

All covers of our healthcare insurance policies at a glance

2026 Reimbursement Table

Basic insurance

Univé Zorg Basis policy
Univé Zorg Geregeld policy
Univé Zorg Uitgebreid policy

Modular packages

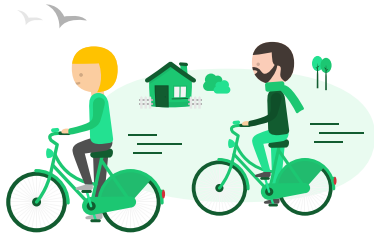
Aanvullend Goed
Aanvullend Beter
Aanvullend Best
World

Dental packages

Tand Budget
Tand Goed
Tand Beter
Tand Best

Reading Guide

Univé has four basic insurance policies, each with specific supplementary insurance policies. This is the reimbursement table of the Univé Zorg Basis policy, the Univé Zorg Geregeld policy, the Univé Zorg Uitgebreid policy and the related supplementary insurance. Please find more information on our healthcare insurance policies on unive.nl/zorgverzekering.



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.



Univé Zorg Geregeld policy

Contracted care policy

100%

Care provider with contract: at most 100% reimbursed.

80%

Care provider without contract: a maximum of 80% of the average contracted rate.



Univé Zorg Uitgebreid policy

Combined insurance

100%

Contracted care provider: at most 100% reimbursed.

85%

Non-contracted care provider: Mental healthcare, nursing and care: maximum 85% of the average contracted rate reimbursed.

100%

Other care providers: at most 100% of the market-level rate reimbursed.

Univé Zorg Basis policy

With the Univé Zorg Basis policy, you are perfectly insured for the cost of medical care. You can select one of many contracted hospitals and care providers at full reimbursement. If you choose a non-contracted care provider, you will be reimbursed 70% of the costs. A visit with your own general practitioner is always reimbursed, as is emergency medical care. You can make use of many Zorg Extras, such as the Dokter bij de Hand, Vakantiehulp and Cyber Help Desk. You arrange your healthcare affairs at your own convenience: online via the app or My Univé Zorg, by phone, or in person at one of our offices.

Univé Zorg Geregeld policy

With the Univé Zorg Geregeld policy, your healthcare is all set. We have made agreements with many care providers in your area. This applies, for example, to hospitals and specialists, and also for obstetric care. If you choose a non-contracted care provider, you will be reimbursed 80% of the costs. General practitioner care, such as a consultation, is always reimbursed. You arrange your healthcare at your own convenience: online via the app or My Univé Zorg, by phone, or in person at one of our offices.

Univé Zorg Uitgebreid policy

The Univé Zorg Uitgebreid policy offers you optimal freedom. In most cases, you decide which care provider you want to see, as long as it meets the requirements in the terms and conditions. For mental health care and district nursing, you will only be fully reimbursed for your care expenses if you choose a contracted care provider. Did you select a non-contracted care provider? Then you receive a 85% reimbursement of the costs. You arrange your healthcare at your own convenience: online via the app or My Univé Zorg, by phone, or in person at one of our offices.

Insurance conditions

This table summarises the reimbursements. Supplementary conditions are set out in the 2026 Insurance conditions. These state details about, for example, the conditions your care provider must comply with, for which items you need to request our approval, and how and for which healthcare you need a referral. We recommend you read these policy conditions carefully if you need healthcare. Please find all conditions on unive.nl/zorgverzekering/documenten. Alternatively, contact us. Our contact details are stated on the back of this reimbursement table.

Reimbursement basic insurances

The items in the reimbursement table are marked with ● to indicate which care is covered. The exact reimbursement you receive depends on the basic insurance and care provider you selected. Some care is subject to an excess and/or a personal contribution.

Excess

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

Personal contribution or maximum reimbursement

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

Cover supplementary insurance

We will reimburse the costs up to a maximum of the statutory rates applicable in the Netherlands. If there are none, we will reimburse up to at most the market rates.

For some forms of care, we concluded contracts with certain care providers. In such cases, you will be reimbursed at the rate we have agreed with the care 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 care providers for treatment, please keep in mind that you will have to pay all or part of the invoice yourself.

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

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.

Univé Zorg Uitgebreid policy

Combined insurance

100%

Care provider with contract: at most 100% reimbursed.

100%

Non-contracted care provider: at most 100% of the market rate.

85%

Mental healthcare, nursing and care: at most 85% of the average contracted rate.

Step 2: choose your supplementary insurance

Modular packages (excluding dental care)

Wereld

Wereld only provides cover for emergency care during holidays and temporary stays abroad. And for repatriation costs.

Aanvullend Goed

Insured for the most common care such as 6 physiotherapy treatments, €200 Personal Health Budget, emergency care abroad, repatriation costs and a health check.

Aanvullend Beter

Higher reimbursements, such as 12 physiotherapy treatments, a €200 alternative care budget and a €400 prevention budget. But also a partial reimbursements for childbirth, maternity care and glasses. Emergency care abroad, repatriation costs and a health check are also insured.

Aanvullend Best

Higher reimbursements, such as 20 physiotherapy treatments, a €300 alternative care budget and a €500 Personal Health Budget. But also a full reimbursements for childbirth, maternity care and partial reimbursement for glasses. Emergency care abroad, repatriation costs and a health check are also insured.

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

Tand Budget

- ✓ Dental costs after an accident: €20,000 per accident
- ✓ Oral care:
 - 1x per calendar year a periodic check (C002 or C003) 100% reimbursed
 - 75% dental cleaning (M03): max. 25 minutes per year
 - €100 per year 75% for fillings (limited V codes), anaesthesia (A and B codes), photographs (X codes)

Tand Goed

- ✓ Dental costs after an accident: €20,000 per accident
- ✓ Oral care: €250 per year
 - 100% periodical check-up (C002) and incidental visit (C003)
 - 75% dental cleaning (M03): max. 60 minutes per year
 - 75% other dental care

Tand Beter

- ✓ Dental expenses after an accident: €20,000 per accident
- ✓ Oral care: €500 per year
 - 100% periodical check-up (C002) and incidental visit (C003)
 - 75% other dental care

Tand Best

- ✓ Dental expenses after accident: €20,000 per accident
- ✓ Oral care: €1,000 per year
 - 100% periodical check-up (C002) and incidental consultation (C003)
 - 75% other dental care
- ✓ Orthodontics
 - up to age 18: €2,000

Modular packages

Overview of reimbursements	Basic insurance	Additional insurances		
		Goed	Beter	Best
Alternative care				
<p>A budget to be spent on the healthcare types listed below:</p> <ul style="list-style-type: none"> - treatments and consultations (by designated care provider) This also includes alternative movement therapy, such as osteopathy or chiropractic - homeopathic and/or anthroposophic medicines 			€200 per year; treatments and consultations 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
Contraceptives				
<p>Such as: contraceptive pill, contraceptive rod, coil, ring or diaphragm</p> <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 the case of anaemia), subject to approval¹ 	<ul style="list-style-type: none"> ● a personal contribution applies to some of these contraceptives; the maximum personal contribution for all medicines combined is €250 per year 			
<p>From age 21 for contracted care providers only</p>		up to the amount as set out in GVS (Medicine Reimbursement System)	up to the amount as set out in GVS (Medicine Reimbursement System)	up to the amount as set out in GVS (Medicine Reimbursement System)
Audiological care				
Hearing tests, advice on hearing aids	●			
Circumcision				
Medically-necessary circumcision	●			
Childbirth and maternity care				
<p>Delivery</p> <p>Pregnancy courses:</p> <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
<p>Delivery at home</p> <p>Delivery without medical necessity:</p> <ul style="list-style-type: none"> - at a maternity centre - at a hospital 	<ul style="list-style-type: none"> ● 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
<ul style="list-style-type: none"> - at a hospital or maternity centre as part of integral maternity care 	<ul style="list-style-type: none"> ● 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
<p>Delivery at a maternity centre or hospital with medical necessity</p>	●			
Maternity care				
<p>Maternity care at home or in a maternity centre</p> <p>Digital maternity care can complement physical maternity care</p>	<ul style="list-style-type: none"> ● a personal contribution of €5.70 per hour applies ● There is no personal contribution for digital maternity care 		€125 reimbursement of the personal contribution	full reimbursement of the personal contribution
<p>Maternity care at a hospital for delivery with medical necessity</p>	●			
<p>Post-partum care mother and newborn, or adoption support if child is younger than 3 months</p>			6 hours	12 hours
<p>Univé maternity package</p>			full	full

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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.

Overview of reimbursements	Basic insurance	Additional insurances		
		Goed	Beter	Best
Breastfeeding				
Breastfeeding advice (consultation with lactation specialist)			€200 per childbirth	€200 per childbirth
Renting or buying electrical breast pump			maximum €80, one-off	maximum €80, one-off
Prescription glasses, contact lenses, eye lasering or lens implants				
Prescription glasses, contact lenses, laser eye surgery or lens implants for specific medical referrals, subject to approval ¹ .	●			
Purchase cost of prescription glasses and lenses			maximum €100 per 3 years	maximum €125 per 3 years
Eye laser treatment/lens implants				€500 one-off
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	full
Non-urgent healthcare abroad, subject to approval ¹	● at most the rate we would reimburse in the Netherlands			
Repatriation in the event of unforeseen care by our care alarm centre		full	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				
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 treatment per year	5 treatment hours per year	5 treatment hours per year	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	●			
Physiotherapy and remedial therapy				
The number of treatments applies to:				
Physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy and scar therapy This also includes manual therapy treatments. A maximum of 9 treatments per indication will be reimbursed. A hand or finger splint for temporary use with a physiotherapist with Hand Therapist Certificate is reimbursed		6 treatments ² per year	12 treatments ² per year	20 treatments ² per year
Up to age 18 - chronic conditions - non-chronic conditions	● ● 18 sessions per year			

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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: 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. You can find the maximum reimbursement in the List maximum reimbursements for non-contracted care providers supplementary cover and the List maximum reimbursements abroad on our website.

Overview of reimbursements	Basic insurance	Additional insurances		
		Goed	Beter	Best
From age 18:				
- chronic conditions	● from the 21st treatment onwards			
- pelvic physiotherapy for urine incontinence	● 1st 9 treatments			
- remedial therapy (walking training) for claudication of the arteries in the leg, stage 2 Fontaine	● 37 treatments during a 12-month period			
- remedial therapy for arthrosis of hip or knee joint	● 12 treatments during a maximum period of 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	●			
- 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 subject to 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			€250 per year, subject to a maximum reimbursement of €85 per day. For camouflage therapy, we reimburse a maximum of one treatment per year	€350 per year, subject to a maximum reimbursement of €85 per day. For camouflage therapy, we reimburse a maximum of one treatment per year
General practitioner care				
This includes guidance on quitting smoking and multidisciplinary care (chain care)	●			
Medical devices				
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 contributions or the following aids or extras related to these aids: - audiology medical 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 - 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 contact lenses, prescription glasses or filter glasses			€150 per year	€200 per year

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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.

Overview of reimbursements	Basic insurance	Additional insurances		
		Goed	Beter	Best
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	see Personal Health Budget for prevention
Informal care mediator for the informal care provider, request via Univé Zorgadvies en Bemiddeling		€250 for the entire term of the insurance policy	€500 for the entire term of the insurance policy	€750 for the entire term of the insurance policy
Replacement family care for the family care provider, apply via Univé Healthcare Advice and Mediation. For each day of care that you purchase, 1 day will always be deducted. 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		5 days per year	10 days per year	15 days per year
Specialist medical care				
Some treatments that are part of this form of care require prior approval ¹	●			
Palliative box				
The palliative box is available from a care provider designated by us. This box offers support to family care providers and professionals relating to the care of people in the last days to weeks of their life		full	full	full
Plastic and/or reconstructive surgery				
For specific medical referrals, following approval ¹	●			
- abdominal wall correction for specific indications, following approval, only with contracted care providers ¹	●			full
- upper eyelid correction for a specific indication, following approval ¹	●			
- protruding ear correction for insured persons up to the age of 18. Reimbursement from supplementary insurance only for contracted care providers				full
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		€200 per year	€400 per year	€500 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
Mindfulness for burn-out complaints		€350 per year	€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	● (maximum 6 months)			

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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.

Overview of reimbursements	Basic insurance	Additional insurances		
		Goed	Beter	Best
Sterilisation				
Male sterilisation (vasectomy), with contracted care providers only. You may also visit a general practitioner. He does not need to have a contract with us				full
Female sterilisation, with contracted healthcare providers only				full
Quitting smoking				
Quitting smoking programme. With the Univé Zorg Geregeld policy, medicines may only be provided by an internet pharmacy contracted for this care. With the Univé Zorg Uitgebreid policy, any pharmacist or dispensing general practitioner may supply the medicines	● 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, subject to approval ¹	● this may be subject to a personal contribution			
Dental care up to age 18				
- Dental care, following approval ¹ , with the exception of orthodontic care	●			
Oral surgery from age 18				
Specialist oral 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, following approval ¹	● subject to a 25% 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
- 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
- rebasing and repairing your full dentures	● subject to a 10% personal contribution of the costs			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		€100 per day, at most €1,000 per year	€100 per day, at most €1,500 per year	€100 per day, at most €2,000 per year
1. following discharge from a hospital or treatment in an independent treatment centre, after 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) overload or burn-out				
Stay in hospice (by accredited care provider)		€40 per day	€40 per day	€40 per day
Staying at:	●			
- psychiatric or other hospital ¹				
- GGZ institution, subject to approval ¹				
- institution for primary care hospitalisation				
- rehabilitation institution, subject to approval ¹				
- child care home in connection with medical child care, after consent ¹				
- accommodation near a hospital if required for specialist medical care, subject to approval ¹	● at most €94.50 per night			
Stay in a lodging or family guest house:		€45 per night	€45 per night	€45 per night
- when your minor 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				

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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.

Overview of reimbursements	Basic insurance	Additional insurances		
		Goed	Beter	Best
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	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			
- public transport or taxi	● subject to a personal contribution of €134 per year			
- taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant		taxi: full own car: €0.40 per km	taxi: full own car: €0.40 per km	taxi: full own car: €0.40 per km
- Cost of stay: 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? Then you can opt for reimbursement of lodging expenses. This is possible if you are having treatments for at least 3 consecutive days.	● at most €94.50 per night			
Nutrition advice				
Dietetic care: information with a medical purpose about food and eating habits	● 3 treatment hours per year		2 treatment hours per year	4 treatment hours per year
Weight consultant		€50 per year	€100 per year	€150 per year
Foot care				
A budget to be spent on the healthcare types listed below: - foot treatments 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	€200 per year
Arch supports and therapy insoles			€70 per year	€100 per year
Care for the sensory impaired				
Multidisciplinary care in connection with a visual, auditive or communicative impairment	●			

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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.

Wereld

Overview of reimbursements

World

Abroad

Urgent medical care during holidays and while temporarily staying abroad	Full
Repatriation in the event of unforeseen care by our care alarm centre	Full

Dental packages

Overview of reimbursements

Dental packages

	Tand Budget	Goed	Beter	Best	Dental accidents
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) are not reimbursed	Periodic inspection (C002) or individual consultation (C003) 1x per year: 100% reimbursed	€250 per year: 100% periodical check-up (C002) and incidental visit (C003).	€500 per year: 100% periodical check-up (C002) and incidental consultation (C003)	€1000 per year: 100% periodical check-up (C002) and incidental consultation (C003)	
	Dental cleaning (M03): 75% reimbursed up to at most 25 minutes per year	Dental cleaning (M03): 75% reimbursed up to 60 minutes per year	75% other dental care	75% other dental care	A qualification period of 12 months applies to partial dentures and implants, crowns and bridges ³
	€100 per year 75% for fillings (V71, V72, V73, V74, V81, V82, V83, V84, V91, V92, V93, V94), anaesthesia (A and B codes), photographs (X-codes)	75% other dental care			
Personal contribution removable full dentures (on implants)				Full reimbursement of the personal contribution	
Orthodontic care					
Up to age 18				€2,000 for the entire term of the insurance policy	The plan is subject to a 12-month qualification period ³
Tand Ongevallen					
Dental expenses after an accident, subject to approval ¹	€20,000 per accident	€20,000 per accident	€20,000 per accident	€20,000 per accident	€20,000 per accident

This form of care is insured if the reimbursement overview contains an ●. The amount of the reimbursement depends on your chosen insurance policy in combination with the chosen care provider. 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.

3) You have no qualification period or a shorter qualification period if you had similar insurance with your previous insurer on the day prior to the effective date of the supplementary insurance.

Extra's offered by Univé



ZorgCheck

Complete the Univé ZorgCheck at unive.nl/zorg-check and see if your healthcare insurance is still a good fit for your situation.

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 to ask all your medical questions at any time 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.

Travel assistance

Always a Dutch doctor at hand via unive.nl/vakantiehulp. When in doubt about a doctor's appointment, finding the nearest doctor at your holiday address and, in special cases, an interpreter to translate during the medical consultation.

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.

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.

Paying your mandatory excess in instalments

Do you expect to use up your full excess next year? And do you want to prevent having to pay this excess as a lump sum? Then Univé allows you to pay your 2026 statutory excess in ten instalments. If you opt for this, you will pay a fixed monthly amount for ten months. For more information and conditions, please visit:

unive.nl/gespreidbetalen

Always close to you

A personal advisor who knows what's going on in the area. With over 100 offices in the Netherlands, there is always one nearby for a question or advice. Search for an Univé shop near you at unive.nl/contact. We would be happy to help you.

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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

+31 (0)72 527 75 95

Would you prefer to contact us in a different way?

[Check unive.nl/klantenservice](https://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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