

Reimbursement Table

Univé Healthcare Insurance 2018

Basic cover

Univé Zorg Geregeld policy

Univé Zorg Vrij policy

Modular packages

Group or individual Aanvullend Goed

Group or individual Aanvullend Beter

Group or individual Aanvullend Best

Dental packages

Tand Ongevallen

Tand Goed

Tand Beter

Tand Best

Comprehensive healthcare packages

Jong Pakket

Gezin Pakket

Vitaal Pakket

Reference guide

Univé offers three basic insurance policies, each with their own supplementary insurance policies. This is the reimbursement table of the **Univé Zorg Geregeld policy**, the **Univé Zorg Vrij policy** and the associated supplementary group or individual 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 reimbursements. Supplementary conditions are set out in the 2018 policy conditions. These state details about, for example, 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. We recommend reading the policy conditions whenever you need healthcare services. Please find all conditions listed on www.unive.nl/zorgverzekering/documenten. Or you can contact us. Our contact details are stated on the back of this reimbursement table.

Reimbursement basic cover

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

Univé Zorg Geregeld policy

With the Univé Zorg Geregeld policy, your healthcare is all set. We have made agreements with many healthcare providers in your area. This includes hospitals, specialists and obstetricians, for example. And all at a very affordable premium. General practitioner care, such as a visit to your family doctor, is always covered.

Univé Zorg Geregeld policy In-kind policy	
	Contracted healthcare provider: maximum reimbursement 100%
	Non-contracted healthcare provider: maximum reimbursement 80% of the average contracted rate
We have made agreements with many healthcare providers in your area	


Easily find a healthcare provider

1. Alternatively, please refer 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

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

Univé Zorg Vrij policy

The Univé Zorg Vrij policy offers you optimal freedom of choice. It does not matter whether or not the healthcare provider has a contract with us. As long as the healthcare provider complies with the requirements set out in our policy conditions. You pay a slightly higher premium for this. In most cases, the invoice will be fully reimbursed. Only if the invoiced amount is unreasonably high will we not reimburse 100%.

Univé Zorg Vrij policy Reimbursement policy	
	All healthcare providers: maximum 100% reimbursement of the market-level rate
You have a free choice of the healthcare providers	

Excess

For some healthcare types in the basic cover, the first € 385 spent is charged to you. This is referred to as the statutory excess. Additionally, you may have selected a voluntary excess amount. The excess does not apply for general practitioner care, obstetrician care and maternity care, nursing and care (district nurses) and medications on our preferred list.

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? 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. In that case, you will be reimbursed at the rate we have agreed with the 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.

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.

Select your basic cover

Univé Zorg Geregeld policy In-kind policy	
	Contracted healthcare provider: maximum reimbursement 100%
	Non-contracted healthcare provider: maximum reimbursement 80% of the average contracted rate
We have made agreements with many healthcare providers in your area	

Univé Zorg Vrij policy Reimbursement policy	
	All healthcare providers: maximum 100% reimbursement of the market-level rate
You have a free choice of the healthcare providers	

Select your supplementary insurance policy/policies




Modular packages (excluding dental care)
Group or individual Aanvullend Goed Insured for the most necessary care, including emergency care abroad, convalescence home and 9 physiotherapy sessions.
Group or individual Aanvullend Beter Higher reimbursements, such as 16 physiotherapy sessions, and reimbursement for childbirth and maternity care, and free prescription glasses.
Group or individual 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 resulting from an accident: € 10,000 per accident
Tand Goed € 250 per year: 100% periodical check-up and 80% for other dental care. Dental costs resulting from 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.

Comprehensive healthcare packages (including dental care)

Jong Pakket A combination of reimbursements for young people, including contraceptives, acne treatments and dental care, and dental costs resulting from an accident.
Gezin Pakket A combination of reimbursements for families, including childbirth, maternity care, psychological care for children, orthodontic care and dental care, and dental costs resulting from an accident.
Vitaal Pakket A combination of reimbursements for healthy older people, including 32 physiotherapy sessions, free prescription glasses and dental care, and dental costs resulting from an accident.

Univé Modular packages

Reimbursement Table		Supplementary insurance Modular		
		Group or individual Aanvullend Goed	Group or individual Aanvullend Beter	Group or individual 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). including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21	● (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 Slimmer Zwanger lifestyle programme - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth) delivery at home childbirth without medical necessity in: - a birth clinic - a hospital - in a hospital or birth clinic as part of integral maternity care delivery in birth clinic or hospital with medical necessity	● ● maximum € 211 per day for mother and child combined (€ 245 minus € 34 for the personal contribution for maternity care) ● a personal contribution applies, amounting to € 356.90 for mother and child combined	€ 75 per year	€ 100 per year
	Maternity care maternity care at home or in a birth clinic maternity care in hospital for childbirth with medical necessity postnatal care and neonatal care Univé birth package	● maximum 10 days (a personal contribution applies, amounting to € 4.30 per hour) ●	€ 125 reimbursement of the personal contribution 6 hours divided over 2 days full	full reimbursement of the personal contribution 12 hours divided over 4 days full
	Lactation lactation advice (lactation consultant) renting or buying electrical breast pump		€ 50 per delivery maximum € 80, one-off	€ 75 per delivery maximum € 80, one-off

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.



Reimbursement Table		Supplementary insurance Modular		
		Group or individual Aanvullend Goed	Group or individual Aanvullend Beter	Group or individual Aanvullend Best
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	●	Group ³ Aanvullend Goed:	Group ³ Aanvullend Beter:	Group ³ Aanvullend Best:
- chronic conditions from age 18, subject to approval ¹	● from the 21st treatment onwards	32 treatments ² per year.	32 treatments ² per year.	32 treatments ² per year.
- non-chronic conditions up to age 18	● 18 sessions per year	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.	Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.
- non-chronic conditions from age 18				
- pelvic physiotherapy for urine incontinence from age 18	● the first 9 treatments	Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to € 45.	Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to € 45.	Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to € 45.
- 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	7 hours per year
Spectacles, contact lenses, eye lasering 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				
urgent medical care during holiday or 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	full
non-urgent healthcare abroad, subject to approval ¹	● up to the rate we would reimburse in the Netherlands.			
repatriation by the Univé Alarmcentrale		full	full	full

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.






- 1) This type of care is subject to prior approval from Univé in some cases. 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 reimbursements in the 'List maximum reimbursements non-contracted healthcare providers'.
- 3) Group Aanvullend Goed, Beter or Best is only applicable if your employer or your member association concluded a group contract with Univé.

Reimbursement Table		Supplementary insurance Modular		
		Group or individual Aanvullend Goed	Group or individual Aanvullend Beter	Group or individual Aanvullend Best
Dietetics				
information 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, and 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 a maximum reimbursement)			
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 fertility treatments (women up to age 43)	●			
Speech therapy				
recovering or enhancing speech or ability to speak	●			

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.

- 1) This type of care is subject to prior approval from Univé in some cases. 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 reimbursements in the 'List maximum reimbursements non-contracted healthcare providers'.

Univé Modular packages

Reimbursement Table		Supplementary insurance Modular		
		Group or individual Aanvullend Goed	Group or individual Aanvullend Beter	Group or individual Aanvullend Best
	Family care			
	family care courses: learning to deal with a disease or condition, including asthma, COPD, diabetes, cancer or dementia	see Prevention budget	see Prevention budget	see Prevention budget
	family care mediator after 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 medications 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
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) This type of care is subject to prior approval from Univé in some cases. Please consult the policy conditions for more details.

Reimbursement Table		Supplementary insurance Modular		
		Group or individual Aanvullend Goed	Group or individual Aanvullend Beter	Group or individual 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, however, are subject to the excess. Under the Univé Zorg Geregeld policy, the medications may only be delivered by the National Pharmacy. Under the Univé Zorg Vrij policy, any pharmacy may deliver the medications.	● 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	● (this may be subject to a personal contribution)			
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 surgery, 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	● (subject to a 25% personal contribution)		full reimbursement of the personal contribution	full reimbursement of the personal contribution
removable full dentures, on implants, including technology expenses, subject to approval ¹	● (subject to 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 was performed in an EU or EEA member state	●			
Stay				
convalescence home/assisted accommodation (for 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 (pgb))	●			

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.

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

Univé Modular packages

Reimbursement Table	Basic Insurance	Supplementary insurance Modular		
		Group or individual Aanvullend Goed	Group or individual Aanvullend Beter	Group or individual 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 diabetes mellitus of the basic healthcare policy as part of general practitioner care. - podotherapy		€ 100 per year	€ 300 per year	€ 500 per year
Sensory disability care				
multidisciplinary healthcare in the context of a visual, auditive or communicative disability	●			

Univé Dental packages

Reimbursement Table	Supplementary insurance Dental packages			
	Tand Ongevallen	Tand Goed	Tand Beter	Tand Best
Dental care from age 18				
dental care, including reimbursement of the statutory personal contribution for full dentures (on implants). Not covered is the cost of orthodontic care, full narcosis or sedation and whitening 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 resulting from an accident (subject to approval ¹)	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.

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Practical for everyone

The extra benefits of Univé

Univé allows you to benefit from excellent healthcare insurance. And we offer many practical extra benefits.

Mijn Univé Zorg

This practical online service enables you to change your healthcare insurance policy, submit claim forms, check your messages and manage your personal details. Please visit our website, www.mijnunivezorg.nl.

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 Univé Gezondheidslijn. You can reach them 24/7 on +31 (0)72 527 72 52.

Univé Vakantiedokter

If you get sick abroad, you can ask for medical advice from the Univé Vakantiedokter. We can also help you locate a doctor or hospital close to where you are. The Univé Vakantiedokter is available 24/7 on +31 (0)72 527 72 52.

Univé Alarmcentrale

If you fall ill abroad and you are hospitalised for at least one night, you must contact the Univé Alarmcentrale on a mandatory basis. 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. The telephone number of the Univé Alarmcentrale is also printed on your healthcare card.

Univé Kraamzorg

To request maternity care and/or a maternity care package, please call Univé Kraamzorg's central number: 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.

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 healthcare issues? Univé Zorgadvies en Bemiddeling will help you find the right people to contact based on advice and mediation, fast and for free. They are available via +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.

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. Specifically for family care givers, Univé offers extra budgets in the cover of supplementary insurance policies. More information? Please visit: www.unive.nl/mantelzorg.

Group

Did your employer or member association conclude a group contract with Univé? Then you can benefit from the following extras:

Single point of contact

For any questions to Univé, please call our Customer Service on the toll-free number 0800 023 47 63.




Exercise therapy

You will receive a more comprehensive reimbursement for a maximum of 32 exercise therapy sessions per year, including physiotherapy in Group Aanvullend Goed, Beter and Best.

Quick start of treatment

Univé hopes to see you recover quickly after being on sick leave or after an accident. That's why we offer assistance in looking for a different healthcare provider if you have to wait relatively long. We will also look for a suitable solution for your situation outside the Netherlands if necessary.

Univé Comprehensive healthcare packages

		Supplementary insurance (healthcare and dental) Comprehensive healthcare packages			
Reimbursement Table		Basic Insurance	Jong Pakket	Gezin Pakket	Vitaal Pakket
	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		€ 200 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 300 per year; treatments and visits are subject to a maximum reimbursement of € 45 per day	€ 300 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). including contraceptive pill, contraceptive rod, diaphragm, ring or cervical cap from age 21	● (some items are subject to a personal contribution)			
	Condoms (order through www.nationale-apotheek.nl)		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	●	€ 20 per year		
	Circumcision medically necessary circumcision	●			
	Delivery and maternity care Delivery Pregnancy courses: - the Slimmer Zwanger lifestyle programme - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth). delivery at home childbirth without medical necessity in: - a birth clinic - a hospital - in a hospital or birth clinic as part of integral maternity care delivery in birth clinic or hospital with medical necessity	● ● € 211 per day for mother and child combined (€ 245 minus € 34 for the personal contribution for maternity care) ● a personal contribution applies, amounting to € 356.90 for mother and child combined.		€ 150 per year	
	Maternity care maternity care at home or in a birth clinic maternity care in hospital for childbirth with medical necessity maternity care de luxe adoption cover Univé birth package	● maximum 10 days (a personal contribution applies, amounting to € 4.30 per hour) ●		full reimbursement personal payment	
	Lactation lactation advice (lactation consultant) lease or purchase of an electric breast pump			15 hours € 300 per adoptive child full	
				€ 100 per delivery maximum € 80, one-off	

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.

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

Univé Comprehensive healthcare packages






Reimbursement Table		Supplementary insurance (healthcare and dental) Comprehensive healthcare packages			
		Basic Insurance	Jong Pakket	Gezin Pakket	Vitaal Pakket
Exercise therapy (including physiotherapy)					
Applies to the healthcare types referred to below:					
- physiotherapy, remedial therapy Cesar/Mensendieck and oedema therapy					
- chronic conditions up to age 18, subject to approval ¹		●			
- chronic conditions from age 18, subject to approval ¹		● from the 21st treatment onwards			
- non-chronic conditions up to age 18		● 18 sessions per year			
- 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 maximum period of 12 months			
- 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	7 hours per year
Spectacles, contact lenses, eye lasering 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 comprehensive range per 3 years	1 pair of singular or multi-focal spectacles from the comprehensive 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 € 75 per 3 years	a maximum of € 75 per 3 years	a maximum of € 75 per 3 years
- the purchase of contact lenses			a maximum of € 125 per 3 years	a maximum of € 125 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	personal contribution: full
Abroad					
urgent medical care during holiday or 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	full
non-urgent healthcare abroad, subject to approval ¹		● up to the rate we would reimburse in the Netherlands.			
repatriation by the Univé Alarmcentrale			full	full	full

If an item is marked with ● in the reimbursement table, this item is covered. The amount of the reimbursement depends on the insurance policy you selected in combination with the healthcare provider you selected. Please refer to page 2 for more information on this subject.

- 1) This type of care is subject to prior approval from Univé in some cases. 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 reimbursements in the 'List maximum reimbursements non-contracted healthcare providers'.






Univé Comprehensive healthcare packages

Reimbursement Table		Basic Insurance	Supplementary insurance (healthcare and dental) Comprehensive healthcare packages		
			Jong Pakket	Gezin Pakket	Vitaal Pakket
	Dietetics information 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	€ 500 per year
	General practitioner care this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●			
	Household assistance household assistance immediately after hospitalisation, or during hospitalisation of your child, applications via Univé Zorgadvies en Bemiddeling (by contracted healthcare provider)		12 hours per year	12 hours per year	12 hours per year
	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 a maximum reimbursement)			
	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	€ 350 per year
	In-vitro fertilisation (IVF) and other fertility treatments in-vitro fertilisation (IVF) for women up to age 43. Further conditions apply. other fertility treatments (women up to age 43)	● 1st, 2nd, and 3rd attempts ●			
	Child care for children up to age 12 (applications via Univé Zorgadvies en Bemiddeling by contracted healthcare provider)			24 hours per year	
	Speech therapy recovering or enhancing speech or ability to speak	●			

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

Univé Comprehensive healthcare packages

Reimbursement Table		Basic Insurance	Supplementary insurance (healthcare and dental) Comprehensive healthcare packages		
			Jong Pakket	Gezin Pakket	Vitaal Pakket
	Family care				
	family care courses: learning to deal with a disease or condition, including asthma, COPD, diabetes, cancer or dementia			see Prevention budget	see Prevention budget
	family care mediator after referral by Univé Zorgadvies en Bemiddeling			€ 500 per year	€ 750 per year
	replacement family care, applications via Univé Zorgadvies en Bemiddeling (by contracted healthcare provider)			10 days per year	10 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	●				
upper eyelid correction for a specific medical referral, subject to approval ¹	●			€ 950	
correction protruding ears for insured up to age 18				contracted healthcare provider: full, non-contracted healthcare provider: € 1,500	
	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 Examinations - medical examination for driving licence category B or BE Vaccinations - flu vaccination - preventive vaccinations and medications in the context of holidays		€ 200 per year	€ 400 per year	€ 500 per year
	Fall prevention				€ 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	€ 60 per session, maximum 4 sessions per year	€ 60 per session, maximum 4 sessions per year
Mindfulness for burn-out complaints		€ 350 per year	€ 350 per year	€ 350 per year	

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Univé Comprehensive healthcare packages

		Supplementary insurance (healthcare and dental) Comprehensive healthcare packages		
Reimbursement Table	Basic Insurance	Jong Pakket	Gezin Pakket	Vitaal Pakket
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)			
Sterilisation				
sterilisation male			€ 800	
sterilisation female			€ 1,250	
Arch supports				
arch supports			€ 125 per year	€ 125 per year
Quit smoking				
Quit Smoking Programme. The programme is not subject to the excess. The medications, however, are subject to the excess. Under the Univé Zorg Geregeld policy, the medications may only be delivered by the National Pharmacy. Under the Univé Zorg Vrij policy, any pharmacy may deliver the medications.	● 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	● (this may be subject to a personal contribution)			
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 care from age 18				
dental care with the exception of orthodontic care, general narcosis or sedation and bleaching teeth (including technology and supply costs)		80% up to a maximum of € 450 per year. Within this amount, 100% for periodical check-up (C11) and problem-solving visit (C13). Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	80% up to a maximum of € 450 per year. Within this amount, 100% for periodical check-up (C11) and problem-solving visit (C13). Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	80% up to a maximum of € 450 per year. Within this amount, 100% for periodical check-up (C11) and problem-solving visit (C13). Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.
Tand Ongevallen				
dental costs resulting from an accident (subject to approval ¹)		€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident
Dental surgery from age 18				
dental surgery, 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	● (subject to a 25% personal contribution)		full reimbursement of the personal contribution	full reimbursement of the personal contribution
removable full dentures, on implants, including technology expenses, subject to approval ¹	● (subject to an 8% personal contribution (upper jaw) and 10% (lower jaw))		full reimbursement of the personal contribution	full reimbursement of the personal contribution



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Univé Comprehensive healthcare packages

Reimbursement Table		Supplementary insurance (healthcare and dental) Comprehensive healthcare packages		
		Basic Insurance	Jong Pakket	Gezin Pakket
Orthodontic care				
up to age 18				80% up to maximum € 2,500 for the entire term of the insurance policy
from age 18			€ 350 for the entire term of the insurance policy	€ 350 for the entire term of the insurance policy
Tissue and organ transplants				
if the transplant was performed in an EU or EEA member state		●		
Stay				
convalescence home/assisted accommodation (for contracted healthcare provider)				€ 100 per day, capped at € 1,000 per year
hospice (by accredited healthcare provider)			€ 30 per day	€ 30 per day
<ul style="list-style-type: none"> - psychiatric or other hospital - GGZ institution, subject to approval¹ - institution for first-line hospitalisation - rehabilitation institution, subject to approval¹ - medical childcare centre relating to intensive childcare 		●		
short-stay or family guesthouse during hospitalisation				€ 400 per year
Nursing and care				
nursing and care without stay and nursing day care intensive childcare (possibly in the form of a personal budget (pgb))		●		
Transport				
ambulance transport		●		
seated patient transport for specific medical referrals, subject to approval ¹ , with:				
<ul style="list-style-type: none"> - personal vehicle 		● € 0.30 per km (subject to a personal contribution of € 101 per year)		
<ul style="list-style-type: none"> - public transport or taxi 		● (subject to a personal contribution of € 101 per year)		
<ul style="list-style-type: none"> - 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
Foot treatments				
<p>A budget to be spent on the healthcare types listed below:</p> <ul style="list-style-type: none"> - foot treatments for rheumatic and diabetic foot with healthcare profile 1. In certain cases, foot care is covered under diabetes mellitus of the basic healthcare policy as part of general practitioner care. - podotherapy 				€ 300 per year
Sensory disability care				
multidisciplinary healthcare in the context of a visual, auditive or communicative disability		●		

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Want to know more?

Our website

www.unive.nl

Telephone number

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Available Mondays to Fridays
between 8 am and 8 pm. And Saturdays from
9.00 a.m. to 1 p.m.

Our office

Would you prefer to visit our office? You are more
than welcome at the Univé office near you.

For a list of our offices, please refer to
www.unive.nl/contact.

Our correspondence address

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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.

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.

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