

All covers of our healthcare insurance policies at a glance

2026 Reimbursement Summary

Basic insurance

Univé Zorg Geregeld policy

Additional insurances

Compact

Complete

Complete including €0 excess

Univé Municipal Package

Your health is important to your municipality. This includes good health insurance, also for residents with a lower income. The Univé Municipal Package (Univé Gemeentepakket) consists of basic insurance and supplementary insurance.

Advantages of the Univé Municipal Package

An overview of the main benefits of the Univé Municipal Package:

- The municipality pays a part of the premium for you (also known as the municipal contribution).
- Very generous reimbursements for items such as glasses and lenses, physical therapy, dentist, contraception, hearing aids, shoe inserts and maternity care.
- Univé always accepts you, even if your health is poor.
- You have almost nothing to advance; almost all invoices go directly to Univé.

Basic insurance

The government determines which care is reimbursed to you from the basic insurance. This is the same for every health insurer. The basic insurance reimburses the most important medical care, such as a visit to the GP, the hospital or the dental expenses for children up to the age of 18. The basic insurance in the Univé Municipality Package is the Univé Zorg Geregeld policy. For the Univé Zorg Geregeld policy, we have made agreements with many care providers, such as hospitals and pharmacies. At unive.nl/zorgzoeker you will see with which care providers we have a contract for which care. For a full reimbursement, you can contact many contracted care providers, including those in your area. For some care, you do pay an excess (if you do not insure this as well)

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



Univé Zorg Geregeld policy Contracted care policy

100%

Care provider with contract: at most 100% reimbursed.

80%

Care provider without contract: at most 80% of the average contracted rate is reimbursed.

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.

Personal contributions

The government determined that a statutory personal contribution must be paid for part of the medical expenses from the basic insurance. You do not have to pay it because your personal contributions are included in the Univé Gemeentepakket Compleet.

Excess

Everyone in the Netherlands aged 18 and over has a mandatory excess. Children under the age of 18 do not pay a premium and do not have any excess. You have an excess for care from the basic insurance. The excess for 2026 is €385. The excess does not apply to general practitioner care, obstetric care and maternity care, nursing and care (district nursing), the quit-smoking programme and medicines on our preferred list.

€0 excess

Do you or one of your family members expect to incur significant medical expenses? Then opt for the Univé Gemeentepakket Compleet with €0 excess. Most municipalities offer this package. The excess is also insured under this insurance. This supplementary insurance means that you will not be faced with unexpected costs.

Additional conditions

This table summarises the reimbursements. You can find the detailed conditions in the 2026 insurance conditions. These conditions provide for example what you need to request approval for, for what care you require a referral and what conditions your care provider must meet exactly. First consult the insurance conditions if you need care. For more information, please visit unive.nl/gemeentepakket.

Switching

Simply switch to the Univé Gemeentepakket. Visit unive.nl/gemeentepakket in order to do so.

Glossary

Contracted

We have made agreements with many care providers. These agreements are set out in a contract. At unive.nl/zorgzoeker you will see with which care providers we have a contract for which care.

Chronic

Chronic means for a longer time. What “long” means depends on the type of care.

Care provider

A care provider is the person who provides your care, treatment or medicine. For example, a GP, a hospital specialist or a pharmacist.

Per year = per calendar year

Does the reimbursement table state ‘per year’? Then this means ‘per calendar year’. A calendar year runs from 1 January and ends on 31 December.

Consultation

You will receive advice from a healthcare professional.

Select your insurance policy

Step 1: Basic insurance

Univé Zorg Geregeld policy

Contracted care policy

100%

Care provider with contract: at most 100% reimbursed.

80%

Care provider without contract: at most 80% of the average contracted rate is reimbursed.

Step 2: Supplementary insurance

The basic insurance does not reimburse all care. That is why the Univé Gemeentepakket consists of a basic insurance and supplementary insurance with dental cover in one package. You can choose from 3 packages:

Supplementary insurance

Univé Gemeentepakket Compact

If you do not require much care, you are well insured with the Univé Gemeentepakket Compact. These are the main reimbursements:

- ✓ 12 physiotherapy treatments
- ✓ €200 personal health budget for prevention such as first aid training or courses on how to deal with an illness
- ✓ €250 for dental care, not for orthodontic care (braces)
- ✓ €125 for glasses and lenses per 3 years
- ✓ €100 for foot treatments and €70 for orthotics and therapy insoles

Univé Gemeentepakket Compleet

If you require a lot of care and you want generous reimbursements, you should opt for the Univé Gemeentepakket Compleet. These are the main reimbursements:

- ✓ 20 physiotherapy treatments
- ✓ €400 for personal health budget for prevention such as first aid training or courses on how to deal with illness
- ✓ €500 for dental care
- ✓ €2,500 for orthodontic care
- ✓ €150 for glasses and lenses per 3 years
- ✓ €300 for foot treatments and €125 for orthotics and therapy insoles
- ✓ Full reimbursement of the personal Wmo contribution (subscription rate)

Univé Gemeentepakket Compleet met €0 eigen risico

If you require a lot of care and you usually have to pay your excess in full, then opt for this package.

- ✓ The same generous reimbursement as the Gemeentepakket Compleet
- ✓ Excess €0 The mandatory excess of €385 is included in the monthly premium

Modular packages

Overview of reimbursements	Basic insurance	Additional insurances	
		Compact	Compleet and Compleet + €0 excess
Alternative care			
A budget to be spent on the types of healthcare listed below: <ul style="list-style-type: none"> – treatments and visits (by a designated care provider). This also includes alternative exercise therapy, such as osteopathy or chiropractics – homeopathic and/or anthroposophic medicine 		€200 per year; for treatments and consultations are subject to a maximum of €40 per day	€300 per year; treatments and visits are subject to a maximum of €40 per day
Contraceptives			
Such as: contraceptive pill, contraceptive rod, coil, ring or diaphragm <ul style="list-style-type: none"> – up to age 21: – from age 21: only if these contraceptives are used to treat endometriosis or menorrhagia (in case of anaemia), following approval¹ 	● a personal contribution applies to some of these contraceptives; the maximum personal contribution for all medicines combined is €250 per year		full reimbursement of the personal contribution
From age 21 only for contracted care providers. up to the amount as set out in GVS (Medicines Reimbursement System)		full (a personal contribution applies for some medicines)	full (a personal contribution applies for some medicines)
Audiological care			
Hearing tests, advice on hearing aids	●		
Circumcision			
Medically-necessary circumcision	●		
Childbirth and maternity care			
Delivery			
Pregnancy courses: <ul style="list-style-type: none"> – the Slimmer Zwanger self-help programme – online or live courses that: <ul style="list-style-type: none"> – prepare you for childbirth – help you optimise your health and fitness during your pregnancy – accelerate your physical post-partum recovery (at most 6 months after childbirth) – focus on bonding with your baby (at most 6 months after childbirth) 		€100 per year	€100 per year
Delivery at home	●		
Delivery without medical necessity: <ul style="list-style-type: none"> – at a maternity centre – at a hospital 	● Maximum €278 per day for mother and child together (€323 minus €45 for the personal contribution for maternity care)	full reimbursement of the amount payable by you	full reimbursement of the amount payable by you
– at a hospital or maternity centre as part of integral maternity care	● a personal contribution applies, amounting to €572.98 for mother and child combined	full reimbursement of the personal contribution	full reimbursement of the personal contribution
Delivery at a maternity centre or hospital with medical necessity	●		
Maternity care			
Maternity care at home or in a maternity centre <p>Digital maternity care can complement physical maternity care</p>	● a personal contribution of €5.70 per hour applies ● There is no personal contribution for digital maternity care	full reimbursement of the personal contribution	full reimbursement of the personal contribution
Maternity care at a hospital for delivery with medical necessity	●		
Post-partum care mother and newborn, or adoption support if child is younger than 3 months		6 hours	6 hours
Univé maternity package		full	full
Breastfeeding			
Breastfeeding advice (consultation with lactation specialist)		€200 per childbirth	€200 per childbirth
Rent/purchase (electric) breast pump		maximum €80, one-off	maximum €80, one-off

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Geregeld policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 80% of the average contracted rate for a care provider without a contract.

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

Overview of reimbursements	Basic insurance	Additional insurances	
		Compact	Compleet and Compleet + €0 excess
Glasses and contact lenses			
Prescription glasses, contact lenses, laser eye surgery or lens implants for specific medical referrals, following approval ¹	●		
Purchase cost of prescription glasses and lenses		maximum €125 per 3 years, or complete spectacles with single lenses (from Hans Anders' or Specsavers' range)	maximum €150 per 3 years, or complete spectacles with single or multifocal lenses (from Hans Anders' or Specsavers' range)
Abroad			
Urgent medical care during holidays and while temporarily staying abroad	● at most the rate that is reasonable in the Netherlands (market rate). This also applies to care provided by a non-contracted care provider	full	full
Non-urgent healthcare abroad, following approval ¹	● at most the rate we would reimburse in the Netherlands		
Repatriation (return) in the event of unforeseen care by our care alarm centre		full	full
Preventive vaccinations and medicines when travelling abroad, only with contracted care providers		full	full
Genetic testing			
Testing of and for hereditary conditions	●		
Occupational therapy			
A hand or finger splint for temporary use with an occupational therapist holding a Certificaat Handtherapeut (CHT-NL) is reimbursed	● 10 hours of sessions per year	additional 5 treatment hours per year	additional 7 treatment hours per year
Pharmaceutical care (including medicines)			
Medicines listed in appendices 1 and 2 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations, in some cases following approval ¹	● a personal contribution applies to some of these medicines; the maximum personal contribution for all medicines combined is €250 per year		full reimbursement of the personal contribution
Dietary preparations (medical food with a different form and a different composition than normal food) following approval ¹ . There are various types, including liquid nutrition and tube feeding	●		
Physiotherapy and exercise therapy			
The number of treatments applies to:			
Physiotherapy, exercise therapy Cesar/Mensendieck, oedema therapy and scar therapy. This also includes manual therapy treatments. A maximum of 9 treatments per indication is reimbursed. A hand or finger splint for temporary use with a physiotherapist with Hand Therapist Certificate is reimbursed.		12 treatments ² per year	20 treatments ² per year
Up to age 18 – chronic conditions – non-chronic conditions	● ● 18 sessions per year		
From age 18 – chronic conditions	● from the 21st treatment onwards		
– pelvic physiotherapy for urine incontinence	● 1st 9 treatments		
– exercise therapy for arthrosis of the hip or knee joint	● 12 treatments for up to at most 12 months		
– exercise therapy in COPD from Gold class II and above	●		

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Geregeld policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 80% of the average contracted rate for a care provider without a contract. Please refer to page 2 for more information on this subject.

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

2) Please note: you will receive at most a 100% reimbursement in case of a care provider with a contract. If you visit a care provider with whom we have not concluded a contract or if you visit a non-contracted care provider abroad who provides comparable care, you may be required to pay part of the costs yourself. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted care providers supplementary insurance' and the List maximum reimbursements abroad' on our website.

Overview of reimbursements	Basic insurance	Additional insurances	
		Compact	Compleet and Compleet + €0 excess
- exercise therapy for axial spondyloarthritis (AxSpa)	●		
- exercise therapy in case of rheumatoid arthritis	●		
- exercise therapy (walking training) for claudication of the arteries in the leg, stage 2 Fontaine	● 37 treatments during a 12-month period		
- fall prevention exercise programme (subject to conditions)	● A maximum of 1 training programme per 12 months		
Combined lifestyle intervention (CLI)			
From age 16 Accredited programme focusing on behavioural change in respect of overweight in combination with (a risk of) certain conditions or obesity.	●		
Up to age 18 In addition to an accredited programme, support is provided by a central care provider.			
Medical care for specific patient groups			
Healthcare specifically for vulnerable patients such as older people and people with mental handicap. This care also includes certain day treatments in a group, in a number of cases following approval ¹	●		
Skin treatments			
A budget to be spent on the healthcare types listed below (by preferred care provider): - acne treatment - camouflage therapy - hair removal from age 16			€350 per year, subject to a maximum reimbursement of €85 per day. We reimburse a maximum of one treatment per year for camouflage therapy
General practitioner care			
This includes guidance on quitting smoking and multidisciplinary care (chain care)	●		
Medical devices			
Medical devices and bandages			
Medical devices and bandages listed in the Healthcare Insurance Regulations and the Medical Devices Regulations, in some cases following approval ¹	● some devices are subject to a personal contribution or a maximum reimbursement		
A budget to be spent on statutory contributions/personal payments or the following devices or extras related to these devices: - 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 - purchase or rental costs of a urination alarm for insured persons between ages 6 and 18 - ADL medical devices. These are devices for general daily life acts, such as small tools to help you wash and dress yourself, going to the toilet independently, get dressed or for cooking and eating		€250 per year	€250 per year
Simple walking aids			
- rent or purchase of crutches, walking rack or three- or four-legged cane for personal use - rolling walker			at most €35 per year at most €100 one-off
Visual aids			
- statutory personal contribution for spectacle lenses, filter lenses or contact lenses you receive under the basic insurance		full reimbursement of the personal contribution	full reimbursement of the personal contribution
Hearing aids			
- statutory personal contribution from the age of 18 for a hearing aid and a tinnitus masking device you receive under the basic insurance		full reimbursement of the personal contribution	full reimbursement of the personal contribution
Footwear			
- statutory personal contribution for orthopaedic or allergen-free footwear		full reimbursement of the personal contribution	full reimbursement of the personal contribution

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Geregeld policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 80% of the average contracted rate for a care provider without a contract. Please refer to page 2 for more information on this subject.

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

Overview of reimbursements	Basic insurance	Additional insurances	
		Compact	Compleet and Compleet + €0 excess
Personal alarm equipment			
<ul style="list-style-type: none"> – Personal alarm equipment, following approval¹ – Subscription costs for personal alarm equipment for connection to the emergency response room with a care provider that has a contract with us 	●	full	full
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 attempt		
Other fertility treatments (women up to age 43)	●		
Speech therapy			
Recovery or improvement speech function or speech	●		
Informal care			
Informal care courses: learning to deal with an illness or affliction, such as asthma, COPD, diabetes, cancer or dementia		see Personal Health Budget for prevention	see Personal Health Budget for prevention
Informal care mediator for the informal care provider, request via Univé Healthcare Advice and Mediation		€250 for the entire term of the insurance policy	€500 for the entire term of the insurance policy
Replacement informal care for the informal care provider, request via Univé Healthcare Advice and Mediation. 1 day is always deducted for each day of care you purchase. This therefore means that we charge 1 day even if you purchase less than 24 hours on 1 day, irrespective of the number of hours you receive.		10 days per year	20 days per year
Specialist medical care			
Some treatments that are part of this form of care require prior approval ¹	●		
Plastic and/or reconstructive surgery			
For specific medical referrals, following approval ¹	●		
– abdominal wall correction for specific indications, following approval ¹	●		
– upper eyelid correction for a specific indication, following approval ¹ . Under supplementary insurance, only with contracted care providers	●	full	full
– protruding ear correction for insured persons up to the age of 18. Under supplementary insurance, only with contracted care providers		full	full
Prevention			
<p>A personal health budget for prevention to be spent on the types of care listed below:</p> <ul style="list-style-type: none"> – courses (including dealing with a disease or condition) – First Aid course – reanimation course – Physio Self Check. The 4-week e-health exercise program helps you with mild physical complaints. We will reimburse the costs of this programme from your personal health budget. You can register for this via the Univé app. – lifestyle check – sports medical advice – consultation and advice for women for hormone related complaints 		€200 per year	€400 per year
Psychological care			
Mental Health Care (GGZ), from age 18 (following approval ¹)	●		
Sexologist care		€60 per session, at most 4 sessions per year	€60 per session, at most 4 sessions per year
Mindfulness for burn-out complaints		€350 per year	€350 per year
Rehabilitation			
Examination, advice and treatment relating to specific indications, following approval ¹ . This also includes quick scan and cancer rehabilitation	●		
Geriatric rehabilitation	● (at most 6 months)		
Sterilisation			
Male sterilisation (vasectomy), only at contracted care providers. You may also visit a general practitioner. He does not need to have a contract with us		full	full
Female sterilisation, only with contracted care providers		full	full

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Geregeld policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 80% of the average contracted rate for a care provider without a contract. Please refer to page 2 for more information on this subject.

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

Overview of reimbursements	Basic insurance	Additional insurances	
		Compact	Compleet and Compleet + €0 excess
Quitting smoking			
Quitting smoking programme. The medicines may only be supplied by an (internet) pharmacy contracted for this care	● three times per year		
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, following approval ¹	● this may be subject to a personal contribution		
Oral surgery from age 18			
Oral surgery following approval ¹) with the exception of the placement of dental implants, gum treatment and uncomplicated extractions	●		
Dental care up to age 18			
Dental care, following approval ¹ , with the exception of orthodontic care	●		
Dental care from age 18			
Dental care. The cost of orthodontic care, general anaesthesia or sedation, teeth whitening and facings and shields for cosmetic reasons (including technology and supply costs)		€250 per year: - 100% consultations and diagnostics - 100% preventive oral care - 100% anaesthesia, taking and assessing photos, fillings, root canal and jaw joint treatments - 80% other dental care	€500 per year: - 100% consultations and diagnostics - 100% preventive oral care - 100% anaesthesia, taking and assessing photos, fillings, root canal and jaw joint treatments - 80% other dental care
Dental care due to an accident			
Unplanned dental care to repair damage to your teeth from an accident, following approval ¹		maximum EUR 10,000 per accident	maximum EUR 10,000 per accident
Orthodontic care (bracket)			
Up to age 18			at most €2,500 for the entire term of the insurance
From age 18			at most €500 for the entire term of the insurance
Dentures (dental prosthesis) from age 18			
Removable full dentures, including technology expenses, following 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	●		
Accommodation			
Stay in a convalescence home/care hotel (with a contracted care provider) possible: 1. Following discharge from a hospital or treatment in an independent treatment centre, after completion of your treatments 2 If your informal 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) overload or burn-out		€100 per day, at most €1,000 per year	€100 per day, at most €1,500 per year
Stay at a hospice (by an accredited care provider)		€40 per day	€40 per day

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Geregeld policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 80% of the average contracted rate for a care provider without a contract. Please refer to page 2 for more information on this subject.

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

Overview of reimbursements	Basic insurance	Additional insurances	
		Compact	Compleet and Compleet + €0 excess
Stay at: – psychiatric or other hospital – GGZ institution, following approval – institution for primary care hospitalisation – rehabilitation institution, following approval ¹ – child care home in connection with medical child care, following approval ¹ – accommodation near a hospital if required for specialist medical care, following approval ¹	● ● at most €94.50 per night		
Stay in a lodging or family guest house: – when your under-age child or your partner is hospitalised – if you must undergo 2 day treatments on consecutive days at a hospital that is more than 40 kilometres from your home address		€45 per night	€45 per night
Stay in accommodation in Gasthuis Antoni van Leeuwenhoek Hospital if you have treatments as an outpatient, or the Daniël den Hoed Family Residence if you have treatments as an outpatient in the Erasmus MC Cancer Institute.		full	full
Nursing and care (district nursing)			
Nursing and care without stay and nursing day care intensive childcare (possibly in the form of a personal budget (pgb), following approval ¹)	●		
Transport			
Ambulance transport	●		
Transport of the sick patient for specific medical indications, following approval ¹ , for visits, check-ups, testing and treatments using:			
– personal car	● €0.40 per km, subject to an annual €134 personal contribution	full reimbursement of the personal contribution	full reimbursement of the personal contribution
– public transport or taxi	● subject to a personal contribution of €134 per year	full reimbursement of the personal contribution	full reimbursement of the personal contribution
– taxi transportation (by contracted carrier) or personal transport in connection with an organ transplant		taxi: full own car: €0.40 per km	taxi: full own car: €0.40 per km
– accommodation expenses: Do you need to travel a long distance for treatment over an extended period of time? And you are eligible for reimbursement of transport costs? You may also opt for a reimbursement of accommodation costs. This is possible if you are having treatments for at least 3 consecutive days.	● at most €94.50 per night		
Nutrition advice			
Dietetics: Information with a medical purpose about food and eating habits	● 3 treatment hours per year		additionally, 2 treatment hours per year
– weight consultant: Nutrition advice and exercise education for healthy people with weight problems		€50 per year	€100 per year
Foot treatment			
A budget to be spent on the healthcare types listed below: – foot treatment if you have rheumatism (rheumatoid arthritis). In certain cases, foot care is covered under the basic insurance as part of general practitioner care – podiatry	●	€100 per year	€300 per year
Arch supports and therapy insoles		€70 per year	€125 per year
Wmo: personal contribution			
Statutory Wmo personal contribution for tailor-made facilities based on indication and implementation by the municipality where you live. The Central Administration Office (CAK) collects this personal contribution in the form of a subscription fee. The subscription fee applies to: – custom facilities – personal budgets (excluding assisted living) – general facilities involving a long-term relationship between the person requesting assistance and the person providing assistance			full reimbursement of the personal contribution
Care for the sensory impaired			
Multidisciplinary care in connection with a visual, auditive or communicative impairment	●		
Reinsurance mandatory excess			
Precondition: – you have take out Univé Zorg Geregeld and the Univé Gemeentepakket Compleet with €0 excess Whether you can choose this package depends on your municipality	✓		Univé Gemeentepakket Compleet with €0 excess
This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Geregeld policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 80% of the average contracted rate for a care provider without a contract. Please refer to page 2 for more information on this subject. 1) This type of care is subject to prior approval by Univé (in some cases). Please consult the policy conditions for more details			

Extra's offered by Univé



At Univé, you benefit from the advantages of sound health insurance. But we also offer many useful extras.

Healthcare Helpdesk

Univé's Healthcare Helpdesk provided via unive.nl/zorghulp means that you never have to face things alone. We are happy to assist you in case of doubt about a doctor visit, or to find the right type of healthcare, especially if there is a waiting list. You can also call Dokter bij de Hand day or night.

Physio Self Check

Do you have mild physical complaints and do you not know if you need to see a physiotherapist? Do the Fysio ZelfCheck (Physio Self-Check) and find out whether you can work with exercises at home. Visit unive.nl/zorgverzekering/fysio-zelfcheck.

Cyber Help Desk

If you have doubts about the reliability of an email or if your computer may have been hacked, you can call the Cyber Help Desk 24/7, free of charge. For more information, check unive.nl/cyberhulp.

Univé App

The Univé App means that you always have your online healthcare card at hand, and you can see what's left in your healthcare budgets and excess. It is also very easy to submit claim forms and find a reimbursement or care provider. In addition to your healthcare insurance policy, the Univé App also shows all your other Univé policies.

No excess

Everyone in the Netherlands aged 18 or over has a mandatory excess. The excess is paid for care from the basic insurance. The mandatory excess for 2026 is €385. The Univé Gemeente package allows you to include your excess in your supplementary package in most cases. You can see in your policy sheet whether you have done so. You have not yet done so?

Register via gezondverzekerd.nl or call us at 0800 023 4763.

Mijn Univé Zorg

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

Log in at mijnunivezorg.nl.

Feel free to contact us

Do you have a question or do you need advice? Please don't hesitate to call us. We can be reached by telephone on 0800 023 4763. Would you rather come by? You are more than welcome at the Univé office near you. Visit unive.nl/contact for the nearest shop. We would be happy to help you.

Univé daar plukt ú de vruchten van

About Univé

Univé has stood for the security of togetherness since 1794. Especially now that risks are becoming more unpredictable, Univé lends a helping hand. As a non-profit cooperative, we help our 1.8 million members prevent damage and limit risks. With more than 3,000 colleagues, we are there for everyone every day. From some 100 shops and offices across the country. And digitally, via the website and app.

Together, we make risks manageable with great and understandable products. And also with handy services, both for families and entrepreneurs. Together, you can do anything. That is the security of Univé. Read more at unive.nl.

Want to know more?

Website

unive.nl

Telephone number

0800 023 4763

Would you prefer to contact us in a different way?

Check unive.nl/klantenservice

Correspondence address

Univé Zorg

PO Box 445

5600 AK Eindhoven, the Netherlands

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

This reimbursement table contains a summary of the policy conditions. Please find a full overview of the policy conditions at unive.nl. This table is subject to type and printing errors.

N.V. Univé Zorg (Univé), with its statutory office in Arnhem • Chamber of Commerce registration number 37112407 • DNB licence number 12000665