

All covers of our healthcare insurance policies at a glance

2026 Reimbursement Summary

Basic insurance

Univé Zorg Basis policy

Additional insurances

Slim

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 part of the premium for you (also called municipal contribution).
- Good supplementary insurance if you don't expect needing a high level of care, with cover for physiotherapy, dentist, contraception and care abroad, among others.
- Univé will always accept you, even in poorer health.
- You very rarely need to advance a co-payment; almost all bills 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 Basis policy. For the Univé Zorg Basis 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 Basis policy Contracted care policy

100%

Care provider with contract: at most 100% reimbursed.

70%

Care provider without contract: at most 70% 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 expect you or one of your family members to incur a high amount of healthcare costs? Then choose the Univé Zorg Geregeld Plan with the Univé Gemeentepakket Compleet (Municipal Plan Complete) with €0 excess. You can find the information about this plan in the reimbursement overview for the Gemeentepakket Compact en Compleet. Your municipality offers this plan as well.

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

With the Univé Zorg Basis policy, you have perfect medical cover for the cost of medical care. You can select one of many contracted hospitals and healthcare providers at full reimbursement. If you choose a non-contracted health care provider, you will be reimbursed 70% of the costs.

If you want higher reimbursement for non-contracted healthcare providers, choose the Univé Zorg Ge-regeld policy. You can find this information in the reimbursement overview for het Univé Gemeentepak-ket Compact en Compleet (Municipal Plan Compact and Complete).

Univé Zorg Basis policy

Contracted care policy

100%

Care provider with contract: at most 100% reimbursed.

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Care provider without contract: at most 70% 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.

Supplementary insurance

Univé Gemeentepakket Slim

You expect that you need little or no care? But you do want to be properly insured for unexpected costs? Then choose Univé Gemeentepakket Slim (Municipal Plan Smart). These are the main reimbursements:

- ✓ 3 physiotherapy treatments
- ✓ 5 treatment hours occupational therapy
- ✓ Anticonceptives
- ✓ €75 personal health budget for prevention such as first aid training, sports medical advice or a lifestyle check
- ✓ Oral Care
100% reimbursed: 1x periodic check and max. 25 minutes of dental cleaning per year
€100 per year: 100% for fillings (limited V codes), anaesthesia (A and B codes), photographs (X codes)
- ✓ emergency medical care abroad, repatriation costs and preventive vaccinations

Modular packages

Overview of reimbursements	Basic insurance	Additional insurances Slim
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 case of anaemia), following approval ¹	● a personal contribution applies to some of these contraceptives; the maximum personal contribution for all medicines combined is €250 per year	
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)
Audiological care		
Hearing tests, advice on hearing aids	●	
Circumcision		
Medically-necessary circumcision	●	
Childbirth and maternity care		
Delivery		
Delivery at home	●	
Delivery without medical necessity: – 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)	
– 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	
Delivery at a maternity centre or hospital with medical necessity	●	
Maternity care		
Maternity care at home or in a maternity centre Digital maternity care can complement physical maternity care	● a personal contribution of €5.70 per hour applies ● There is no personal contribution for digital maternity care	
Maternity care at a hospital for delivery with medical necessity	●	
Glasses and contact lenses		
Prescription glasses, contact lenses, laser eye surgery or lens implants for specific medical referrals, following approval ¹	●	
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
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
Preventive vaccinations and medicines when travelling abroad, only with contracted care providers		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
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	
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	●	

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Basis policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 70% 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 Slim
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.		3 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	●	
– 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	●	
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	
Personal alarm equipment		
– Personal alarm equipment, following approval ¹ – Subscription costs for personal alarm equipment for connection to the emergency response room with a care provider that has a contract with us	●	
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

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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 Slim
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	●	
Prevention		
A personal health budget for prevention to be spent on the types of care listed below: – 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		€75 per year
Psychological care		
Mental Health Care (GGZ), from age 18 (following approval ¹)	●	
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)	
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)		Periodic inspection (C002) or occasional consultation (C003) 1x per year: 100% reimbursed Dental cleaning (M03): 100% reimbursed up to a maximum of 25 minutes per year €100 per year 100% for fillings (V71, V72, V73, V74, V81, V82, V83, V84, V91, V92, V93, V94), anaesthesia (A and B codes), photographs (X-codes)
Dental care due to an accident		
Unplanned dental care to repair damage to your teeth from an accident, following approval ¹		maximum €10,000 per accident
Dentures (dental prosthesis) from age 18		
Removable full dentures, including technology expenses, following approval ¹	● subject to a 25% 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)	
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	
Rebasing and repairing your full dentures	● subject to a 10% personal contribution of the costs	

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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 Slim
Tissue and organ transplants		
If the transplant was performed in an EU or EEA member state	●	
Accommodation		
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	
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	
– public transport or taxi	● subject to a personal contribution of €134 per year	
– 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	
Foot treatment		
– In certain cases, foot care is covered under the basic insurance as part of general practitioner care	●	
Care for the sensory impaired		
Multidisciplinary care in connection with a visual, auditive or communicative impairment	●	

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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 age 18 or over has a compulsory excess. Excess is paid for care in the basic insurance plan. For 2026, the compulsory excess is €385. Are you expecting high healthcare costs, for yourself or one of your family members? If so, you can opt for the Univé Zorg Geregeld policy with the Univé Gemeentepakket Compleet (Municipal plan Complete) with €0 excess. With this insurance, the excess is included in your supplementary plan. Don't have this yet? 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.

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