one of many contracted healthcare providers, also near you, at full reimbursement. Some care is subject to a mandatory or voluntary excess and/or a personal contribution.



Univé Zorg Select policy

In-kind policy

100%

Contracted healthcare provider:
maximum reimbursement 100%

65%

Non-contracted healthcare provider:
maximum reimbursement 65% of the
average contracted rate

We have made agreements with
many healthcare providers in your area

For some medical aids, you can choose
from a limited number of contracted
healthcare providers

Policy Conditions

This table is a summary of the reimbursements. Supplementary conditions are set out in the 2021 policy conditions. These state details about, for example, the conditions your healthcare provider must comply with, for which items you need to request our permission, and how and for which healthcare you need a referral. If you need healthcare, we recommend first consulting these policy conditions. Please find all conditions on unive.nl/zorgverzekering/documenten.

Reimbursement Univé Zorg Select policy

In the reimbursement table, a ● indicates the type of care that is reimbursed under the Univé Zorg Select policy. Your reimbursement depends on your choice of healthcare provider, your excess and any personal contribution or maximum reimbursement.

Excess

For some healthcare types in the basic cover, the first € 385 spent are charged to you. This is referred to as the statutory excess. Additionally, you may have selected a voluntary excess. The excess does not apply for general practitioner care, obstetric care and maternity care, nursing and care, the quit-smoking programme and medications on our preferred list.

Personal contribution or maximum reimbursement

Sometimes healthcare is subject to a personal contribution. This means having to pay some of the cost yourself. Does a personal contribution or maximum reimbursement apply? Then this is listed in the reimbursement table.

Cover supplementary insurance policies

We will reimburse the costs up to a maximum of the statutory rates applicable in the Netherlands. If no statutory rates are available, we will reimburse up to the market-level rates.

For some healthcare items, we concluded contracts with certain healthcare providers. In that case, you will be reimbursed at the rate we have agreed with the healthcare provider. This may also concern preferred or accredited healthcare. This is indicated in this reimbursement table. If you are making use of non-contracted, non-accredited or non-preferred healthcare providers for treatment, please take into consideration that you will likely have to pay all or part of the bill yourself.

Visit unive.nl/zorgverzekering/marktconforme-tarieven for an explanation of the average contracted rate and the market-level rate.

Easily find a healthcare provider

1. Please refer to unive.nl/zorgzoeker
2. Search by healthcare type or name of your healthcare provider
3. Check if the healthcare provider has a contract with us for the required healthcare.
4. Select your healthcare provider

Per year = per calendar year

Does the reimbursement table state 'per year'? Then this means 'per calendar year'. A calendar year starts on 1 January and ends on 31 December.

Select your insurance policy

Step 1: select your basic cover

Univé Zorg Select policy

In-kind policy

100%

Contracted healthcare provider:
maximum reimbursement 100%

We have made agreements with
many healthcare providers in your area

65%

Non-contracted healthcare provider:
maximum reimbursement 65% of the
average contracted rate

For some medical aids, you can choose
from a limited number of contracted
healthcare providers

Step 2: select your supplementary insurance policy/policies

Modular packages (excluding dental care)

Aanvullend Goed

Insured for the most necessary care,
including emergency care abroad,
convalescence home and
9 physiotherapy sessions.

Aanvullend Beter

Higher reimbursements, such as
16 physiotherapy sessions, and
reimbursement for childbirth and
maternity care and free spectacles.

Aanvullend Best

Highest reimbursements, such as
20 physiotherapy sessions plus cover
for eye laser surgery and medical
plastic surgery such as eyelid and
abdominal wall correction.

Dental packages (can be taken out separately or in combination with a modular package)

Tand Ongevallen

✓ Dental costs resulting
from an accident:
€ 10,000 per accident

Tand Goed

✓ Dental costs
resulting from an
accident:
€ 10,000 per accident

✓ Oral care: € 250
per year

- 100% periodical
check-up (C11) and
problem-specific visit
(C13)
- 80% other dental care

Tand Beter

✓ Dental costs resulting
from an accident:
€ 10,000 per accident

✓ Oral care: € 500
per year

- 100% periodical
check-up (C11) and
problem-specific visit
(C13)
- 80% other dental care

✓ Orthodontic care

- up to age 18: € 1,500
- from age 18: € 500

Tand Best

✓ Dental costs
after accident:
€ 10,000 per accident

✓ Oral care: €1,000
per year

- 100% periodical
check-up (C11) and
problem-specific visit
(C13)
- 80% other dental care

✓ Orthodontic care:

- up to age 18: €2,500
- from age 18: €1,500

Loose modules

Fysio 9 and 18

Tand 250 and 500

Abroad

9 or 18 sessions per year

75% up to a maximum of € 250 or € 500

Urgent medical care during holiday and repatriation

Modular packages

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|--|--|--|--|--|
| | | Goed | Beter | Best |
| Alternative care | | | | |
| A budget to be spent on the healthcare types listed below: - treatments and visits (by preferred care provider). This also includes alternative exercise therapy, such as osteopathy or chiropractic. - homeopathic and/or antroposofic drugs. | | € 200 per year; treatments and visits are subject to a maximum reimbursement of € 40 per day | € 300 per year; treatments and visits are subject to a maximum reimbursement of € 40 per day | € 500 per year; treatments and visits are subject to a maximum reimbursement of € 40 per day |
| Contraceptives | | | | |
| Such as: contraceptive pill, contraceptive rod, coil, ring or diaphragm - up to age 21 - from age 21: only if these contraceptives are used to treat endometriosis or menorrhagia (in the case of anaemia) | ● a personal contribution applies to some of these contraceptives; the maximum personal contribution for all medicines combined is €250 per year | | | |
| From age 21: for contracted healthcare providers only | | up to the amount as set out in GVS (Medication Reimbursement System) | up to the amount as set out in GVS (Medication Reimbursement System) | up to the amount as set out in GVS (Medication Reimbursement System) |
| Audiological care | | | | |
| Hearing tests, advice on hearing aids. The audiologist informs you if you need a referral from an ENT specialist or audiology centre. | ● | | | |
| Circumcision | | | | |
| Medically necessary circumcision | ● | | | |
| Delivery and maternity care | | | | |
| Delivery | | | | |
| Pregnancy courses: - the Slimmer Zwanger (Smarter Pregnant) self-help programme. - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth) | | | € 100 per year | € 100 per year |
| Delivery at home | ● | | | |
| Delivery without medical necessity in: - a birth clinic - a hospital | ● maximum €225 per day for mother and child combined (€262 minus €37 for the personal contribution for maternity care) | | full reimbursement of the amount charged to you | full reimbursement of the amount charged to you |
| - in a hospital or birth clinic as part of integral maternity care | ● a personal contribution applies, amounting to €387.56 for mother and child combined | | | |
| Delivery in a birth clinic or hospital with medical necessity | ● | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|---|---|------------------------------|---|---|
| | | Goed | Beter | Best |
| Maternity care | | | | |
| Maternity care at home or in a birth clinic | ● maximum 10 days (a personal contribution applies, amounting to €4.60 per hour) | | €125 reimbursement of the personal contribution | full reimbursement of the personal contribution |
| Maternity care in hospital for delivery with medical necessity | ● | | | |
| Post-partum care mother and newborn, or adoption support if child is younger than 3 months | | | 6 hours | 12 hours |
| Univé birth package | | | full | full |
| Lactation | | | | |
| Lactation advice (lactation consultant) | | | € 200 per childbirth | € 200 per childbirth |
| Renting or buying electrical breast pump | | | maximum € 80, one-off | maximum €80, one-off |
| Spectacles, contact lenses, eye lasering or lens implants | | | | |
| You may choose one of the following reimbursements: | | | | |
| - spectacles from Hans Anders, Pearle, Specsavers, Eyewish or eyes + more (in accordance with Visual Aids Regulations) | | | 1 pair of singular or multi-focal spectacles from the basic range per 3 years | 1 pair of singular or multi-focal spectacles from the comprehensive range per 3 years |
| - the purchase of spectacles or contact lenses from an optician other than stated above | | | a maximum of € 50 per 3 years | a maximum of € 100 per 3 years |
| eye laser treatment/lens implants | | | | € 500, one-off |
| Abroad | | | | |
| Urgent medical care during holiday and temporary stay abroad | ● maximum the rate that is reasonable in the Netherlands (market rate). This also applies to care provided by a non-contracted care provider | full | full | full |
| Non-urgent healthcare abroad, subject to approval ¹ | ● up to the rate we would reimburse in the Netherlands | | | |
| Repatriation in the event of unforeseen care by the Univé Emergency call centre | | full | full | full |
| Preventive vaccinations and medications when travelling abroad, only with contracted healthcare providers. | | full | full | full |
| Genetic testing | | | | |
| Testing of and for hereditary conditions | ● | | | |
| Occupational therapy | | | | |
| Occupational therapy | ● 10 hours of sessions per year | 5 hours of sessions per year | 5 hours of sessions per year | 5 hours of sessions per year |
| Occupational therapy after severe COVID-19: - First 6 months - Second 6 months The government has determined that this care will be reimbursed until 1 August 2021 at the latest. In order to qualify for care after serious COVID-19, further conditions apply. More information and conditions can be found on our website. | ● 10 treatment hours ● 10 treatment hours | | | |
| Pharmaceutical care (including medications) | | | | |
| Medications listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations, in some cases subject to approval ¹ | ● a personal contribution applies to some of these medications; the maximum personal contribution for all medicines combined is €250 per year | | | |
| Diet preparations (medical food with a different form and formula than standard food), subject to approval ¹ . There are various types, including liquid nutrition and tube feeding. Partial reimbursement applies to tube feeding provided by non-contracted healthcare providers. The Pharmaceutical Healthcare Regulations apply to liquid nutrition. | ● | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|--|---|-------------------------------------|--------------------------------------|--------------------------------------|
| | | Goed | Beter | Best |
| Physiotherapy and remedial therapy | | | | |
| The number of sessions applies to: | | | | |
| <p>physiotherapy, Cesar/Mensendieck remedial therapy and oedema therapy</p> <p>Manual therapy treatments are also included. A maximum of 9 treatments per indication will be reimbursed</p> | | 9 treatments ² per year. | 16 treatments ² per year. | 20 treatments ² per year. |
| <p>Up to age 18</p> <ul style="list-style-type: none"> - chronic conditions, subject to approval¹ - non-chronic conditions | <ul style="list-style-type: none"> ● 18 sessions per year | | | |
| <p>From age 18:</p> <ul style="list-style-type: none"> - chronic conditions, subject to approval¹ - pelvic physiotherapy for urine incontinence | <ul style="list-style-type: none"> ● from the 21st treatment onwards ● the first 9 treatments | | | |
| <ul style="list-style-type: none"> - remedial therapy (walking training) for hardening of the arteries in the leg, stage 2 Fontaine | <ul style="list-style-type: none"> ● 37 treatments during a 12-month period | | | |
| <ul style="list-style-type: none"> - remedial therapy for arthrosis of hip or knee joint | <ul style="list-style-type: none"> ● 12 treatments during a maximum period of 12 months | | | |
| <ul style="list-style-type: none"> - remedial therapy for COPD from Gold class II and up <p>The number of treatments depends on classification in the GOLD groups A, B1, B2, C or D.</p> <ul style="list-style-type: none"> - the first 12 months | <ul style="list-style-type: none"> ● treatments: <ul style="list-style-type: none"> group A 5 group B1 27 groups B2, C and D 70 ● treatments: <ul style="list-style-type: none"> group A 0 group B1 3 groups B2, C and D 52 | | | |
| <ul style="list-style-type: none"> - after 12 months (per 12-month period) | | | | |
| <p>All ages:</p> <p>physiotherapy and remedial therapy after severe COVID-19:</p> <ul style="list-style-type: none"> - First 6 months - Second 6 months <p>The government has determined that this care will be reimbursed until 1 August 2021 at the latest. In order to qualify for care after serious COVID-19, further conditions apply. More information and conditions can be found on our website.</p> | <ul style="list-style-type: none"> ● 50 treatments ● 50 treatments | | | |
| Combined lifestyle intervention (GLI) | | | | |
| <p>From age 18</p> <p>A recognised programme aimed at behavioural change due to being overweight in combination with (a risk of) certain conditions or obesity</p> | <ul style="list-style-type: none"> ● | | | |
| Medical care for specific patient groups | | | | |
| <p>Healthcare specifically for vulnerable patients such as older people and people with mental impairments. Such care is provided by a specialist in geriatric medicine or in mental disabilities, healthcare psychologist or child psychologist, youth psychologist or general educationalist. This care also includes certain day treatments in a group, in a number of cases following consent¹</p> | <ul style="list-style-type: none"> ● | | | |
| Skin treatments | | | | |
| <p>A budget to be spent on the healthcare types listed below (by preferred healthcare provider):</p> <ul style="list-style-type: none"> - acne treatment - camouflage therapy - depilation | | €300 per year | € 500 per year | € 700 per year |
| General practitioner care | | | | |
| <p>This also includes counselling for quitting smoking and foot care for diabetes mellitus</p> | <ul style="list-style-type: none"> ● | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

2) Please note: Are you going to a non-contracted care provider, or are you going to a non-contracted care provider abroad that provides similar care? Then you may be required to personally pay all or some of the invoice. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers supplementary insurance' and the 'List maximum reimbursements abroad' on our website.

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|--|--|-------------------------|--|--|
| | | Goed | Beter | Best |
| Medical aids | | | | |
| Medical aids and bandaging listed in the Healthcare Insurance Regulations and the Medical Aids Regulations, in some cases subject to approval ¹ | ● some aids are subject to a personal contribution or a maximum reimbursement. For a number of medical aids, you choose from a limited number of contracted care providers | | | |
| A budget to be spent on statutory contributions/personal contributions or the following aids or extras related to these aids: - audiological aids: - statutory personal contribution from age 18 for a hearing aid or tinnitus masker - batteries, single rechargeable batteries and the relevant chargers for the hearing aids - items used after a breast amputation, mammary prosthesis - wigs or chemo beanies - prolapse pessary - hand or finger splints for temporary use (by contracted healthcare provider) - purchase or lease cost of a urination alarm for insured between age 6 and age 18 - ADL medical aids. These are tools for general daily life acts, such as small tools to wash, dry and dress yourself, going to the toilet independently or for cooking and eating. - the statutory personal contribution for insured under age 18 for spectacle glasses or filter glasses | | | € 250 per year | € 500 per year |
| | | | maximum of 2 hand or finger splints per year | maximum of 2 hand or finger splints per year |
| In-vitro fertilisation (IVF) and other fertility treatments | | | | |
| In-vitro fertilisation (IVF) for women up to age 43. Further conditions apply | ● 1st, 2nd and 3rd attempts | | | |
| Other fertility treatments (women up to age 43) | ● | | | |
| Speech therapy | | | | |
| Recovering or enhancing speech or ability to speak | ● | | | |
| Speech therapy after severe COVID-19: The government has determined that this care will be reimbursed until 1 August 2021 at the latest. In order to qualify for care after serious COVID-19, further conditions apply. More information and conditions can be found on our website. | ● | | | |
| Family care | | | | |
| Family care courses: learning to deal with a disease or condition, including asthma, COPD, diabetes, cancer or dementia | | see Prevention budget | see Prevention budget | see Prevention budget |
| Family care mediator after referral by Univé Zorgadvies en Bemiddeling | | € 250 per year | € 500 per year | € 750 per year |
| Replacement family care, applications via Univé Zorgadvies en Bemiddeling. | | 5 days per year | 10 days per year | 15 days per year |
| Specialist medical care | | | | |
| This care is subject to prior approval ¹ relating to certain treatments | ● | | | |
| Multidisciplinary care (chain healthcare) | | | | |
| Chain of care for insured persons with type 2 diabetes mellitus (DM type 2), chronic obstructive pulmonary disease (COPD), cardiovascular diseases, increased vascular risk management, asthma from the age of 16 and vulnerable elderly people | ● | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

¹ This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|---|------------------|-------------------------|----------------|---|
| | | Goed | Beter | Best |
| Plastic and/or reconstructive surgery | | | | |
| For specific medical referrals, subject to approval ¹ | ● | | | |
| - abdominal wall correction for specific referrals, subject to approval, only with contracted healthcare providers ¹ | ● | | | full |
| - upper eyelid correction for specific referrals, subject to approval, only with contracted healthcare providers ¹ | ● | | | full |
| - protruding ears correction for insured up to age 18, only with contracted healthcare providers | | | | full |
| Prevention | | | | |
| A budget to be spent on the healthcare types listed below: - courses (including managing a disease or condition) - First-Aid course - reanimation course - fall prevention - lifestyle check - medical sports advice - consults and advice for women | | €200 per year | € 400 per year | € 500 per year |
| Mental healthcare | | | | |
| Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (upon intake subject to approval ¹) | ● | | | |
| Sex therapy | | | | € 60 per session, maximum 4 sessions per year |
| Mindfulness for burn-out complaints | | € 350 per year | € 350 per year | € 350 per year |
| Rehabilitation | | | | |
| Examination, advice and treatment relating to specific referrals, subject to approval ¹ . This also includes quick scan and cancer rehabilitation | ● | | | |
| Geriatric rehabilitation | ● (max 6 months) | | | |
| Sterilisation | | | | |
| Male sterilisation (vasectomy), with contracted healthcare providers only. Alternatively, you can have it done by a general practitioner. The GP does not need to have a contract with us. | | | full | full |
| Female sterilisation, with contracted healthcare providers only | | | full | full |
| Quitting smoking | | | | |
| Quit-Smoking programme. Under the Univé Zorg Select policy, the medications may only be delivered by one of our contracted online pharmacies. | ● once per year | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|--|--|---|---|---|
| | | Goed | Beter | Best |
| Dental care/Oral care | | | | |
| Dental and orthodontic care in special cases | | | | |
| - dental care (including any implants and technology expenses) and orthodontic care in special cases, subject to approval ¹ | ● this may be subject to a personal contribution | | | |
| Dental care up to age 18 | | | | |
| - dental care, with the exception of orthodontic care - crowns, bridges or implants for specific medical indications and jaw overview photos, after permission ¹ | ● | | | |
| Maxillary surgery from age 18 | | | | |
| Specialist dental surgery (subject to approval ¹) with the exception of the insertion of dental implants, gum treatment and uncomplicated extractions | ● | | | |
| Dentures (dental prosthesis) from age 18 | | | | |
| - removable full dentures, including technology expenses, subject to approval ¹ | ● subject to a 25% personal contribution | | full reimbursement of the personal contribution | full reimbursement of the personal contribution |
| - removable full dentures on implants, including technology expenses, subject to approval ¹ | ● subject to a personal contribution of 8% (upper jaw) and 10% (lower jaw) | | full reimbursement of the personal contribution | full reimbursement of the personal contribution |
| - removable full dentures, including technology costs: standard dental prosthesis on one jaw and an implant-supported prosthesis on the other jaw | ● subject to a 17% personal contribution | | full reimbursement of the personal contribution | full reimbursement of the personal contribution |
| - rebasing and repairing your full dentures | ● subject to a 10% personal contribution of the costs | | full reimbursement of the personal contribution | full reimbursement of the personal contribution |
| Tissue and organ transplants | | | | |
| If the transplant was performed in an EU or EEA member state | ● | | | |
| Stay | | | | |
| Stay in a convalescence home/assisted accommodation (with contracted healthcare provider) possible: 1 immediately following discharge from a hospital or treatment in an independent treatment centre after full completion of your treatments 2 if your family care provider is unable to perform the work, permanently or temporarily, and there is no other option for care at home 3 if you want to recover from mental or physical overburden or burn-out. | | € 100 per day, capped at € 1,000 per year | € 100 per day, capped at € 1,500 per year | € 100 per day, capped at € 2,000 per year |
| Stay in hospice (by accredited healthcare provider) | | € 40 per day | € 40 per day | €40 per day |
| Stay in: - psychiatric or other hospital - GGZ institution, subject to approval ¹ - institution for first-line hospitalisation - rehabilitation institution (subject to approval ¹) - medical childcare centre relating to intensive childcare | ● | | | |
| Stay in a short-stay or family guest house: - when your under-age child or your partner is hospitalised - when you are required to complete two day sessions on consecutive days in a hospital located more than 40 kilometres from your home address. | | € 45 per day | € 45 per day | €45 per day |
| Stay in accommodation in Gasthuis Antoni van Leeuwenhoek Hospital or the Daniël den Hoed Family Residence if you have polyclinic treatments here. | | full | full | full |
| Nursing and care (district nurses) | | | | |
| Nursing and care without stay and nursing day care intensive childcare (possibly in the form of a personal budget (pgb)), subject to approval ¹ | ● | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

| Reimbursement Table | Basic Insurance | Supplementary insurance | | |
|--|---|--|--|--|
| | | Goed | Beter | Best |
| Transport | | | | |
| Ambulance transport | ● | | | |
| Seated transport of the patient for specific medical referrals, subject to approval ¹ , for visits, check-ups, testing and treatments based on: | | | | |
| - personal vehicle | ● €0.32 per km, subject to an annual €108 personal contribution | | | |
| - public transport or taxi | ● subject to a personal contribution of €108 per year | | | |
| - taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant | | taxi: full personal vehicle: € 0.32 per km | taxi: full personal vehicle: € 0.32 per km | taxi: full personal vehicle: € 0.32 per km |
| - Cost of stay: do you need to travel a long distance for treatment over an extended period of time? And are you eligible for reimbursement of the cost of transportation (seated transport)? Then you can opt for reimbursement of lodging expenses. This is possible if you are having treatments for at least 3 consecutive days. If you choose this reimbursement, we will not reimburse seated patient transport. | ● maximum €76.50 per night | | | |
| Nutrition advice | | | | |
| Dietetic care: information with a medical purpose about food and eating habits | ● 3 hours of sessions per year | | | 4 hours of sessions per year |
| Dietetics after severe COVID-19: - First 6 months - Second 6 months The government has determined that this care will be reimbursed until 1 August 2021 at the latest. In order to qualify for care after serious COVID-19, further conditions apply. More information and conditions can be found on our website. | ● 7 treatment hours ● 7 treatment hours | | | |
| Weight consultant | | € 50 per year | € 100 per year | € 150 per year |
| Foot treatments | | | | |
| A budget to be spent on the healthcare types listed below: - foot treatments if you have rheumatism (rheumatoid arthritis) - foot treatments if you have diabetes with care profile ¹ . In certain cases, foot care is covered for diabetes mellitus under the basic healthcare policy as part of general practitioner care. - podiatry | ● | € 100 per year | € 300 per year | € 500 per year |
| Arch supports and therapy soles | | € 70 per year | € 125 per year | € 125 per year |
| Sensory disability care | | | | |
| Multidisciplinary healthcare in the context of a visual, auditive or communicative disability | ● | | | |

If an item is marked with ● in the reimbursement table, this item is covered. You are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 65% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

Dental packages

| Reimbursement Table | Dental packages | | | |
|---|----------------------|--|--|---|
| | Accidents | Goed | Beter | Best |
| Dental care from age 18 | | | | |
| Dental care. Not covered is the cost of orthodontic care, full narcosis or sedation and whitening teeth (including technology and supplies) | | €250 per year: 100% periodical check-up (C11) and problem-specific visit (C13) and 80% other dental care | €500 per year: 100% periodical check-up (C11) and problem-specific visit (C13) and 80% other dental care | €1,000 per year: 100% periodical check-up (C11) and problem-specific visit (C13) and 80% other dental care The plan is subject to a qualification period of 12 months for partial dental prostheses and implants, crowns and bridges |
| Personal contribution removable full dentures (on implants) | | Full reimbursement of the personal contribution | Full reimbursement of the personal contribution | Full reimbursement of the personal contribution |
| Orthodontic care | | | | |
| Up to age 18 | | | €1,500 for the entire term of the insurance policy | €2,500 for the entire term of the insurance policy The plan is subject to a 12-month qualification period |
| From age 18 | | | €500 for the entire term of the insurance policy | €1,500 for the entire term of the insurance policy The plan is subject to a 12-month qualification period |
| Tand Ongevallen | | | | |
| Dental costs resulting from an accident (subject to approval ¹) | €10,000 per accident | € 10,000 per accident | € 10,000 per accident | €10,000 per accident |

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

Modules

Please find a list below of cover from the modules. Do you want to know what is reimbursed under the Univé Zorg Select policy? Please refer to the basic insurance column of the reimbursement overview for modular packages on pages 5 to 12.

| | | |
|---|--|--|
| Physiotherapy Modules Physiotherapy, Cesar/Mensendieck remedial therapy and oedema therapy treatments supplementary to reimbursement under basic cover ² | Fysio 9 9 sessions per year | Fysio 18 18 sessions per year |
| Dental Accidents Module Unexpected dental costs after an accident (subject to approval ¹) | Tand Ongevallen up to a maximum of € 10,000 per accident | |
| Dental Care Modules Dental care, with the exception of orthodontic care, general anaesthesia or sedation and bleaching teeth (including technology and supply costs) Personal contribution removable full dentures (on implants) | Tand 250 €250 per year: 100% periodical check-up (C11) and problem-specific visit (C13) and 75% other dental care Full reimbursement of the personal contribution | Tand 500 €500 per year: 100% periodical check-up (C11) and problem-specific visit (C13) and 75% other dental care Full reimbursement of the personal contribution |
| Buitenland Modules Urgent medical care during holiday and temporary stay abroad Repatriation in the event of unforeseen care by the Univé Emergency call centre | Abroad World cover | |

1) This type of care is subject to prior approval from Univé (in some cases). Please consult the policy conditions for more details.

2) Please note: Are you going to a domestic non-contracted care provider, or are you going to a non-contracted care provider abroad that provides similar care? Then you may be required to personally pay all or some of the invoice. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers supplementary insurance' and the 'List maximum reimbursements abroad' on our website.

Practical for everyone

The extra benefits of Univé

Univé allows you to benefit from the advantages of a high-quality healthcare insurance. And we offer many practical extra benefits.

Healthcare assistance

With Univé's Healthcare assistance desk via unive.nl/zorghulp, you never walk alone. In case of doubt about a doctor visit, or to find the right type of healthcare, especially if you are confronted with a waiting list. Alternatively, you can call Doctor at Hand to ask all your medical questions.

On holiday

You can make use of our Holiday Help at unive.nl/onbezorgdopvakantie. If you have any doubt about visiting a doctor, or if you need an interpreter if you need a medical visit.

Univé Emergency call centre

If you fall ill abroad and you are hospitalised for at least one night, Then you are required to contact the people of the Univé Emergency call centre. They will tell you what needs to be arranged. They will also assess which costs are covered and which are not. The Univé Emergency call centre can be reached day and night via +3140 297 57 50. The telephone number of the Univé Emergency call centre can also be found on your healthcare card.

Univé Kraamzorg

For requesting maternity care and/or a maternity package, please refer to unive.nl/vergoedingzoeker.

Univé App

With the Univé App, you always have your online healthcare card at hand, and you can see what's left in your healthcare budget. It is also very easy to submit claim forms and find a healthcare provider. The Univé App also shows all your other Univé policies at a glance.

Mijn Univé Zorg

In Mijn Univé Zorg, you can see your reimbursements, submit online claim forms, see your policy excess and receive your post in digital form. Log in at mijnunivezorg.nl

Relying on helping each other



In these times of turbulent change, Coöperatie Univé offers the assurance of helping each other. We are close to you thanks to over 110 Univé outlets and we are available online, for example through the Univé App. Since 1794 we have helped prevent risks, limit consequences and insure only what is necessary. We help people stay healthy, among others by encouraging sports and movement. We support people who want to help each other. For example, we make it a little bit easier for our family care providers based on replacement family care. We have a cover for first-aid training and reanimation courses in our supplementary insurance policy/policies. We are Univé. We are our members, and we make sure we help each other. You benefit from that now. Read more about it on [unive.nl](https://www.unive.nl).

Want to know more?

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Drop by in our shop

You are more than welcome at the Univé office near you. For a list of our offices, please refer to [unive.nl/contact](https://www.unive.nl/contact)

Complaints procedure

Do you have any complaints about your healthcare insurance? Please find the details of our complaints procedure on [unive.nl](https://www.unive.nl).

This reimbursement table contains a summary of the policy conditions. Please find a full overview of the policy conditions at [unive.nl](https://www.unive.nl). This table is subject to type and printing errors.

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