



'CZ Top' additional insurance package

Product number: 8000105

Valid from 01-01-2024 to 31-12-2024 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on a combination of 'in-kind' and 'refund' cover.

This means you are insured for:

Reimbursement for healthcare in kind:

- contracted healthcare is 100% of the statutory fixed rate or if there is no statutory fixed rate, of the agreed rate.
- non-contracted healthcare is 50% of the statutory fixed rate or if there is no statutory fixed rate, of the average agreed rate (but never more than the statutory maximum rate or the market rate applicable in the netherlands); or of the claimed rate if that is lower.

reimbursement for refund-based healthcare is up to 100% of:

- the statutory fixed rate or if there is no statutory fixed rate, the statutory maximum rate; or if there is no statutory maximum rate:
- the market rate applicable in the netherlands.

in any case, we never reimburse more than the claimed rate or the maximum stated for the insured healthcare.

In order to be reimbursed for the healthcare, the terms and conditions of insurance associated with this reimbursement overview apply. This healthcare is not subject to the deductible.

What is reimbursed	Amount reimbursed	Characteristics
Alternative and psychosocial healthcare		
Alternative and psychosocial healthcare (D.7.)	Maximum 550 euros per year	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
<i>The reimbursement of 550 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none">• alternative and psychosocial treatments (D.7.1.)	Maximum 40 euros per day	
<ul style="list-style-type: none">• alternative medicines (D.7.2.)	100 %	
Glasses, contact lenses and laser eye surgery		
Glasses, contact lenses, laser eye surgery and the statutory personal contribution under the general insurance policy (D.4.7.a., D.4.7.b., D.4.7.c. and D.1.4.)	Maximum 125 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none">• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
Urgent medical care abroad (D.14.a.)	Outside the Netherlands or your country of residence 100 % of the claimed rate this includes the reimbursement under your general insurance policy	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Urgent oral care abroad (D.14.b.)	Maximum 275 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Repatriation in the event of illness (D.14.c.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietetics		
Dietetics (D.18.)	Maximum 120 euros per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Occupational therapy		
Occupational therapy (D.17.1.)	Per year 2 uur on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Per year 2 uur	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Physiotherapy		
Physiotherapy and exercise therapy (D.16.1.)	Per year 20 sessions	<ul style="list-style-type: none"> This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 50% of your invoice up to 50% of the average rate agreed with healthcare providers with whom we have a contract This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy rollover (D.16.5.)	Maximum 5 unused sessions	<ul style="list-style-type: none"> This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 50% of your invoice up to 50% of the average rate agreed with healthcare providers with whom we have a contract This healthcare is not subject to the deductible
Mental healthcare		
Drop-in centre (D.6.3.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Skin therapies		
Hair removal (D.10.2.)	Maximum 570 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Acne treatment (D.10.3.)	Maximum 230 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Camouflage therapy (D.10.4.)	Maximum 200 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medical aids		
Hairpiece (wig) or other headpiece (D.4.4.a. and D.4.4.b.)	Maximum 75 euros per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Statutory personal contribution for hearing aids, tinnitus maskers and ear pieces (D.4.5.)	Maximum 200 euros per hearing aid	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Diabetes testing supplies (D.4.15.)	Maximum 40 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
<i>You can choose from one of the following reimbursements:</i>		
1. costs for purchasing a bedwetting alarm (D.4.6.)	Maximum 100 % once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
2. costs for renting a bedwetting alarm (D.4.6.)	Maximum 4 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	Maximum 75 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Home monitor on loan (D.4.10.)	Maximum 12 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
<i>And you are insured for:</i>		
<ul style="list-style-type: none"> subsequent extension of home monitor on loan (D.4.10.) 	Maximum 12 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medical aids for ADLs (D.4.11.)	Maximum 70 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Home care items (D.4.12.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Ketone strips (D.4.12.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Support pessary (D.4.14.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Epileptic seizure alarms (D.4.20.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Cranial orthosis (D.4.21.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care		
Carer relief (D.24.2.a.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care broker (D.24.3.)	Maximum 7 uur once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medicines		
Contraceptives (medicines and medical aids) (D.3.5.b.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From 21 year(s)

What is reimbursed	Amount reimbursed	Characteristics
Specialist medical healthcare		
Sterilisation male (D.1.1.)	Maximum 400 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC) You are male
Sterilisation female (D.1.1.)	Maximum 1.250 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC) You are female
Ear position correction surgery (D.1.3.)	Maximum 100 % once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Oral care		
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention		
Preventive examination to identify risk factors related to cardiovascular disease (D.2.2.a.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention for travel abroad (D.2.3.e.)	75 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Consultation on menopause, PMS or cancer (e.g. breast cancer) (D.2.5.a. and D.2.5.b.)	Maximum 200 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Sports medicine-related advice (D.2.6.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietary advice (D.2.7.)	Maximum 100 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
First aid or health course (D.2.8.)	Maximum 200 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Self-management course (D.2.11.)	Maximum 100 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Exercise programme (D.22.2.)	Maximum 350 euros per 3 years	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Accommodation/admission		
Therapeutic camp (D.13.1.)	Maximum 200 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Accommodation costs (D.13.2.a. and D.13.2.b.)	Maximum 500 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Personal contribution for a stay in a hospice (D.13.7.)	Maximum 30 euros per day	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Foot care		
General foot care (D.15.1.)	Maximum 115 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Healthcare before childbirth		
Childbirth course (D.19.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Healthcare during childbirth		
Personal contribution for outpatient childbirth (D.20.1.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Healthcare after childbirth		
Breastfeeding-related advice (D.21.1.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Statutory personal contribution for obstetric care (D.21.2.)	100 %	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Additional obstetric care when medically necessary (D.21.4.)	Maximum 4 days	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Aftercare following care in an incubator (D.21.5.)	Maximum 12 uur	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Obstetric care after hospitalisation (D.21.6.)	Maximum 6 uur	<ul style="list-style-type: none"> This healthcare is not subject to the deductible