

# Reimbursement Table Univé Healthcare Insurance 2018

## Basic cover

Univé Zorg Geregeld policy  
Univé Zorg Vrij policy

## Modular packages

Group Aanvullend Goed  
Group Aanvullend Beter  
Group 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](http://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](http://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	
	<b>Contracted</b> healthcare provider: maximum reimbursement <b>100%</b>
	<b>Non-contracted</b> healthcare provider: maximum reimbursement <b>80% of the</b> 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](http://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](http://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 <b>100% reimbursement</b> 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	
	<b>Contracted</b> healthcare provider: maximum reimbursement <b>100%</b>
	<b>Non-contracted</b> healthcare provider: maximum reimbursement <b>80% of the average</b> contracted rate
We have made agreements with many healthcare providers in your area	

Univé Zorg Vrij policy Reimbursement policy	
	All healthcare providers: maximum <b>100% reimbursement</b> 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)
<p><b>Group Aanvullend Goed</b> Insured for the most necessary care, including medical costs abroad, 15 days of replacement family care, prevention courses in the context of home care up to € 350, and 32 physiotherapy sessions.</p>
<p><b>Group Aanvullend Beter</b> Higher reimbursements for healthcare expenses, this includes 20 days of replacement family care, prevention courses home care up to € 550, 32 physiotherapy sessions and free prescription glasses.</p>
<p><b>Group Aanvullend Best</b> Highest reimbursements for healthcare expenses, such as 25 days of replacement family care, prevention courses home care up to € 650, and 32 physiotherapy sessions.</p>

Dental packages (can be taken out separately or in combination with a modular package)
<p><b>Tand Ongevallen</b> Dental costs resulting from an accident: € 10,000 per accident</p>
<p><b>Tand Goed</b> € 250 per year: 100% periodical check-up and 80% for other dental care. Dental costs resulting from an accident: € 10,000 per accident.</p>
<p><b>Tand Beter</b> € 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.</p>
<p><b>Tand Best</b> € 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.</p>

Comprehensive healthcare packages (including dental care)
<p><b>Jong Pakket</b> A combination of reimbursements for young people, including contraceptives, acne treatments and dental care, and dental costs resulting from an accident.</p>
<p><b>Gezin Pakket</b> 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.</p>
<p><b>Vitaal Pakket</b> 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.</p>

# Univé Modular packages

Reimbursement Table		Supplementary insurance Modular			
		Basic Insurance	Group Aanvullend Goed	Group or individual Aanvullend Beter	Group Aanvullend Best
	<b>Alternative care</b>				
	A <b>budget</b> 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
	<b>Contraceptives</b>				
	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 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)	full (some items are subject to a personal contribution)
	<b>Audiological care</b>				
	hearing tests, advice on hearing aids	●			
	<b>Circumcision</b>				
	medically necessary circumcision	●			
	<b>Delivery and maternity care</b>				
	<b>Delivery</b>				
	Pregnancy courses: - the Slimmer Zwanger 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	●			
	childbirth without medical necessity in: - a birth clinic - a hospital	● maximum € 211 per day for mother and child combined (€ 245 minus € 34 for the personal contribution for maternity care)		full reimbursement personal payment	full reimbursement personal payment
	- in a hospital or birth clinic as part of integral maternity care	● a personal contribution applies, amounting to € 356.90 for mother and child combined			
	delivery in birth clinic or hospital with medical necessity	●			
	<b>Maternity care</b>				
	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
	<b>Lactation</b>				
	lactation advice (lactation consultant)			€ 50 per delivery	€ 75 per delivery
	renting or buying electrical breast pump			maximum € 80, one-off	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	Basic Insurance	Supplementary insurance Modular		
		Group Aanvullend Goed	Group or individual Aanvullend Beter	Group Aanvullend Best
<b>Exercise therapy (including physiotherapy)</b>				
Applies to the healthcare types referred to below:				
- physiotherapy, remedial therapy Cesar/Mensendieck and oedema therapy		32 treatments <sup>2</sup> per year.	32 treatments <sup>2</sup> per year.	32 treatments <sup>2</sup> per year.
- chronic conditions up to age 18, subject to approval <sup>1</sup>	●	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.
- chronic conditions from age 18, subject to approval <sup>1</sup>	● from the 21st treatment onwards			
- non-chronic conditions up to age 18	● 18 sessions per year	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.
- 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	7 hours per year
<b>Spectacles, contact lenses, eye lasering or lens implants</b>				
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
<b>Abroad</b>				
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 <sup>1</sup>	● 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'.

Reimbursement Table		Supplementary insurance Modular		
		Group Aanvullend Goed	Group or individual Aanvullend Beter	Group Aanvullend Best
<b>Dietetics</b>				
information with a medical purpose about food and eating habits	● 3 hours per year			€ 250 per year <sup>2</sup>
<b>Genetic testing</b>				
research of and for genetic anomalies or disorders	●			
<b>Pharmaceutical care (including medications)</b>				
medications listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations, in some cases subject to approval <sup>1</sup>	● (some medications are subject to a personal contribution)			
dietary preparations, subject to approval <sup>1</sup> (the Pharmaceutical Care Regulations apply to liquid nutrition)	●			
<b>Skin treatments</b>				
A <b>budget</b> 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
<b>General practitioner care</b>				
this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●			
<b>Household assistance</b>				
household assistance after hospitalisation, and during hospitalisation of your child, applications via Univé Zorgadvies en Bemiddeling (by contracted healthcare provider)			9 hours	12 hours
<b>Medical aids</b>				
medical aids and bandaging listed in the Healthcare Insurance Regulations and the Medical Aids Regulations, in some cases subject to approval <sup>1</sup>	● (some medical aids are subject to a personal contribution and/or a maximum reimbursement)			
A <b>budget</b> 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
<b>In-vitro fertilisation (IVF) and other fertility treatments</b>				
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)	●			
<b>Speech therapy</b>				
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'.

Reimbursement Table		Supplementary insurance Modular			
		Basic Insurance	Group Aanvullend Goed	Group or individual Aanvullend Beter	Group Aanvullend Best
	<b>Family care</b>				
	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		€ 500 per year	€ 750 per year	€ 1,000 per year
	replacement family care, applications via Univé Zorgadvies en Bemiddeling (by contracted healthcare provider)		15 days per year	20 days per year	25 days per year
	<b>Specialist medical care</b>				
	this care is subject to prior approval <sup>1</sup> relating to certain treatments	●			
	<b>Multidisciplinary care (chain healthcare)</b>				
	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	●			
	<b>Plastic and/or reconstructive surgery</b>				
	for specific medical referrals, subject to approval <sup>1</sup>	●			
	- abdominal wall correction for specific referrals, subject to approval <sup>1</sup>	●			€ 2,500
	- upper eyelid correction for a specific referral, subject to approval <sup>1</sup>	●			€ 950
	<b>Prevention</b>				
	A budget to be spent on the healthcare types listed below: <b>Healthy living</b> - courses (including managing a disease or condition) - courses that help you gain control of your own health. Please find more information on <a href="http://www.unive.nl/thuiszorg">www.unive.nl/thuiszorg</a> . - First Aid course - reanimation course - health test - weight consultant <b>Advice and assistance</b> - medical sports advice - menopausal care for women <b>Vaccinations</b> - preventive vaccinations and medications in the context of holidays		€ 350 per year	€ 550 per year	€ 650 per year
	<b>Fall prevention</b>		€ 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
	<b>Mental healthcare</b>				
	Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (relating to intake, subject to approval <sup>1</sup> )	●			
	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
	<b>Rehabilitation</b>				
	examination, advice and treatment relating to specific referrals, subject to approval <sup>1</sup> . This also includes quick scan and cancer rehabilitation	●			
	geriatric rehabilitation	● (max 6 months)			

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Reimbursement Table		Supplementary insurance Modular		
		Group Aanvullend Goed	Group or individual Aanvullend Beter	Group Aanvullend Best
<b>Sterilisation</b>				
sterilisation male			€ 800	€ 800
sterilisation female			€ 1,250	€ 1,250
<b>Arch supports</b>				
arch supports		€ 70 per year	€ 125 per year	€ 125 per year
<b>Quit smoking</b>				
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			
<b>Dental care/Oral care</b>				
<b>Dental and orthodontic care in special cases</b>				
dental care (including any implants and technology expenses) and orthodontic care in special cases, subject to approval <sup>1</sup>	● (this may be subject to a personal contribution)			
<b>Dental care up to age 18</b>				
- dental care, with the exception of orthodontic care - crowns, bridges and implants for specific medical referral, subject to approval <sup>1</sup>	●			
<b>Dental surgery from age 18</b>				
dental surgery, subject to approval <sup>1</sup> , with the exception of applying implants, treatment of gum and non-complex extractions.	●			
<b>Dentures (dental prostheses) from age 18</b>				
removable full dentures, including technology expenses, subject to approval <sup>1</sup>	● (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 <sup>1</sup>	● (subject to an 8% personal contribution (upper jaw) and 10% (lower jaw))		full reimbursement of the personal contribution	full reimbursement of the personal contribution
<b>Tissue and organ transplants</b>				
if the transplant was performed in an EU or EEA member state	●			
<b>Stay</b>				
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 <sup>1</sup> - institution for first-line hospitalisation - rehabilitation institution, subject to approval <sup>1</sup> - medical childcare centre relating to intensive childcare	●			
short-stay or family guesthouse during hospitalisation		€ 300 per year	€ 400 per year	€ 600 per year
<b>Nursing and care (district nurses)</b>				
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.

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# Univé Modular packages

Reimbursement Table	Basic Insurance	Supplementary insurance Modular		
		Group Aanvullend Goed	Group or individual Aanvullend Beter	Group Aanvullend Best
<b>Transport</b>				
ambulance transport	●			
seated patient transport for specific medical referrals, subject to approval <sup>1</sup> , 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
<b>Foot treatments</b>				
A <b>budget</b> 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
<b>Sensory disability care</b>				
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
<b>Dental care from age 18</b>				
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 supply costs)		€ 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.
<b>Orthodontic care</b>				
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
<b>Tand Ongevallen</b>				
dental costs resulting from an accident (subject to approval <sup>1</sup> )	€ 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.

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

Practical for everyone

## The extra benefits of Univé

**Univé allows you to benefit from excellent health-care 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](http://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](http://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](http://www.unive.nl/mantelzorg).

## Group Home Care

**Did your home care 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, family care and preventive courses

You receive comprehensive reimbursements for exercise therapy; this includes physiotherapy, support by the family care mediator, replacement family care and preventive courses in Group Aanvullend Goed, Beter and Best.

### Membership Home Care

You receive a contribution towards the costs of the home care membership up to € 25 per year in the 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.

### More information

Please find more information on the extra home care benefits on [www.unive.nl/thuiszorg](http://www.unive.nl/thuiszorg).

# Univé Comprehensive healthcare packages

Reimbursement Table		Supplementary insurance (healthcare and dental) Comprehensive healthcare packages			
		Basic Insurance	Jong Pakket	Gezin Pakket	Vitaal Pakket
	<b>Alternative care</b> A <b>budget</b> 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
	<b>Contraceptives</b> 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 <a href="http://www.nationale-apotheek.nl">www.nationale-apotheek.nl</a> )		full (some items are subject to a personal contribution)	full (some items are subject to a personal contribution)	
	<b>Audiological care</b> hearing tests, advice on hearing aids	●	€ 20 per year		
	<b>Circumcision</b> medically necessary circumcision	●			
	<b>Delivery and maternity care</b> <b>Delivery</b> 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	
	<b>Maternity care</b> 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	
	<b>Lactation</b> lactation advice (lactation consultant) lease or purchase of an electric breast pump			€ 100 per delivery maximum € 80, one-off	

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# Univé Comprehensive healthcare packages






Reimbursement Table		Supplementary insurance (healthcare and dental) Comprehensive healthcare packages			
		Basic Insurance	Jong Pakket	Gezin Pakket	Vitaal Pakket
<b>Exercise therapy (including physiotherapy)</b>					
Applies to the healthcare types referred to below:					
<ul style="list-style-type: none"> <li>- physiotherapy, remedial therapy Cesar/Mensendieck and oedema therapy</li> <li>- chronic conditions up to age 18, subject to approval<sup>1</sup></li> <li>- chronic conditions from age 18, subject to approval<sup>1</sup></li> <li>- non-chronic conditions up to age 18</li> <li>- non-chronic conditions from age 18</li> <li>- pelvic physiotherapy for urine incontinence from age 18</li> <li>- remedial therapy supervised by a physiotherapist or remedial therapist (walking training) for claudication, stage 2 Fontaine</li> <li>- remedial therapy supervised by a physiotherapist or remedial therapist for osteoarthritis of hip or knee joint</li> <li>- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)</li> </ul>		<ul style="list-style-type: none"> <li>● 18 sessions per year</li> <li>● from the 21st treatment onwards</li> <li>● 12 treatments during a maximum period of 12 months</li> </ul>	18 treatments <sup>2</sup> per year.  Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.  Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to € 45.	18 treatments <sup>2</sup> per year.  Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.  Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to € 45.	32 treatments <sup>2</sup> per year.  Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.  Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to € 45.
occupational therapy		● 10 hours per year	3 hours per year	5 hours per year	7 hours per year
<b>Spectacles, contact lenses, eye lasering or lens implants</b>					
You may choose one of the following reimbursements:					
<ul style="list-style-type: none"> <li>- prescription glasses from Hans Anders, Pearle, Specsavers, Eyewish or eyes + more (in accordance with Visual Aids Regulations)</li> <li>- the purchase of spectacles</li> <li>- the purchase of contact lenses</li> <li>- the statutory personal contribution for insured under age 18</li> </ul>			1 pair of singular or multi-focal spectacles from the comprehensive range per 3 years  a maximum of € 75 per 3 years  a maximum of € 125 per 3 years  personal contribution: full	1 pair of singular or multi-focal spectacles from the comprehensive range per 3 years  a maximum of € 75 per 3 years  a maximum of € 125 per 3 years  personal contribution: full	1 pair of singular or multi-focal spectacles from the comprehensive range per 3 years  a maximum of € 75 per 3 years  a maximum of € 125 per 3 years  personal contribution: full
<b>Abroad</b>					
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 <sup>1</sup>		● up to the rate we would reimburse in the Netherlands.			
repatriation by the Univé Alarmcentrale			full	full	full

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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
	<b>Dietetics</b> information with a medical purpose about food and eating habits	● 3 hours per year			€ 250 per year <sup>2</sup>
	<b>Genetic testing</b> research of and for genetic anomalies or disorders	●			
	<b>Pharmaceutical care (including medications)</b> medications listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations, in some cases subject to approval <sup>1</sup>	● (some medications are subject to a personal contribution)			
	dietary preparations, subject to approval <sup>1</sup> (the Pharmaceutical Care Regulations apply to liquid nutrition)	●			
	<b>Skin treatments</b> A <b>budget</b> 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
	<b>General practitioner care</b> this also includes: counselling for quitting smoking and foot care for diabetes mellitus	●			
	<b>Household assistance</b> 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
	<b>Medical aids</b> medical aids and bandaging listed in the Healthcare Insurance Regulations and the Medical Aids Regulations, in some cases subject to approval <sup>1</sup>	● (some medical aids are subject to a personal contribution and/or a maximum reimbursement)			
	A <b>budget</b> 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
	<b>In-vitro fertilisation (IVF) and other fertility treatments</b> 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 ●			
	<b>Child care</b> for children up to age 12 (applications via Univé Zorgadvies en Bemiddeling by contracted healthcare provider)			24 hours per year	
	<b>Speech therapy</b> recovering or enhancing speech or ability to speak	●			

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# Univé Comprehensive healthcare packages

Reimbursement Table		Basic Insurance	Supplementary insurance (healthcare and dental) Comprehensive healthcare packages		
			Jong Pakket	Gezin Pakket	Vitaal Pakket
	<b>Family care</b>				
	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
	<b>Specialist medical care</b>				
	this care is subject to prior approval <sup>1</sup> relating to certain treatments	●			
	<b>Multidisciplinary care (chain healthcare)</b>				
	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	●			
	<b>Plastic and/or reconstructive surgery</b>				
	for specific medical referrals, subject to approval <sup>1</sup>	●			
	upper eyelid correction for a specific medical referral, subject to approval <sup>1</sup>	●			€ 950
	correction protruding ears for insured up to age 18			contracted healthcare provider: full, non-contracted healthcare provider: € 1,500	
	<b>Prevention</b>				
	A <b>budget</b> to be spent on the healthcare types listed below: <b>Healthy living</b> - courses (including managing a disease or condition) - First Aid course - reanimation course - health test - weight consultant <b>Advice and assistance</b> - medical sports advice - menopausal care for women <b>Examinations</b> - medical examination for driving licence category B or BE <b>Vaccinations</b> - flu vaccination - preventive vaccinations and medications in the context of holidays		€ 200 per year	€ 400 per year	€ 500 per year
	<b>Fall prevention</b>				€ 150 for the entire term of the insurance policy
	<b>Mental healthcare</b>				
	Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (relating to intake, subject to approval <sup>1</sup> )	●			
	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
<b>Rehabilitation</b>				
examination, advice and treatment relating to specific referrals, subject to approval <sup>1</sup> . This also includes quick scan and cancer rehabilitation.	●			
geriatric rehabilitation	● (max 6 months)			
<b>Sterilisation</b>				
sterilisation male			€ 800	
sterilisation female			€ 1,250	
<b>Arch supports</b>				
arch supports			€ 125 per year	€ 125 per year
<b>Quit smoking</b>				
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			
<b>Dental care/Oral care</b>				
<b>Dental and orthodontic care in special cases</b>				
dental care (including any implants and technology expenses) and orthodontic care in special cases, subject to approval <sup>1</sup>	● (this may be subject to a personal contribution)			
<b>Dental care up to age 18</b>				
- dental care, with the exception of orthodontic care - crowns, bridges and implants for specific medical referral, subject to approval <sup>1</sup>	●			
<b>Dental care from age 18</b>				
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.
<b>Tand Ongevallen</b>				
dental costs resulting from an accident (subject to approval <sup>1</sup> )		€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident
<b>Dental surgery from age 18</b>				
dental surgery, subject to approval <sup>1</sup> , with the exception of applying implants, treatment of gum and non-complex extractions.	●			
<b>Dentures (dental prostheses) from age 18</b>				
removable full dentures, including technology expenses, subject to approval <sup>1</sup>	● (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 <sup>1</sup>	● (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
<b>Orthodontic care</b>				
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	
<b>Tissue and organ transplants</b>				
if the transplant was performed in an EU or EEA member state		●		
<b>Stay</b>				
convalescence home/assisted accommodation (for contracted healthcare provider)			€ 100 per day, capped at € 1,000 per year	€ 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"> <li>- psychiatric or other hospital</li> <li>- GGZ institution, subject to approval<sup>1</sup></li> <li>- institution for first-line hospitalisation</li> <li>- rehabilitation institution, subject to approval<sup>1</sup></li> <li>- medical childcare centre relating to intensive childcare</li> </ul>		●		
short-stay or family guesthouse during hospitalisation			€ 400 per year	€ 400 per year
<b>Nursing and care</b>				
nursing and care without stay and nursing day care intensive childcare (possibly in the form of a personal budget (pgb))		●		
<b>Transport</b>				
ambulance transport		●		
seated patient transport for specific medical referrals, subject to approval <sup>1</sup> , with:				
<ul style="list-style-type: none"> <li>- personal vehicle</li> </ul>		● € 0.30 per km (subject to a personal contribution of € 101 per year)		
<ul style="list-style-type: none"> <li>- public transport or taxi</li> </ul>		● (subject to a personal contribution of € 101 per year)		
<ul style="list-style-type: none"> <li>- taxi transportation (by contracted transport firm) or personal transport in the context of organ transplant</li> </ul>			taxi: full personal vehicle: € 0.30 per km	taxi: full personal vehicle: € 0.30 per km
<b>Foot treatments</b>				
<p>A <b>budget</b> to be spent on the healthcare types listed below:</p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- podotherapy</li> </ul>			€ 300 per year	€ 300 per year
<b>Sensory disability care</b>				
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](http://www.unive.nl)

### Telephone number

+31 (0)72 527 75 95

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](http://www.unive.nl/contact).

### 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](http://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](http://www.unive.nl). This table is subject to type and printing errors.