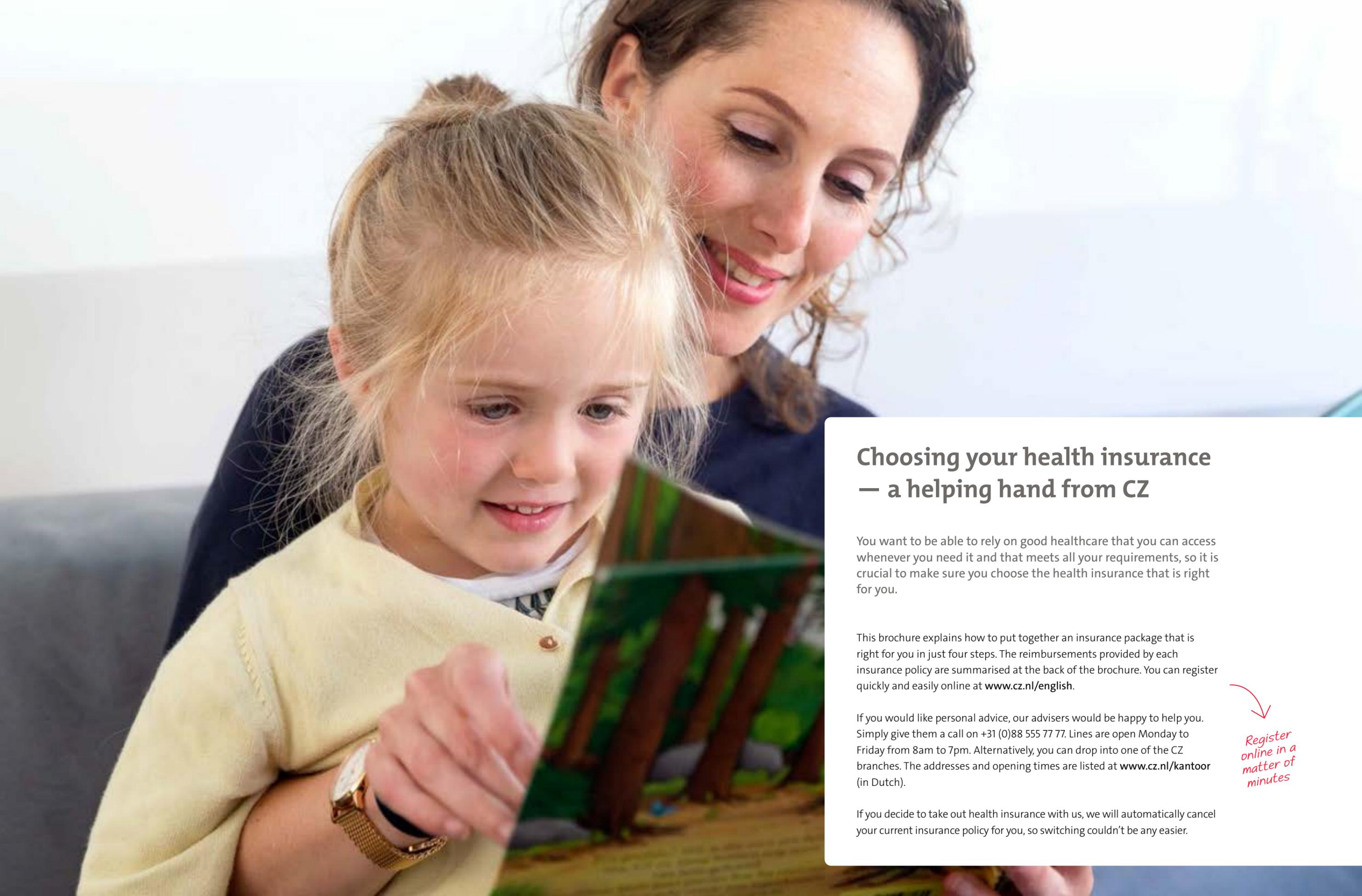




CZ Health Insurance 2021



Choosing your health insurance — a helping hand from CZ

You want to be able to rely on good healthcare that you can access whenever you need it and that meets all your requirements, so it is crucial to make sure you choose the health insurance that is right for you.

This brochure explains how to put together an insurance package that is right for you in just four steps. The reimbursements provided by each insurance policy are summarised at the back of the brochure. You can register quickly and easily online at www.cz.nl/english.

If you would like personal advice, our advisers would be happy to help you. Simply give them a call on +31 (0)88 555 77 77. Lines are open Monday to Friday from 8am to 7pm. Alternatively, you can drop into one of the CZ branches. The addresses and opening times are listed at www.cz.nl/kantoor (in Dutch).

If you decide to take out health insurance with us, we will automatically cancel your current insurance policy for you, so switching couldn't be any easier.

*Register
online in a
matter of
minutes*

The health insurance that's right for you

When it comes to health insurance, there is no single package that is right for everyone. Follow our four steps to find out which health insurance best meets your needs. The package overview (starting on page 10) summarises the reimbursements provided by each policy.

STEP 1

Select a general insurance policy

The general insurance policy covers the main types of healthcare you receive, such as from your general practitioner, the hospital and the pharmacy. Everyone living or working in the Netherlands is legally obliged to take out a general insurance policy. CZ has three general insurance policies to choose from — the 'Zorgbewustpolis', the 'Zorg-op-maatpolis' and the 'Zorgkeuzepolis'.

	'Zorgbewustpolis'	'Zorg-op-maatpolis'	'Zorgkeuzepolis'
Type of policy	in-kind policy	in-kind policy	refund policy
Reimbursement for contracted healthcare providers	100%	100%	100%
Reimbursement for non-contracted healthcare providers	70% of the bill up to a max. of 70% of the agreed average rate*	75% of the bill up to a max. of 75% of the agreed average rate*	100% up to the market rate**
Arranging insurance matters	online	online and by post	online and by post
Options for voluntary deductible (in addition to compulsory deductible)	€500	€100/€200/ €300/€400/ €500	€100/€200/ €300/€400/ €500

* Average rate: CZ has made agreements with contracted healthcare providers about the price of treatments. The price may vary depending on the healthcare provider. The average rate is the average of all the rates we have agreed for a particular treatment.

** Market rate: this is the market rate that applies in the Netherlands for a particular treatment.

Helping you choose the treatment that is right for you

Surgery or physiotherapy? Take medicine or not? You often have various treatment options. On www.cz.nl/zorgadvies/keuzehulp, we have listed all your options (in Dutch) to make it easier for you to weigh up the pros and cons. You can then, together with your doctor, choose the treatment that is right for you.

STEP 2

Select your deductible

The deductible is the amount you have to pay yourself before you start receiving reimbursement for healthcare under the general insurance policy. The compulsory deductible for 2021 is €385, which has been set by the government. On top of that, you can also opt for a voluntary deductible, increasing your total deductible to a maximum of €885. The higher the deductible you choose, the lower your premium will be.

More about deductibles

- the deductible applies to all insured persons from the age of 18.
- you do not pay a deductible for certain types of healthcare, such as GP appointments or obstetric care.
- if you would prefer to pay your deductible in instalments, you can. If it turns out at the end of the year that you have paid too much, the surplus will automatically be refunded in the following year.
- in addition to the deductible, you also need to pay a statutory personal contribution for some healthcare services. This is also set by the government. This personal contribution applies to all insured persons regardless of their age.
- to find out more about deductibles, go to www.cz.nl/en/health-insurance/deductible.

Go to page 10 to see which healthcare is subject to a deductible

STEP 3

Choose your additional insurance package

Since not all healthcare is reimbursed under the general insurance policy, we offer additional insurance packages to cover this healthcare. Our additional insurance packages provide you with extra cover, such as for urgent medical care abroad, physiotherapy or alternative treatment methods.

What else you need to know about our additional insurance packages

- you never pay a deductible for healthcare covered under the additional insurance package.
- children under 18 are co-insured without charge under your most comprehensive additional insurance package.
- CZ accepts everyone for additional insurance, regardless of their age, stage of life, or current or future healthcare needs.

STEP 4

Choose your additional dental insurance package

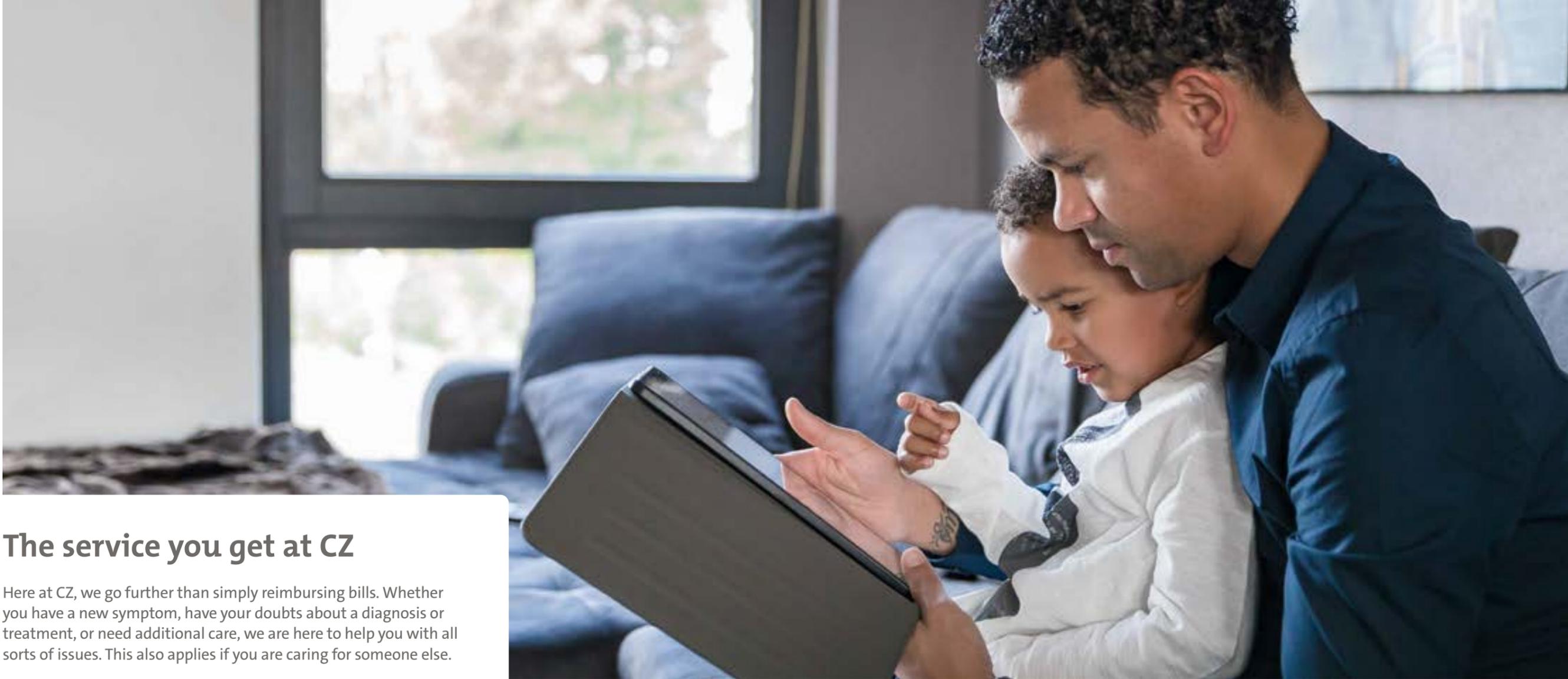
A trip to the dentist can be expensive. You are well covered with our dental insurance packages, which also include cover for orthodontics. We have two dental insurance packages to choose from — 'Tandarts' and 'Uitgebreide Tandarts'. We will assess your teeth based on a statement from your dentist (which you will receive after registering) for the 'Uitgebreide Tandarts' dental package only.

'Jongeren' or 'Gezinnen' package

If you choose the additional 'Jongeren' [young people] or 'Gezinnen' [families] package, you do not need to take out additional dental insurance, as these packages already include reimbursement for dental care and orthodontics.

Tips: how to save on your premiums

- if you like to arrange everything you can online, the 'Zorgbewustpolis' is the policy for you.
- if you do not expect to incur a lot of medical costs, a voluntary deductible may be a good idea.
- receive a discount on your premium of up to 2% by paying it in annual, biannual or quarterly instalments.
- you may qualify for a healthcare allowance from the Dutch tax authorities ('Belastingdienst'). You can request this allowance at www.toeslagen.nl (in Dutch).



The service you get at CZ

Here at CZ, we go further than simply reimbursing bills. Whether you have a new symptom, have your doubts about a diagnosis or treatment, or need additional care, we are here to help you with all sorts of issues. This also applies if you are caring for someone else.

Our healthcare advisers would be happy to help you

If you have a question about healthcare or are looking for the best care, our healthcare advisers are ready to help. Simply call the CZ Healthcare Team ('Zorgteam') on +31 (0)13 594 91 10.

We would be happy to help you:

- **find a healthcare provider:** we can help you find the best healthcare provider near you. Alternatively, you can look for your own healthcare provider at www.cz.nl/zorgvinder (in Dutch).
- **with waiting list mediation:** if there is a waiting list for the treatment you need, our healthcare advisers will look into whether you can get treatment sooner elsewhere.
- **get a second opinion:** if you have any doubts about a diagnosis or treatment, we can help you get a second opinion, for example, from a leading international specialist through 'Best Doctors®'.
- **arrange extra help and support:** we'll help you find extra help, like for home nursing, home modifications, and transport to and from hospital. If you would rather arrange it on your own, you can use the handy CZ Assistance Guide ('HulpWijzer'). Go to www.cz.nl/hulpwijzer (in Dutch).

You're pregnant? Congratulations!

Our advisers would be happy to help you. You can ask about reimbursements, for example, or about how to arrange obstetric care or get a free maternity package. Simply visit www.cz.nl/geboortezorg (in Dutch).

To investigate the options on your own, visit www.cz.nl/en/healthcare-advice

Help for informal caregivers

It's a demanding task to care for someone who has special health needs. If you could use some help making the necessary arrangements, or need some time away to recharge, visit www.cz.nl/mantelzorg (in Dutch). You can order the free CZ caregiver card ('Mantelzorgpas') and book ('Mantelzorgboek') here online too, which are handy if someone else needs to step in and take over the care for any reason.

CZ provides additional services to help informal caregivers caring for a person suffering from dementia, like online seminars and online courses on this topic. We also have an email series on dementia with tips geared to your situation. To find out more, simply visit www.cz.nl/dementie (in Dutch).

Customer discounts at CZ

- as a CZ customer, you qualify for discounts on many products and services, such as glasses and contact lenses, or gym membership. Find out more at www.cz.nl/klantvoordeel (in Dutch).
- if you don't want to miss out on special deals and offers, sign up for our newsletter at www.cz.nl/nieuwsbrief (in Dutch).

Online convenience

Maybe you have a question about your health or want to know how much you'll be reimbursed. Or perhaps you'd like to submit an invoice quickly. Whatever your needs, we offer top service online, whenever it's most convenient for you.

Check your health online

With the apps CZ has to offer, you can quickly and easily ask a question or check your health, free of charge, when you're insured with CZ:

- if you have a question regarding your health or are wondering if you should go and see a doctor, you can send a direct message to a nurse through our 'App de verpleegkundige' app. Your question will be answered quickly. If you would like to know more or want to download the app now, go to www.cz.nl/app-de-verpleegkundige (in Dutch).
- if you are concerned about a suspicious mole or spot on your skin, you can use the SkinVision app to see whether this should be checked out by a doctor. To find out more, visit www.cz.nl/skinvision (in Dutch).

It's easy to find the right healthcare

To find a healthcare provider near you, simply visit www.cz.nl/zorgvinder (in Dutch). You can see at a glance whether the healthcare provider has a contract with CZ, whether there is a waiting period, and read what others think of the care received from that healthcare provider.

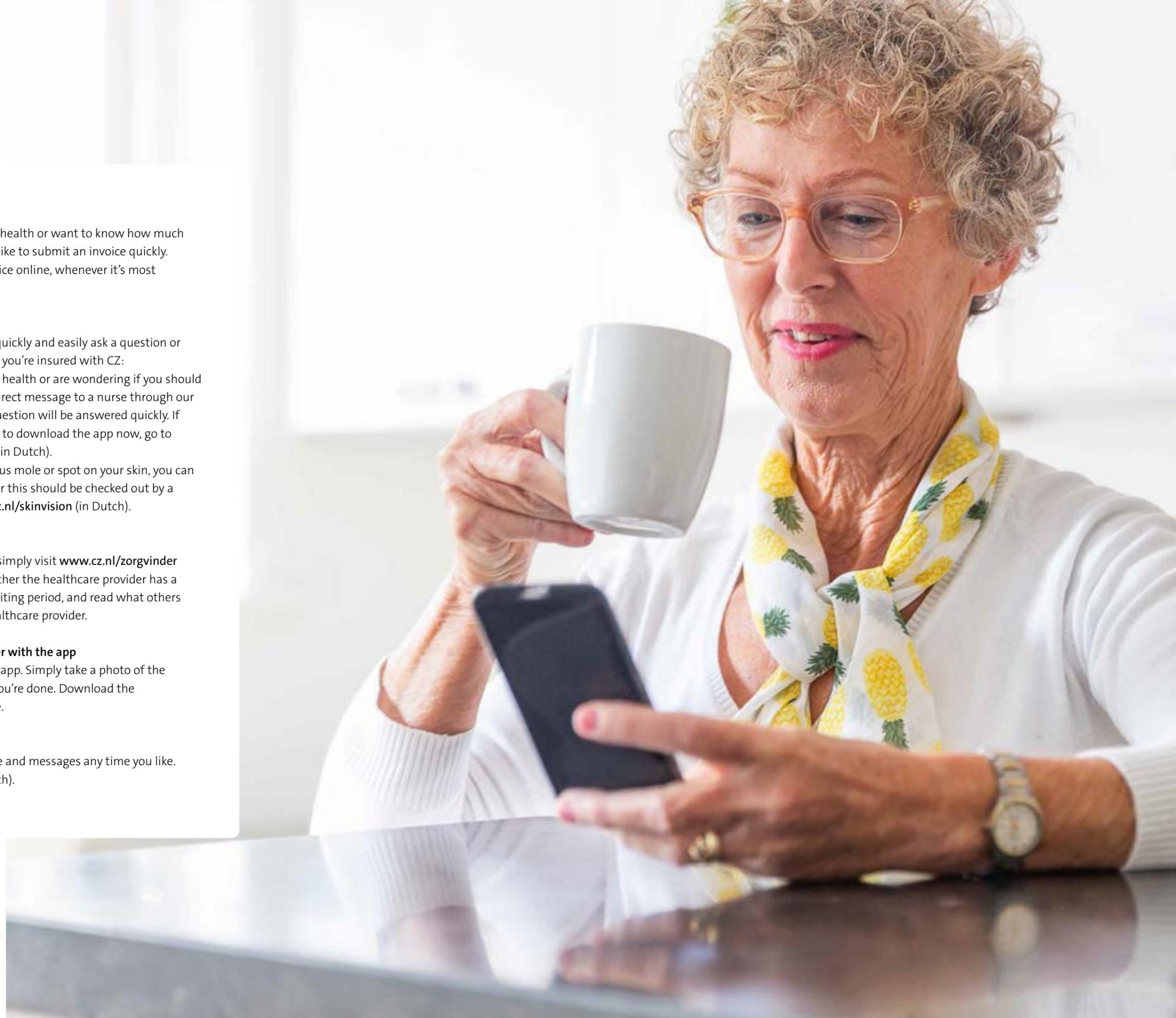
Submitting an invoice couldn't be easier with the app

You can submit your invoices using our app. Simply take a photo of the invoice with your mobile, send it, and you're done. Download the 'CZ Declareren' app from your app store.

'Mijn CZ' makes it easy

Check your reimbursements, deductible and messages any time you like. Simply go to www.cz.nl/mijncz (in Dutch).

'Getting my money back quickly and easily'



Package overview

The following pages outline which reimbursements are provided by our general insurance policy and additional insurance packages. A summary of all reimbursements and terms and conditions can be found in our terms and conditions of insurance at www.cz.nl/voorwaarden (in Dutch).

Or call CZ
Customer
Services on +31
(0)88 555 77 77

- healthcare marked with a '●' in the general insurance column is reimbursed.
- a '✓' in one of the columns for an additional insurance package indicates that this healthcare is reimbursed up to the maximum rate applicable in the Netherlands. Take a look at www.cz.nl/voorwaarden (in Dutch) to find out what this rate is.
- for more details about each reimbursement, visit www.cz.nl/vergoedingen (in Dutch).

If you would like to quickly calculate your premium, or want to register right now, go to www.cz.nl/aanmelden (in Dutch).



STEP 1

STEP 2

STEP 3

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

	Reimbursement	Deductible	Personal contribution		'Start'	'Basis'	'Plus'	'Top'	'Jongeren'	'Gezinnen'	'50+'
Healthcare in a hospital (admissions and outpatient care) and other healthcare											
Specialist medical healthcare	●	Yes									
Admission	●	Yes									
Thrombosis service	●	Yes									
Correction of the position of the ears up to the age of 18 (once during the entire insurance term)							✓	✓		✓	
Sterilisation							Male: €400 Female: €1,250	Male: €400 Female: €1,250		Male: €400 Female: €1,250	
Second opinion from a doctor	●	Yes									
Rehabilitation	●	Yes									
Transplants (organ/tissue)	●	Yes									
Sensory impairment care	●	Yes									
Accommodation costs					€500	€500	€500	€500	€500	€500	€500
Reimbursement of personal contribution for hospice care							€30 per day	€30 per day			€30 per day
Genetic testing and advice	●	Yes									
Audiology care	●	Yes									
Mechanical ventilation	●	Yes									
Tests for cancer in children	●										
General practitioner care											
General practitioner	●										
Combined lifestyle intervention from the age of 18	●										

STEP 1

STEP 2

STEP 3

	GENERAL INSURANCE POLICY			ADDITIONAL INSURANCE PACKAGES							
	Reimbursement	Deductible	Personal contribution		'Start'	'Basis'	'Plus'	'Top'	'Jongeren'	'Gezinnen'	'50+'
Medicines and pharmacy											
Medicines under the Medicines Reimbursement System (GVS)	•	Yes	Possible								
Contraceptives under the Medicines Reimbursement System (GVS) up to the age of 21	•	Yes	Possible								
Contraceptives under the Medicines Reimbursement System (GVS) from the age of 21						€200	€200	€200	€200	€200	
Condoms (order at www.cz.nl/condooms (in Dutch))									50 per year		
Dietary preparations	•	Yes									
Therapies											
Physiotherapy, exercise therapy											
• up to the age of 18	maximum of 18 sessions per condition					9 sessions	12 sessions	20 sessions		12 sessions	13 sessions
• up to the age of 18 for treatments on the list of conditions for physiotherapy and exercise therapy	•										
• from the age of 18						9 sessions	12 sessions	20 sessions	9 sessions	12 sessions	13 sessions
• from the age of 18 for treatments on the list of conditions for physiotherapy and exercise therapy	from the 21st session	Yes									
• intermittent claudication	37 sessions	Yes									
• pelvic physiotherapy (once during the entire insurance term)	9 sessions	Yes									
• exercise therapy for knee and hip osteoarthritis	12 sessions	Yes									
• exercise therapy for COPD stage II or higher (number of sessions depends on the GOLD classification)											
- Class A, 1st year of treatment	5 sessions	Yes									
- Class B1, 1st year of treatment	27 sessions	Yes									
- Class B1, 2nd year of treatment onwards	3 sessions	Yes									
- Class B2, C and D, 1st year of treatment	70 sessions	Yes									
- Class B2, C and D, 2nd year of treatment onwards	52 sessions	Yes									
Occupational therapy											
• up to the age of 18	10 hours					2 hours	2 hours	2 hours		2 hours	
• from the age of 18	10 hours	Yes									
• carer training/supervision for occupational therapy						2 hours	2 hours	2 hours		2 hours	2 hours
Speech and language therapy	•	Yes									
Foot treatment and advice (on medical grounds)							€230	€230	€70	€115	€230
Foot treatment in other cases							€115	€115	€70	€115	€115
Skin therapy											
• treatment of facial acne						€230	€230	€230	€230	€230	€230
• camouflage therapy in the face/neck (once during the entire insurance term)						€200	€200	€200	€200	€200	€200
• facial hair removal (once during the entire insurance term)						€570	€570	€570	€570	€570	€570
UVB light equipment	•	Yes									
Therapeutic camp for children						€200	€200	€200		€200	
Nursing and personal care											
District nursing	•										
Carer relief						14 days	14 days	14 days	14 days	14 days	14 days
Alternative treatment methods and medicines											
Total reimbursement for alternative treatment methods and medicines							€350	€550	€200	€350	€350
• alternative treatment methods							€40 per day	€40 per day	€30 per day	€40 per day	€40 per day
• alternative medicines							✓	✓	✓	✓	✓

STEP 1

STEP 2

STEP 3

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

	Reimbursement	Deductible	Personal contribution		'Start'	'Basis'	'Plus'	'Top'	'Jongeren'	'Gezinnen'	'50+'
Healthcare abroad											
Non-urgent medical care abroad	•	Yes									
Urgent medical care abroad during temporary stays (100% of the claimed rate outside the Netherlands/your country of residence)	•	Yes			100%	100%	100%	100%	100%	100%	100%
• organisational costs through emergency centre					✓	✓	✓	✓	✓	✓	✓
• medically necessary repatriation for a sick insured person					✓	✓	✓	✓	✓	✓	✓
• dental help					€275	€275	€275	€275	€275	€275	€275
Childbirth and obstetric care											
Fertility treatment	•	Yes									
Antenatal screening on medical grounds	•	Possible									
Childbirth course (per pregnancy)						€100	€100	€200		€200	
Maternity package	•										
Outpatient childbirth on non-medical grounds	•		Yes								
Reimbursement of personal contribution for outpatient childbirth on non-medical grounds						✓	✓	✓		✓	
Outpatient childbirth/childbirth in hospital on medical grounds	•										
Obstetric help during a home birth	•										
Obstetric care in maternity centre or hospital on non-medical grounds	•		Yes								
Obstetric care in hospital on medical grounds	•										
Obstetric care at home		a maximum of 10 days	Yes								
Reimbursement of personal contribution for obstetric care										✓	
Additional obstetric care on medical grounds						4 days	4 days	4 days		4 days	
Obstetric care after hospitalisation						6 hours	6 hours	6 hours		6 hours	
Aftercare following care in an incubator						12 hours	12 hours	12 hours		12 hours	
Lactation consultant						€200	€200	€200		€200	
Transport											
Transport by ambulance (200km one-way)	•	Yes									
Transport by private car on medical grounds (rate set by law)	•	Yes	Yes								
Transport by taxi/public transport on medical grounds (200km one-way)	•	Yes	Yes								
Travel costs for parents in the event of child's hospitalisation (for children up to the age of 18)										€200 max., max. €0.19 per km	
Mental healthcare											
Specialist mental healthcare from the age of 18	•	Yes									
Basic mental healthcare from the age of 18	•	Yes									
Drop-in centres for cancer patients/survivors and their families					€150	€150	€150	€150	€150	€150	€150

STEP 1

STEP 2

STEP 3

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

	Reimbursement	Deductible	Personal contribution		'Start'	'Basis'	'Plus'	'Top'	'Jongeren'	'Gezinnen'	'50+'
Medical aids											
Full or partial reimbursement of medical aids such as orthopaedic shoes, wigs and incontinence-related products. The regulations on medical aids ('Reglement Hulpmiddelen') available at www.cz.nl/voorwaarden (in Dutch) specify the reimbursement and personal contribution for each medical aid.	•	Possible	Possible								
Glasses, contact lenses and laser eye treatment (every two calendar years)							€100	€125	€100	€150	€100
Arch supports and orthotic insoles							€75	€75	€60	€60	€60
Bedwetting alarm, hire/purchase (once during the entire insurance term)						✓	✓	✓		✓	
Test strips for non-insulin dependent diabetes patients						€40	€40	€40		€40	€40
Reimbursement of personal contribution for wig or other headpiece						€75	€75	€75			€75
Reimbursement of personal contribution for hearing aids (per device)							€100	€200			€300
Support pessary						✓	✓	✓		✓	✓
Medical aids for Activities of Daily Living (ADLs)						€70	€70	€70			€100
Home monitor						24 months	24 months	24 months		24 months	
Home care items						50%	50%	✓		50%	75%
Epileptic seizure alarms						✓	✓	✓		✓	✓
Cranial orthosis						✓	✓	✓		✓	
Post-mastectomy lingerie (once during the entire insurance term)						€90	€90	€90	€90	€90	€90
Preventive healthcare											
Preventive examination of the heart and blood vessels						€50	€100	€150		€50	€50
Online health programme (1 per year)									€60	€60	€60
• health check									✓	✓	✓
• online mindfulness training									✓	✓	✓
• online 'baby and nutrition' course									✓	✓	✓
• online 'healthy cooking' course									✓	✓	✓
Flu jab											✓
Vaccinations and tablets for travel abroad							50%	75%	✓	✓	✓
Quit smoking course	•										
Courses for problematic alcohol consumption and coping with depression	•	Yes									
Fall prevention (once during the entire insurance term)						€50	€50	€50		€50	€100
Advice											
Sports medicine-related advice						€100	€150	€150	€150	€150	€150
Consultation on menopause, pregnancy or cancer (e.g. breast cancer)						€200	€200	€200		€200	€200
Dietetics	3 hours	Yes				€120	€120	€120	€120	€120	€120
Dietary advice						€50	€75	€100	€50	€100	€75
Courses and exercise programmes											
Health courses						€50	€100	€200	€50	€100	€100
Exercise programmes (every 3 years)					€350	€350	€350	€350	€350	€350	€350
Self-management course for chronic conditions (once during the entire insurance term)						€100	€100	€100		€100	€100
Carer course (once during the entire insurance term)						€150	€150	€150	€150	€150	€150
Oral care in the event of accidents											
Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)					€10,000	€10,000	€10,000	€10,000	€10,000	€10,000	€10,000

STEP 1

STEP 2

STEP 4

GENERAL INSURANCE POLICY

DENTAL INSURANCE PACKAGES

	Reimbursement	Deductible	Personal contribution		'Tandarts'	'Uitgebreide Tandarts'	'Jongeren'	'Gezinnen'
 Total reimbursement for dental care					€450	€1,150	€450	€250
Dental care up to the age of 18								
Check-ups	•							
Fluoride treatment	•							
Other dental care such as tooth removal, fillings and root canal treatment.	•							
Dental care from the age of 18								
Check-ups					✓	✓	✓	✓
Other dental care such as tooth removal, fillings and root canal treatment.					75%	75%	75%	✓
Dental care for all age groups								
Crowns, inlays, resin-retained bridges, pontics and root caps					75%	75%	75%	✓
Full set of dentures (upper and/or lower)	once every 5 years	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Repair/rebasing of full dentures (upper and/or lower)	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Partial set of dentures or metal plate denture					75%	75%	75%	✓
Upper implant overdentures	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Lower implant overdentures	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Implant fees and additional inpatient or outpatient costs	•	Yes						
Dental care for certain indications/handicaps	•	Yes						
 Orthodontic care							€350	
Orthodontic care up to the age of 18 (1-year waiting period; once during the entire insurance term)					80%, up to €2,045	80%, up to €2,045		€2,045
Orthodontic care from the age of 18 (1-year waiting period; once during the entire insurance term)					80%, up to €345	80%, up to €345		80%, up to €345
Orthodontic care for certain indications/handicaps	•	Yes						
 Oral care in the event of accidents								
Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)					€10,000	€10,000	€10,000	€10,000



Carrying care forward

Legal information

Organisation

CZ Groep Zorgverzekeraar, name under the articles of association:

'OWM Centrale Zorgverzekeraars Groep', Zorgverzekeraar u.a. (COC no. 41095222)

CZ Groep Aanvullende Verzekering Zorgverzekeraar, name under the articles of association:

'OWM Centrale Zorgverzekeraars Groep', Aanvullende Verzekering Zorgverzekeraar u.a. (COC no. 18028752)

From 01/01/2021

CZ Zorgverzekeringen N.V. (CoC no. 27093766)

Onderlinge Waarborgmaatschappij CZ groep u.a. (CoC no. 18028752)

Address

Postbus 90152, 5000 LD Tilburg, Netherlands

Viewing the terms and conditions of insurance

Visit www.cz.nl/voorwaarden (in Dutch) or one of our branches, or give us a call.

Insurance contracts are governed by Dutch law.

Complaints

Please let us know if you are not happy with our services. You can consult our complaints procedure at www.cz.nl/klachten (in Dutch). As a health insurer, CZ is affiliated with 'Stichting Klachten en Geschillen Gezondheidszorg' (SKGZ), which has been appointed by the government to resolve health insurance disputes. SKGZ meets all of the government's quality requirements. Further information is available at www.skgz.nl (in Dutch).

The following bodies also supervise our insurance operations: 'De Nederlandsche Bank', the 'Autoriteit Financiële Markten' (permit numbers 12001020/12000561), the 'Nederlandse Zorgautoriteit' and the 'Nederlands Zorginstituut'.

No rights can be derived from the content of this package overview.