

# All covers of our healthcare insurance policies at a glance

## Reimbursement Table 2019

### Basic cover

Univé Zorg Geregeld policy  
Univé Zorg Vrij policy

### Modular packages

(Collectief) Aanvullend Goed  
(Collectief) Aanvullend Beter  
(Collectief) 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 [unive.nl/zorgverzekering](http://unive.nl/zorgverzekering).

## 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 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.



### Univé Zorg Geregeld policy In-kind policy

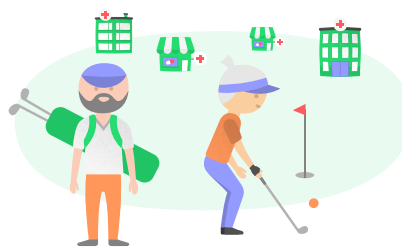
100%

Contracted healthcare provider:  
maximum reimbursement 100%

80%

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

100%

All healthcare providers:  
maximum 100% reimbursed  
of the market-level rate

You have a free choice of the healthcare  
providers

## 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](https://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.

## 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 general practitioner care, obstetric 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.

### Easily find a healthcare provider

1. Alternatively, please refer to [unive.nl/vergelijkenkies](https://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](https://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 Geregeld policy

In-kind policy

100%

Contracted healthcare provider:  
maximum reimbursement 100%

80%

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

100%

All healthcare providers:  
maximum 100% reimbursed  
of the market-level rate

You have a free choice of the healthcare  
providers

## Step 2: select your supplementary insurance policy/policies

### Modular packages (excluding dental care)

#### (Collectief) Aanvullend Goed

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

#### (Collectief) Aanvullend Beter

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

#### (Collectief) 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.

### Comprehensive healthcare packages (including dental care)

#### Jong

A combination of reimbursements for  
young people, including contraceptives,  
acne treatments and dental care, and  
dental costs resulting from an accident.

#### Gezin

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

A combination of reimbursements for  
healthy older people, including 32  
physiotherapy sessions, free spectacles  
and dental care, and dental costs  
resulting from an accident.

# Modular packages

Reimbursement Table	Basic Insurance	Group or individual supplementary insurance policies		
		Goed	Beter	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 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
<b>Contraceptives</b>				
Including contraceptive pills, contraceptive rods, diaphragms, rings and cervical caps. <b>Up to age 21:</b> (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			
<b>From age 21:</b>		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. The audiologist informs you if you need a referral from an ENT specialist or audiology centre.	●			
<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	●			
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	●			
<b>Maternity care</b>				
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
<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.

- 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'.
- 3) Collectief Aanvullend Goed, Beter or Best is only applicable if your employer or your member association concluded a group contract with Univé.

Reimbursement Table	Basic Insurance	Group or individual supplementary insurance policies		
		Goed	Beter	Best
<b>Exercise therapy (including physiotherapy)</b>				
<b>The number of sessions applies to:</b>				
<p>physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy and alternative exercise therapy</p> <p>Manual therapy sessions are also covered under exercise therapy. This covers a maximum of 9 sessions per medical indication.</p> <p>- physiotherapy, Cesar/Mensendieck remedial therapy and oedema therapy</p> <p><b>Up to age 18</b></p> <p>- chronic conditions, subject to approval<sup>1</sup></p> <p>- non-chronic conditions</p>		9 treatments <sup>2</sup> per year. Collectief Aanvullend Goed: <sup>3</sup>	16 treatments <sup>2</sup> per year. Collectief Aanvullend Goed: <sup>3</sup>	22 treatments <sup>2</sup> per year. Collectief Aanvullend Goed: <sup>3</sup>
<p><b>From age 18:</b></p> <p>chronic conditions, subject to approval<sup>1</sup></p> <p>- non-chronic conditions</p>	● from the 21st treatment onwards	32 treatments <sup>2</sup> per year.	32 treatments <sup>2</sup> per year.	32 treatments <sup>2</sup> per year.
- pelvic physiotherapy for urine incontinence	● the first 9 treatments			
- remedial therapy (walking training) for hardening of the arteries in the leg, stage 2 Fontaine	● 37 treatments during a 12-month period			
- remedial therapy for arthrosis of hip or knee joint	● 12 treatments during a maximum period of 12 months			
- remedial therapy for COPD from Gold class II and up The number of sessions depends on classification in GOLD groups A, B, C or D.				
- the first 12 months	● sessions: group A 5 group B 27 groups C and D 70			
- after 12 months (per 12-month period)	● sessions: group A 0 group B 3 groups C and D 52			
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)		Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to €45.		
Occupational therapy (number of treatment sessions)	● 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:				
- spectacles 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			full reimbursement of the personal contribution	full reimbursement of the personal contribution
eye laser treatment/lens implants				€500, 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.

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'.

3) Collectief Aanvullend Goed, Beter or Best is only applicable if your employer or your member association concluded a group contract with Univé.

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

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Reimbursement Table	Basic Insurance	Group or individual supplementary insurance policies		
		Goed	Beter	Best
<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 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
<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	●			
<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		€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
<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) - 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 travelling abroad. Reimbursement only for Thuisvaccinatie and Reisprk.		€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	Group or individual supplementary insurance policies		
		Goed	Beter	Best
<b>Mental healthcare</b>				
Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (upon 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)			
<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 one of our preferred online pharmacies. Under the Univé Zorg Vrij policy, any pharmacy or dispensing general practitioner 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 referrals and maxillary overview images, subject to approval <sup>1</sup>	●			
<b>Maxillary surgery from age 18</b>				
Maxillary surgery, subject to approval <sup>1</sup> , with the exception of applying implants, treatment of gum and non-complex extractions.	●			
<b>Dentures (dental prosthesis) 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 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

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Reimbursement Table	Basic Insurance	Group or individual supplementary insurance policies		
		Goed	Beter	Best
<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) 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 <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)), subject to approval <sup>1</sup>	●			
<b>Transport</b>				
Ambulance transport	●			
Seated transport of the patient for specific medical referrals, subject to approval <sup>1</sup> , 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
<b>Foot treatments</b>				
A <b>budget</b> 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 <sup>1</sup> . 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
<b>Sensory disability care</b>				
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
<b>Dental care from age 18</b>				
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.
<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

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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.

## 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 Collectief 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.

## 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.**

### 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](https://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? Then please feel free to call 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](https://unive.mijngemak.nl) to read all the details.

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## 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 and 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.

# Comprehensive healthcare packages

Reimbursement Table	Basic Insurance	Comprehensive healthcare packages		
		Jong	Gezin	Vitaal
<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 pills, contraceptive rods, diaphragms, rings and cervical caps. <b>Up to age 21:</b> (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			
<b>From age 21:</b>		full ● some items are subject to a personal contribution	full ● some items are subject to a personal contribution	
Condoms (order through <a href="http://www.nationale-apotheek.nl">www.nationale-apotheek.nl</a> )		€20 per year		
<b>Audiological care</b>				
Hearing tests, advice on hearing aids. The audiologist informs you if you need a referral from an ENT specialist or audiology centre.	●			
<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).			€150 per year	
Delivery at home	●			
Delivery without medical necessity in: a birth clinic a hospital	● €215 per day for mother and child combined (€250 minus €35 for the personal contribution for maternity care)		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	●			
<b>Maternity care</b>				
Maternity care at home or in a birth clinic	● maximum 10 days (a personal contribution applies, amounting to €4.40 per hour)		full reimbursement of the personal contribution	
Maternity care in hospital for delivery with medical necessity	●			
Maternity care de luxe			15 hours	
Adoption cover			€300 per adoptive child	
Univé birth package			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 reimbursement in the 'List of maximum reimbursements non-contracted healthcare providers'.
- 3) Collectief Aanvullend Goed, Beter or Best is only applicable if your employer or your member association concluded a group contract with Univé.

Reimbursement Table	Basic Insurance	Comprehensive healthcare packages		
		Jong	Gezin	Vitaal
<b>Lactation</b>				
Lactation advice (lactation consultant)			€100 per delivery	
Lease or purchase of an electric breast pump			maximum €80, one-off	
<b>Exercise therapy (including physiotherapy)</b>				
<b>The number of sessions applies to:</b>				
<b>physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy and alternative exercise therapy</b>		18 treatments <sup>2</sup> per year.	18 treatments <sup>2</sup> per year.	32 treatments <sup>2</sup> per year.
You are covered for a maximum of 9 manual therapy sessions per referral per year. This covers a maximum of 9 sessions per referral.				
- physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy and alternative exercise therapy				
<b>Up to age 18:</b>				
- chronic conditions, subject to approval <sup>1</sup>	●			
- non-chronic conditions	● 18 sessions per year			
<b>From age 18:</b>				
- chronic conditions, subject to approval <sup>1</sup>	● from the 21st treatment onwards			
- pelvic physiotherapy for urine incontinence	● the first 9 treatments			
- remedial therapy (walking training) for hardening of the arteries in the leg, stage 2 Fontaine	● 37 treatments during a maximum period of 12 months			
- remedial therapy for arthrosis of hip or knee joint	● 12 treatments during a maximum period of 12 months			
- remedial therapy for COPD from Gold class II and up The number of sessions depends on classification in GOLD groups A, B, C or D.	● sessions: group A 5 group B 27 groups C and D 70			
- the first 12 months				
- after 12 months (per 12-month period)	● sessions: group A 0 group B 3 groups C and D 52			
- alternative exercise therapy, including chiropractic and osteopathic treatments (by preferred healthcare provider)		Alternative exercise therapies are subject to a maximum reimbursement of 1 session per day up to €45.		
Occupational therapy (number of treatment sessions)	● 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:				
- spectacles 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		full reimbursement of the personal contribution	full reimbursement of the personal contribution	full reimbursement of the personal contribution

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Reimbursement Table	Basic Insurance	Comprehensive healthcare packages		
		Jong	Gezin	Vitaal
<b>Abroad</b>				
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 <sup>1</sup>	● up to the rate we would reimburse in the Netherlands.			
Repatriation by the Univé Alarmcentrale in the event of unforeseen care		full	full	full
<b>Dietetics</b>				
Information with a medical purpose about food and eating habits	● 3 hours of sessions per year			€250 per year <sup>2</sup>
<b>Genetic testing</b>				
Testing of and for hereditary conditions	●			
<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)			
Diet preparations (medical food with a different form and formula than standard food), subject to approval <sup>1</sup> . There are various types, including liquid nutrition and catheter-administered nutrition. The Pharmaceutical Care Regulations apply to liquid nutrition.	●			
<b>Combined lifestyle intervention (GLI)</b>				
From age 18 An accredited programme focusing on behavioural change in respect of overweight in combination with (a risk of) certain conditions or obesity.	●			
<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.	●			
<b>Household assistance</b>				
Household assistance after hospitalisation, and during hospitalisation of your child with a contracted healthcare provider, applications via Univé Zorgadvies en Bemiddeling.		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 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			€250 per year	€350 per year
Hand or finger splints for temporary use (by contracted healthcare provider)			maximum of 2 hand or finger splints per year	maximum of 2 hand or finger splints per year

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Reimbursement Table	Basic Insurance	Comprehensive healthcare packages		
		Jong	Gezin	Vitaal
<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>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	●			
<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.			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 travelling abroad. Reimbursement only for Thuisvaccinatie and Reisprik.		€200 per year	€400 per year	€500 per year
Fall prevention				€150 per year

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<b>Mental healthcare</b>				
Mental healthcare (GGZ) from age 18: - generalist basic GGZ - specialist GGZ (upon 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
<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 one of our preferred online pharmacies. Under the Univé Zorg Vrij policy, any pharmacy or dispensing general practitioner 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 referrals and maxillary overview images, subject to approval <sup>1</sup>	●			
<b>Dental care from age 18</b>				
- dental care with the exception of orthodontic care, general anaesthesia or sedation and bleaching teeth (including technology and supply costs)		€450 per year: 100% periodical check-up (C11) and problem-specific visit (C13), and 80% for other dental care. Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	€450 per year: 100% periodical check-up (C11) and problem-specific visit (C13), and 80% for other dental care. Cost of dental deep cleaning (M03) up to a maximum of 60 minutes per year.	€450 per year: 100% periodical check-up (C11) and problem-specific visit (C13), and 80% for other dental care. 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>Maxillary surgery from age 18</b>				
Maxillary surgery, subject to approval <sup>1</sup> , with the exception of applying implants, treatment of gum and non-complex extractions.	●			

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<b>Dentures (dental prosthesis) 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 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
<b>Orthodontic care</b>				
Up to age 18			80% up to €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	
<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) 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 €1,000 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			€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)), subject to approval <sup>1</sup>	●			
<b>Transport</b>				
Ambulance transport	●			
Seated transport of the patient for specific medical referrals, subject to approval <sup>1</sup> , 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

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<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 if you have rheumatism (rheumatoid arthritis)</li> <li>- foot treatments if you have diabetes with care profile<sup>1</sup>. In certain cases, foot care is covered under diabetes mellitus of the basic healthcare policy as part of general practitioner care.</li> <li>- podiatry</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	●			

# 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](https://www.unive.nl).

## Want to know more?

### Website

[unive.nl](https://www.unive.nl)

### Telephone number

+31 (0)72 527 75 95

[unive.nl/klantenservice](https://www.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](https://www.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](https://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](https://www.unive.nl). This table is subject to type and printing errors.

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