

Reimbursement Table

Univé Healthcare Insurance 2018

Basic cover

Univé Zorg Select policy

Modules

Fysio 9 or 18

Tand Ongevallen

Tand 250 or 500

Europa or Wereld

Alternatief 250 or 500

Modular packages

Aanvullend Goed

Aanvullend Beter

Aanvullend Best

Dental packages

Tand Ongevallen

Tand Goed

Tand Beter

Tand Best

Reference guide

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

Policy Conditions

This table is a summary of the budgets. Supplementary conditions are set out in the 2018 policy conditions. These state details about the conditions your healthcare provider must comply with, for which items you need to request our permission, and how and for which healthcare you need a referral. If you need healthcare, we recommend first consulting these policy conditions. Please find all conditions on www.unive.nl/zorgverzekering/documenten.

Reimbursement Univé Zorg Select policy

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

Your choice of healthcare provider

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

Univé Zorg Select policy Naturaverzekering	
	Contracted healthcare provider: maximum 100% reimbursed
	Non-contracted healthcare provider: maximum 70% of the average contracted rate
We made arrangements with many healthcare providers	

General practitioner care, such as a visit to your family doctor, is always covered.

Excess

For some healthcare types in the basic cover, the first € 385 spent is charged to you. This is the mandatory excess. You may have selected a voluntary excess. The excess does not apply to items such as care provided by general practitioners, obstetricians, maternity care, nursing and care, and medications on our preferred list.

Personal contribution or maximum reimbursement

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

Cover supplementary insurance policies

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

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

Easily find a healthcare provider

1. Go to www.unive.nl/vergelijkenkies
2. Search by healthcare type or name of 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'. The calendar year starts on 1 January and ends on 31 December.

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

Univé Zorg Select policy - Naturaverzekering

Loose modules

Fysio 9 and 18	9 or 18 sessions per year
Tand Ongevallen	Dental costs after an accident up to € 10,000
Tand 250 and 500	75% up to a maximum of € 250 or € 500
Alternatief 250 and 500	€ 250 or € 500 per year; maximum of € 45 per day
Europa or Wereld cover	Emergency care during holiday and repatriation

Modular packages (excluding dental care)

Aanvullend Goed

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

Aanvullend Beter

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

Aanvullend Best

Highest reimbursements, including 22 physiotherapy sessions plus cover for eye laser surgery and medical plastic surgery such as eyelid and abdominal wall correction.

Dental packages

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

Tand Ongevallen

Dental costs after an accident:
€ 10,000 per accident.

Tand Goed

€ 250 per year: 100% periodical check-up and 80% for other dental care. Dental costs after an accident: € 10,000 per accident.

Tand Beter

€ 500 per year: 100% periodical check-up and 80% for other dental care. Orthodontic care one-off: up to age 18 € 1,500, from age 18 € 500. Dental costs after an accident: € 10,000 per accident.

Tand Best

€ 1,000 per year: 100% periodical check-up and 80% for other dental care. Orthodontic care one-off: up to age 18 € 2,500, from age 18 € 1,500. Dental costs after an accident: € 10,000 per accident.

Please find a list below of reimbursements from the Modules. Do you want to know what is reimbursed under the Univé Zorg Select policy?

Then check the purple column in the reimbursement table Modular packages, pages 5 through 10.

	Physiotherapy modules	Fysio 9	Fysio 18
	physiotherapy, remedial therapy Cesar/Mensendieck and oedema therapy treatments supplementary to reimbursement under basic cover	9 sessions per year	18 sessions per year
	Tand Ongevallen Module	Tand Ongevallen	
	unexpected dental costs after an accident (subject to approval!)	up to a maximum of € 10,000 per accident	
	Tandheekkunde modules	Tand 250	Tand 500
	Dental care with the exception of orthodontic care, general narcosis or sedation and bleaching teeth (including technology and supplies).	75% up to max € 250 per year	75% up to max € 500 per year
	Buitenland Modules	Europa	Wereld
	emergency care during holiday and temporary stay abroad repatriation by Univé Alarmcentrale	Europe cover (cover in the EU and EEA member states)	Wereld cover
	Alternatief modules	Alternatief 250	Alternatief 500
	treatments and visits (by preferred healthcare providers) and homeopathic and/or anthroposophic drugs	€ 250 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 500 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day

Reimbursement Table		Supplementary insurance Modular packages			
		Univé Zorg Select policy	Aanvullend Goed	Aanvullend Beter	Aanvullend Best
	Alternative care				
	A budget to be spent on the healthcare types listed below: - treatments and visits (by preferred healthcare providers) - homeopathic and/or anthroposophic drugs		€ 300 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 500 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 800 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day
	Contraceptives				
	Including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap up to age 21. This also applies to insured age 21 or older if these items are used to treat endometriosis or menorrhagia (if suffering from anaemia).	● (some items/medications are subject to a personal contribution)			
	including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21		full (some items are subject to a personal contribution)	full (some items are subject to a personal contribution)	
	Audiological care				
	hearing tests, advice on hearing aids	●			
	Circumcision				
	medically necessary circumcision	●			
	Delivery and maternity care				
	Delivery				
	Pregnancy courses: - the Smarter Pregnancy lifestyle programme - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth)		€ 75 per year	€ 100 per year	
	delivery at home	●			
	- delivery in birth clinic without medical necessity - delivery and maternity care in hospital without medical necessity	● € 211 per day for mother and child combined (€ 245 minus € 34 for the personal contribution for maternity care)	full reimbursement of the personal contribution	full reimbursement of the personal contribution	
	delivery in birth clinic or hospital with medical necessity	●			
	childbirth in a hospital or birth clinic without medical necessity as part of integral maternity care	● a personal contribution applies, amounting to € 356.90 for mother and child combined			
	Maternity care				
	maternity care at home or in a birth clinic	● maximum 10 days (a personal contribution applies, amounting to € 4.30 per hour)	€ 125 reimbursement of the personal contribution	full reimbursement of the personal contribution	
	maternity care in hospital for childbirth with medical necessity	●			
	postnatal care and neonatal care		6 hours divided over 2 days	12 hours divided over 4 days	
	Univé birth package		full	full	
	Lactation				
	lactation advice (lactation consultant)		€ 50 per delivery	€ 75 per delivery	
	renting or buying electrical breast pump		maximum € 80, one-off	maximum € 80, one-off	

Does this table show a ●? Then you are entitled to a maximum of 100% reimbursement if you select a contracted healthcare provider covered by the Univé Zorg Select policy. And a maximum of 70% of the average contracted rate for a non-contracted healthcare provider. You may be charged an excess for this healthcare.

1) (Some of) these healthcare types may require prior approval from Univé. Please consult the policy conditions for more details.

2) Reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers in this supplementary insurance policy. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.

Reimbursement Table		Supplementary insurance Modular packages		
		Univé Zorg Select policy	Aanvullend Goed	Aanvullend Beter
	Exercise therapy (including physiotherapy)			
	Applies to the healthcare types referred to below:			
	- physiotherapy, remedial therapy Cesar/Mensendieck and oedema therapy	9 treatments ² per year.	16 treatments ² per year.	22 treatments ² per year.
	- chronic conditions up to age 18, subject to approval ¹	Manual therapy sessions are also covered under exercise therapy.	Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.	Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.
	- chronic conditions from age 18, subject to approval ¹			
	- non-chronic conditions up to age 18	Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45.	Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45.	Alternative exercise therapies are subject to a maximum reimbursement of 1 treatment per day up to € 45.
	- non-chronic conditions from age 18			
	- pelvic physiotherapy for urine incontinence from age 18	● the first 9 treatments		
	- remedial therapy supervised by a physiotherapist or remedial therapist (walking training) for claudication, stage 2 Fontaine	● 37 treatments during a 12-month period		
	- remedial therapy supervised by a physiotherapist or remedial therapist for osteoarthritis of hip or knee joint	● 12 treatments during a maximum period of 12 months		
	- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)			
	- occupational therapy	● 10 hours per year	● 3 hours per year	● 5 hours per year
	Prescription glasses, contact lenses, eye laser surgery or lens implants			
	You may choose one of the following reimbursements:			
	- prescription glasses from Hans Anders, Pearle, Specsavers, Eyewish or eyes + more (in accordance with Visual Aids Regulations)		1 pair of singular or multi-focal spectacles from the basic range per 3 years	1 pair of singular or multi-focal spectacles from the comprehensive range per 3 years
	- the purchase of spectacles		a maximum of € 50 per 3 years	a maximum of € 75 per 3 years
	- the purchase of contact lenses		a maximum of € 80 per 3 years	a maximum of € 125 per 3 years
	- the statutory personal contribution for insured under age 18		personal contribution: full	personal contribution: full
	eye laser treatment/lens implants			€ 500 one-off
	Abroad			
	emergency care during holiday and temporary stay abroad	● up to the rate deemed reasonable in the Netherlands (market level rate). This also applies to the reimbursement for a non-contracted healthcare provider.	full	full
	non-urgent healthcare abroad, subject to approval ¹	● up to the rate we would reimburse in the Netherlands.		
	repatriation by Univé Alarmcentrale		full	full

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1) [Some of] these healthcare types may require prior approval from Univé. Please consult the policy conditions for more details.

2) Reimbursement up to 80% of the average contracted rates applies for non-contracted healthcare providers in this supplementary insurance policy. Please find the maximum reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.

Reimbursement Table		Supplementary insurance Modular packages		
		Univé Zorg Select policy	Aanvullend Goed	Aanvullend Beter
Dietetics				
education with a medical purpose about food and eating habits	● 3 hours per year			€ 250 per year ²
Genetic testing				
research of and for genetic anomalies or disorders	●			
Pharmaceutical care (including medications)				
medications listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations, in some cases subject to approval ¹	● (some medications are subject to a personal contribution)			
dietary preparations, subject to approval ¹ (the Pharmaceutical Care Regulations apply to liquid nutrition)	●			
Skin treatments				
A budget to be spent on the healthcare types listed below (by preferred healthcare provider): - acne treatment - camouflage therapy - depilation		€ 300 per year	€ 500 per year	€ 700 per year
General practitioner care				
this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●			
Household assistance				
household assistance after hospitalisation, or during hospitalisation of your child, applications via Univé Zorgadvies en Bemiddeling (by contracted healthcare provider)			9 hours	12 hours
Medical aids				
medical aids and bandaging listed in the Healthcare Insurance Regulations and the Medical Aids Regulations, in some cases subject to approval ¹	● (some medical aids are subject to a personal contribution and/or maximum reimbursement amounts)			
A budget to be spent on statutory contributions/personal contributions or the following supplies or extras related to these medical aids: - audiological medical aids (personal contribution from age 18) for a hearing aid or tinnitus masker - items used after a breast amputation, mammary prosthesis - wigs or mutssjas - prolapse pessary - hand or finger splints for temporary use (by contracted healthcare provider)			€ 250 per year	€ 500 per year
In-vitro fertilisation (IVF) and other fertility treatments				
in-vitro fertilisation (IVF) for women up to age 43. Further conditions apply	● 1st, 2nd, and 3rd attempts			
other fertilit- enhancing treatments (women up to age 43)	●			
Speech therapy				
recovering or enhancing speech or ability to speak	●			

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1) (Some of) these healthcare types may require prior approval from Univé. Please consult the policy conditions for more details.

Reimbursement Table		Supplementary insurance Modular packages			
		Univé Zorg Select policy	Aanvullend Goed	Aanvullend Beter	Aanvullend Best
	Family care				
	family care courses: learning how to manage a disease or condition, such as asthma, COPD, diabetes, cancer or dementia		see Prevention budget	see Prevention budget	see Prevention budget
	family care mediator (based on referral by Univé Zorgadvies en Bemiddeling)		€ 250 per year	€ 500 per year	€ 750 per year
	replacement family care, applications via Univé Zorgadvies en Bemiddeling (by contracted healthcare provider)		5 days per year	10 days per year	15 days per year
	Specialist medical care				
	this care is subject to prior approval ¹ relating to certain treatments	●			
	Multidisciplinary care (chain healthcare)				
	chain healthcare for insured with diabetes mellitus type 2 (DM type 2), chronic obstructive pulmonary disease (COPD), cardiovascular conditions, increased vascular risk management, asthma from age 16 and target group vulnerable seniors	●			
	Plastic and/or reconstructive surgery				
for specific medical referrals, subject to approval ¹	●				
abdominal wall correction for specific referrals, subject to approval ¹	●			€ 2,500	
upper eyelid correction for a specific referral, subject to approval ¹	●			€ 950	
	Prevention				
	A budget to be spent on the healthcare types listed below: Healthy living - courses (including managing a disease or condition) - First Aid course - reanimation course - health test - weight consultant Advice and assistance - medical sports advice - menopausal care for women Vaccinations - preventive vaccinations and drugs in the context of holidays		€ 200 per year	€ 400 per year	€ 500 per year
	Fall prevention		€ 50 for the entire term of the insurance policy	€ 100 for the entire term of the insurance policy	€ 150 for the entire term of the insurance policy
	Mental healthcare				
	Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (relating to intake, subject to approval ¹)	●			
	Cogmed for insured up to age 18 with development and learning disabilities or disorders due to ADHD and ADD				€ 400 per year
	neurofeedback for ADHD and ADD up to age 18				€ 1,000 per year
	sex therapy				€ 60 per session, maximum 4 sessions per year
	mindfulness for burn-out complaints		€ 350 per year	€ 350 per year	€ 350 per year
Rehabilitation					
	examination, advice and treatment relating to specific referrals, subject to approval ¹ . This also includes quick scan and cancer rehabilitation	●			
geriatric rehabilitation	● (max 6 months)				

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1) (Some of) these healthcare types may require prior approval from Univé. Please consult the policy conditions for more details.

Reimbursement Table		Supplementary insurance Modular packages		
		Aanvullend Goed	Aanvullend Beter	Aanvullend Best
Sterilisation				
sterilisation male			€ 800	€ 800
sterilisation female			€ 1,250	€ 1,250
Arch supports				
arch supports		€ 70 per year	€ 125 per year	€ 125 per year
Quit smoking				
Quit Smoking Programme. The programme is not subject to the excess. The medications that may be described can be delivered only by the National Pharmacy, and are subject to the excess.	● once 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	● (a personal contribution may apply)			
Dental care up to age 18				
- dental care, with the exception of orthodontic care - crowns, bridges and implants for specific medical referral, subject to approval ¹	●			
Dental surgery from age 18				
dental surgeon, subject to approval ¹ , with the exception of applying implants, treatment of gum and non-complex extractions.	●			
Dentures (dental prostheses) from age 18				
removable full dentures, including technology expenses, subject to approval ¹	● (a 25% personal contribution applies)		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 an 8% personal contribution (upper jaw) and 10% (lower jaw))		full reimbursement of the personal contribution	full reimbursement of the personal contribution
Tissue and organ transplants				
if the transplant is performed in an EU or EEA member state	●			
Stay				
convalescence home/medical service hotel (with contracted healthcare provider)		€ 100 per day, capped at € 1,000 per year	€ 100 per day, capped at € 1,500 per year	€ 100 per day, capped at € 2,000 per year
hospice (by accredited healthcare provider)		€ 30 per day	€ 30 per day	€ 30 per day
- psychiatric or other hospital - GGZ institution, subject to approval ¹ - institution for first-line hospitalisation - rehabilitation institution, subject to approval ¹ - medical childcare centre relating to intensive childcare	●			
short-stay or family guesthouse during hospitalisation		€ 300 per year	€ 400 per year	€ 600 per year
Nursing and care (district nurses)				
nursing and care without stay and nursing day-care intensive childcare (possibly in the form of a personal budget)	●			

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Univé Modular packages



Reimbursement Table	Univé Zorg Select policy	Supplementary insurance Modular packages		
		Aanvullend Goed	Aanvullend Beter	Aanvullend Best
Transport				
ambulance transport	●			
seated patient transport for specific medical referrals, subject to approval ¹ , with:				
- personal vehicle	● € 0.30 per km (subject to a personal contribution of € 101 per year)			
- public transport or taxi	● (subject to a personal contribution of € 101 per year)			
- taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant		taxi: full, personal vehicle: € 0.30 per km	taxi: full, personal vehicle: € 0.30 per km	taxi: full, personal vehicle: € 0.30 per km
Foot treatments				
A budget to be spent on the healthcare types listed below: - foot treatments for rheumatic and diabetic foot with healthcare profile 1. In certain cases, foot care is covered under General practitioner care of the healthcare policy. - podotherapy		€ 100 per year	€ 300 per year	€ 500 per year
Sensory disability care				
multidisciplinary healthcare relating to a visual, auditory or communicative disability	●			

Univé Dental packages



Reimbursement Table	Tand Ongevallen	Supplementary insurance Dental packages		
		Tand Goed	Tand Beter	Tand Best
Dental care from age 18				
Dental care with the exception of orthodontic care, general narcosis or sedation and bleaching teeth (including technology and supplies)		€ 250 per year: 100% periodical check-up and 80% for other dental care. Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	€ 500 per year: 100% periodical check-up and 80% for other dental care. Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	€ 1,000 per year: 100% periodical check-up and 80% for other dental care. Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.
Orthodontic care				
up to age 18			€ 1,500 for the entire term of the insurance policy	€ 2,500 for the entire term of the insurance policy
from age 18			€ 500 for the entire term of the insurance policy	€ 1,500 for the entire term of the insurance policy
Tand Ongevallen				
dental costs after an accident (subject to approval ¹)	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident

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1) (Some of) these healthcare types may require prior approval from Univé. Please consult the policy conditions for more details.

Practical for everyone

The extra benefits of Univé

Univé allows you to benefit from excellent healthcare insurance. And we offer many practical extra benefits. Please find more information on Univé's extra benefits on www.unive.nl/zorgservice.

Mijn Univé Zorg

This practical online service allows you to change your healthcare cover, submit expense forms, check your messages and manage your personal details. Please visit our website, www.mijnunivezorg.nl.

Univé App

New is the Univé App. In addition to your healthcare insurance policy, it also shows all your other Univé policies at a glance. This includes your remaining excess for healthcare. And we made it even easier to submit your healthcare expense forms online.

Univé Gezondheidslijn

Do you have any questions about your health? Or would you like reliable medical advice? Then please feel free to call the nurses of the Univé Gezondheidslijn. They are available 24/7 on +31 (0)72 527 72 52.

Univé Vakantiedokter

If you fall ill abroad, you can turn to the Univé Vakantiedokter for medical advice. We can also help you locate a doctor or hospital close to where you are. You can reach the Univé Vakantiedokter 24/7 on +31 (0)72 527 72 52.

Family care

A society where people support each other and make their own choices.

That is what Univé believes in. This is why Univé feels that family care providers are so important. People who feel it is natural to assist the near and dear with their daily routine. Over 4 million people provide family care in the Netherlands. For more information, please check our website: www.unive.nl/mantelzorg.

Navigating the healthcare system

You may receive healthcare in various ways. Through your municipal authorities, your healthcare insurer and your healthcare office. But who do you turn to for which issues? Univé's Zorgadvies en Bemiddeling (healthcare advice and mediation desk) will quickly assist you with advice and mediation - free of charge. For more information, please check our website: www.unive.nl/zorgbemiddeling. You can reach them on +31 (0)88 131 16 17.

Waiting list mediation

Do you have a long waiting list for the treatment you need? Then our Zorgadvies en Bemiddeling department can help you find a different healthcare provider. We can also find you a new general practitioner or a new dentist if you are moving to a different town.

Univé Alarmcentrale

If you fall ill abroad and you are hospitalised for at least one night, you must contact the staff of Univé Alarmcentrale emergency response unit. This is mandatory. They will tell you what needs to be arranged. They will also assess which costs are covered and which are not. You can reach the Univé Alarmcentrale day and night on +31 (0)40 297 5750. Please find the telephone number of the Univé Alarmcentrale on your healthcare card.

Univé Kraamzorg

To apply for maternity care, please contact Univé Kraamzorg maternity care on 0800 899 80 99 (toll-free).

MijnGemak

You can make use of the mediation service MijnGemak free of charge. Via MijnGemak it is easy to get in touch with professionals such as household assistance, gardeners or odd jobs men. A great solution if you need assistance. Please visit www.unive.mijngemak.nl to read all the details.

Want to know more?

Our website

www.unive.nl

Our correspondence address

Univé

PO Box 445

5600 AK Eindhoven, the Netherlands

Our complaints procedure

If you have any complaints about your healthcare insurance, please find the details of our complaints procedure on www.unive.nl.

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