

All covers of our healthcare insurance policies at a glance

Reimbursement Table 2019

Basic cover

Univé Zorg Select policy

Modules

Fysio 9 or 18

Tand 250 or 500

Europa or Wereld

Alternatief 250 or 500

Modular packages

Aanvullend Goed

Aanvullend Beter

Aanvullend Best

Dental packages

Tand Ongevallen

Tand Goed

Tand Beter

Tand Best

Reference guide

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

Univé Zorg Select policy

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



Univé Zorg Select policy In-kind policy

100%

Contracted healthcare provider:
maximum reimbursement 100%

70%

Non-contracted healthcare provider:
maximum reimbursement 70% of the
average contracted rate

We have made agreements with
many healthcare providers in your area

Policy Conditions

This table is a summary of the reimbursements. Supplementary conditions are set out in the 2019 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. If you need healthcare, we recommend first consulting these policy conditions. Please find all conditions on unive.nl/zorgverzekering/documenten.

Reimbursement Univé Zorg Select policy

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

Excess

For some healthcare types in the basic cover, the first €385 spent are 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, among others, general practitioner care, obstetric care and maternity care, nursing and care 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.

Easily find a healthcare provider

1. Alternatively, please refer to unive.nl/vergelijkenkies
2. Search by healthcare type or name of your healthcare provider
3. Check if the healthcare provider has a contract with us for the required healthcare.
4. Select your healthcare provider

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

Per year = per calendar year

Does the reimbursement table state 'per year'? Then this means 'per calendar year'. A calendar year starts on 1 January and ends on 31 December.

Select your insurance policy

Step 1: select your basic cover

Univé Zorg Select policy

In-kind policy

100%

Contracted healthcare provider:
maximum reimbursement 100%

70%

Non-contracted healthcare provider:
maximum reimbursement 70% of the
average contracted rate

We have made agreements with
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Step 2: select your supplementary insurance policy/policies

Loose modules

Fysio 9 and 18
Tand 250 and 500
Alternatief 250 and 500
Europa or Wereld cover

9 or 18 sessions per year
75% up to a maximum of €250 or €500
€250 or €500 per year; maximum €45 per day
Emergency healthcare during holiday and repatriation

Modular packages (excluding dental care)

Aanvullend Goed

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

Aanvullend Beter

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

Aanvullend Best

Highest reimbursements, such as
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
(C11) and problem-specific
visit (C13),
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
(C11) and problem-specific
visit (C13),
and 80% for other dental care.
Orthodontic care: up to age 18
€1,500, from age 18
€500. Dental costs resulting
from an accident:
€10,000 per accident.

Tand Best

€1,000 per year:
100% periodical check-up
(C11) and problem-specific
visit (C13),
and 80% for other dental care.
Orthodontic care: up to age 18
€2,500, from age 18
€1,500. Dental costs resulting
from an accident:
€10,000 per accident.

Modules

Please find a list below of cover from the modules. Do you want to know what is reimbursed under the Univé Zorg Select policy? Then check the basic insurance column in the reimbursement table modular packages, pages 5 through 10.

Physiotherapy Modules Physiotherapy, Cesar/Mensendieck remedial therapy and oedema therapy treatments supplementary to reimbursement under basic cover	Fysio 9 9 sessions per year	Fysio 18 18 sessions per year
Dental Accidents Module Unexpected dental costs after an accident (subject to approval ¹)	Tand Ongevallen up to a maximum of €10,000 per accident	
Dental Care Modules Dental care, with the exception of orthodontic care, general anaesthesia or sedation and bleaching teeth (including technology and supply costs)	Tand 250 75% up to max €250 per year	Tand 500 75% up to max €500 per year
Abroad Modules Urgent medical care during holiday and temporary stay abroad Repatriation by the Univé Alarmcentrale in the event of unforeseen care	Europa Europe cover (cover in the EU and EEA member states)	Wereld World cover
Alternative modules Treatments and visits (by preferred healthcare providers) and homeopathic and/or anthroposophic drugs	Alternatief 250 €250 per year; treatments and visits are subject to a maximum reimbursement of €45 per day	Alternatief 500 €500 per year; treatments and visits are subject to a maximum reimbursement of €45 per day

Modular packages

Reimbursement Table	Basic Insurance	Supplementary insurance		
		Goed	Beter	Best
Alternative care				
A budget to be spent on the healthcare types listed below: - treatments and visits (by preferred healthcare providers) - homeopathic and/or antroposophic 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 pills, contraceptive rods, diaphragms, rings and cervical caps. Up to age 21: (from age 21: only if these items are used to treat endometriosis or menorrhagia (if suffering from anaemia))	● some items are subject to a personal contribution			
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)
Audiological care				
Hearing tests, advice on hearing aids. The audiologist informs you if you need a referral from an ENT specialist or audiology centre.	●			
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)			€75 per year	€100 per year
Delivery at home	●			
Delivery without medical necessity in: - a birth clinic - a hospital	● maximum €215 per day for mother and child combined (€250 minus €35 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 €370.73 for mother and child combined			
Delivery in birth clinic or hospital with medical necessity	●			
Maternity care				
Maternity care at home or in a birth clinic	● maximum 10 days (a personal contribution applies, amounting to €4.40 per hour)		€125 reimbursement of the personal contribution	full reimbursement of the personal contribution
Maternity care in hospital for delivery with medical necessity	●			
Post-partum care and neonatal care			6 hours divided over 2 days	12 hours divided over 4 days
Univé birth package			full	full
Lactation				
Lactation advice (lactation consultant)			€50 per delivery	€75 per delivery
Renting or buying electrical breast pump			maximum €80, one-off	maximum €80, one-off

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

- 1) 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 reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.

Reimbursement Table	Basic Insurance	Supplementary insurance		
		Goed	Beter	Best
Abroad				
Urgent medical care during holiday and temporary stay abroad	● up to the rate deemed reasonable in the Netherlands (market-level rate). This also applies to the reimbursement for a non-contracted healthcare provider	full	full	full
Non-urgent healthcare abroad, subject to approval ¹	● up to the rate we would reimburse in the Netherlands			
Repatriation by the Univé Alarmcentrale in the event of unforeseen care		full	full	full
Dietetics				
Information with a medical purpose about food and eating habits	● 3 hours of sessions per year			€250 per year ²
Genetic testing				
Testing of and for hereditary conditions	●			
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			
Diet preparations (medical food with a different form and formula than standard food), subject to approval ¹ . There are various types, including liquid nutrition and catheter-administered nutrition. The Pharmaceutical Care Regulations apply to liquid nutrition.	●			
Combined lifestyle intervention (GLI)				
From age 18 An accredited programme focusing on behavioural change in respect of overweight in combination with (a risk of) certain conditions or obesity.	●			
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 with a contracted healthcare provider, applications via Univé Zorgadvies en Bemiddeling.			9 hours	12 hours

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Reimbursement Table	Basic Insurance	Supplementary insurance		
		Goed	Beter	Best
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 and the following aids or extras related to these aids: - audiological aids: - statutory personal contribution from age 18 for a hearing aid or tinnitus masker - batteries, single rechargeable batteries and the relevant chargers for the hearing aids - items used after a breast amputation, mammary prosthesis - wigs or chemo beanies - prolapse pessary - hand or finger splints for temporary use (by contracted healthcare provider)			€250 per year	€500 per year
			maximum of 2 hand or finger splints per year	maximum of 2 hand or finger splints 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	●			
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.		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 travelling abroad. Reimbursement only for Thuisvaccinatie and Reisprijs		€200 per year	€400 per year	€500 per year
Fall prevention		€50 per year	€100 per year	€150 per year

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Reimbursement Table	Basic Insurance	Supplementary insurance		
		Goed	Beter	Best
Mental healthcare				
Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (upon intake subject to approval ¹)	●			
Cogmed for insured up to age 18 with development and learning disabilities or disorders due to ADHD and ADD				€400 per year
Neurofeedback for ADHD and ADD up to age 18				€1,000 per year
Sex therapy				€60 per session, maximum 4 sessions per year
Mindfulness for burn-out complaints		€350 per year	€350 per year	€350 per year
Rehabilitation				
Examination, advice and treatment relating to specific referrals, subject to approval ¹ . This also includes quick scan and cancer rehabilitation	●			
Geriatric rehabilitation	● (max 6 months)			
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 Select policy, the medications may only be delivered by one of our preferred online pharmacies.	● 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 referrals and maxillary overview images, subject to approval ¹	●			
Maxillary surgery from age 18				
Maxillary surgery, subject to approval ¹ , with the exception of applying implants, treatment of gum and non-complex extractions.	●			
Dentures (dental prosthesis) 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 a personal contribution of 8% (upper jaw) and 10% (lower jaw)		full reimbursement of the personal contribution	full reimbursement of the personal contribution
- removable full dentures, including technology costs: standard dental prosthesis on one jaw and an implant-supported prosthesis on the other jaw	● subject to a 17% personal contribution		full reimbursement of the personal contribution	full reimbursement of the personal contribution
- rebasing and repairing your full dentures	● subject to a 10% personal contribution of the costs		full reimbursement of the personal contribution	full reimbursement of the personal contribution
Tissue and organ transplants				
If the transplant was performed in an EU or EEA member state	●			

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Reimbursement Table	Basic Insurance	Supplementary insurance		
		Goed	Beter	Best
Stay				
Convalescence home/assisted accommodation (for contracted healthcare provider) possible: 1 immediately following discharge from a hospital or treatment in an independent treatment centre after full completion of your treatments 2 if your family care provider is unable to perform the work, permanently or temporarily, and there is no other option for care at home 3 if you want to recover from mental or physical overburden or burn-out.		€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)), subject to approval ¹	●			
Transport				
Ambulance transport	●			
Seated transport of the patient for specific medical referrals, subject to approval ¹ , for visits, check-ups, testing and treatments based on:				
- personal vehicle	●	€0.30 per km, subject to an annual €103 personal contribution		
- public transport or taxi	●	subject to a personal contribution of €103 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	taxi: full personal vehicle: €0.30 per km
Foot treatments				
A budget to be spent on the healthcare types listed below: - foot treatments if you have rheumatism (rheumatoid arthritis) - foot treatments if you have diabetes with care profile 1 In certain cases, foot care is covered under diabetes mellitus of the basic healthcare policy as part of general practitioner care. - podiatry	●	€100 per year	€300 per year	€500 per year
Sensory disability care				
Multidisciplinary healthcare in the context of a visual, auditive or communicative disability	●			

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Dental packages

Reimbursement Table	Dental packages			
	Accidents	Goed	Beter	Best
Dental care from age 18				
Dental care. 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 (C11) and problem-specific visit (C13), and 80% for other dental care. The cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	€500 per year: 100% periodical check-up (C11) and problem-specific visit (C13), and 80% for other dental care. The cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	€1,000 per year: 100% periodical check-up (C11) and problem-specific visit (C13), and 80% for other dental care. The 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

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Practical for everyone

The extra benefits of Univé

Univé allows you to benefit from the advantages of a high-quality healthcare insurance. And we offer many practical extra benefits. Please find more information on Univé's extra benefits on unive.nl/zorgservice.

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. Visit mijnunivezorg.nl.

Univé App

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

Univé Health Line

Do you have any questions about your health? Or would you like reliable medical advice? Please contact the nurses of the Univé health line. 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 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.

Relying on helping each other



In these times of turbulent change, Coöperatie Univé offers the assurance of helping each other. We are close to you thanks to over 110 Univé outlets and we are available online, for example through the Univé App. Since 1794 we have helped prevent risks, limit consequences and insure only what is necessary. We help people stay healthy, among others by encouraging sports and movement. We support people who want to help each other. For example, we make it a little bit easier for our family care providers based on replacement family care. We have a cover for first-aid training and reanimation courses in our supplementary insurance policy/policies. We are Univé. We are our members, and we make sure we help each other. You benefit from that now. Read more about it on unive.nl.

Want to know more?

Website

unive.nl

Telephone number

+31 (0)72 527 75 95

unive.nl/klantenservice

Correspondence address

Univé

PO Box 445

5600 AK Eindhoven, the Netherlands

Drop by in our shop

You are more than welcome at the Univé outlet near you. For a list of our outlets, please refer to unive.nl/contact

Complaints procedure

If you have any complaints about your healthcare insurance, Please find the details of our complaints procedure on 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.

N.V. Univé Zorg (Univé), with its statutory office in Arnhem • Chamber of Commerce registration number 37112407 • DNB licence number 12000665