

All covers of our healthcare insurance policies at a glance

2026 Reimbursement Table

Basic insurance

Univé Zorg Select policy

Modular packages

Abroad

Buitenland + Fysio 3

Buitenland + Fysio 6

Dental packages

Tand Start

Tand 250

Tand 500

Reading Guide

Univé has four basic insurance policies, each with specific supplementary insurance policies. This is the list of reimbursements for the Univé Zorg Select policy and the supplementary insurance that this entails. Please find more information on our healthcare insurance policies on unive.nl/zorgverzekering.

Univé Zorg Select policy

With the Univé Zorg Select policy, you choose an online policy with our lowest premium. You can contact many contracted care providers for a full reimbursement. For transport, personal alarm and hearing aids and other devices, you can choose from a limited number of contracted care providers. You will always be reimbursed for a consultation with your general practitioner and emergency care.

You can use Zorg Extra's such as the Cyber Helpdesk. You can easily and quickly arrange your insurance matters via the app or Mijn Univé Zorg.



Univé Zorg Select policy Contracted care policy

100%

Care provider with contract: at most 100% reimbursed.

For a number of devices and transport you choose from a limited number of care providers with a contract.

60%

Care provider without contract: at most 60% of the average contracted rate is reimbursed.

Policy Conditions

This table summarises the reimbursements. Supplementary conditions are set out in the 2026 policy 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.

Reimbursement Univé Zorg Select policy

The fee schedule states with a ● the care you receive from the Univé Zorg Select policy. Your reimbursement depends on your choice of a care provider, the own risk and any own contribution or maximum reimbursement.

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 general practitioner care, obstetric care and maternity care, nursing and care, the quit-smoking programme and medicines on our preferred list.

Personal contribution or maximum reimbursement

A personal contribution sometimes applies to care. 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/marktconformetarieven 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.

Compose your insurance

Step 1: select your basic insurance

Univé Zorg Select policy

Contracted care policy

100%

Care provider with contract:
at most 100% reimbursed

We have made agreements with many caregivers in your area

60%

Care provider without contract:
at most 60% of the average contracted rate is reimbursed

For a number of devices and transport you choose from a limited number of care providers with a contract

Step 2: choose your supplementary insurance

Modular packages (excluding dental care)

Buitenland

Urgent medical care during holidays and while temporarily staying abroad. And for repatriation costs.

Buitenland + Fysio 3

Urgent medical care during holidays and while temporarily staying abroad. And for repatriation costs.

+ 3 physiotherapy treatments

Buitenland + Fysio 6

Urgent medical care during holidays and while temporarily staying abroad. And for repatriation costs.

+ 6 physiotherapy treatments

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

Tand Start

- ✓ 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 250

- ✓ Oral care: €250 per year
 - 100% periodical check-up (C002) and incidental visit (C003)
 - 75% other dental care
 - 75% dental cleaning (M03): max. 60 minutes per year

Tand 500

- ✓ Oral care: €500 per year
 - 100% periodical check-up (C002) and incidental visit (C003)
 - 75% other dental care

Modular packages

Overview of reimbursements	Basic insurance	Additional insurances		
		Buitenland	Buitenland + Fysio 3	Buitenland + Fysio 6
Contraceptives				
Such as: contraceptive pill, contraceptive rod, coil, ring or diaphragm	● a personal contribution applies to some of these contraceptives; the maximum personal contribution for all medicines combined is €250 per year			
- 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 approval ¹				
From age 21 for contracted care providers only				
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 most €278 per day for mother and child together (€323 minus €45 for the personal contribution of maternity care)			
- at a maternity centre				
- at a hospital				
- 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	● subject to a personal contribution of €5,70			
Digital maternity care can complement physical maternity care	● There is no personal contribution for digital maternity care			
Maternity care at a hospital for delivery with medical necessity	●			
Prescription glasses, contact lenses, eye lasering or lens implants				
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	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
Genetic testing				
Testing of and for hereditary conditions	●			

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Select policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 60% of the average contracted rate for a care provider without a contract. You may have to pay an excess for this care.

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		
		Buitenland	Buitenland + Fysio 3	Buitenland + Fysio 6
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			
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			3 treatments ² per year	6 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			
- 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	●			

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Select policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 60% of the average contracted rate for a care provider without a contract. You may have to pay an excess for this care.

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

2) Please note: 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. 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	
		Buitenland	Buitenland + Fysio 3
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. For a number of devices you choose from a limited number of care providers with a contract		
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	●		
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, only with contracted care providers ¹	●		
- upper eyelid correction for a specific indication, following approval ¹	●		
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	● (maximum 6 months)		
Quitting smoking			
Quitting smoking programme. With the Univé Zorg Select policy, medicines may only be provided 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		
Dental care up to age 18			
Dental care, following approval ¹ , with the exception of orthodontic care	●		
Oral surgery from age 18			
Oral surgery following approval ¹) with the exception of the placement 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		

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Select policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 60% of the average contracted rate for a care provider without a contract. You may have to pay an excess for this care.

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		
		Buitenland	Buitenland + Fysio 3	Buitenland + Fysio 6
- 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			
Tissue and organ transplants				
If the transplant was performed in an EU or EEA member state	●			
Accommodation				
Staying at:	●			
- psychiatric or other hospital				
- GGZ institution, following approval ¹				
- 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			
- 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			
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				
Care for the sensory impaired				
Multidisciplinary care in connection with a visual, auditory or communicative impairment	●			

This form of care is insured if the reimbursement overview contains an ●. Based on the Univé Zorg Select policy, you will receive at most a 100% reimbursement in case of a care provider with a contract. And at most 60% of the average contracted rate for a care provider without a contract. You may have to pay an excess for this care.

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

Dental packages

Overview of reimbursements	Dental packages		
	Tand Start	Tand 250	Tand 500
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 visit (C003)
	Dental cleaning (M03): 75% reimbursed up to at most 25 minutes per year	Dental cleaning (M03): 75% to at most 60 minutes per year	75% other dental care
	€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	

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.

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

+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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