



# Changes to health insurance in 2023

On 1 January 2023, various terms and conditions and reimbursements provided by your health insurance will change. We have summarised the key changes for you. For the most recent list of all changes, please visit [www.cz.nl/wijzigingen-collectief](http://www.cz.nl/wijzigingen-collectief) (in Dutch).

Your compulsory deductible will be € 385,- in 2023.

## General insurance policy



### NIPT

As of 2023, a non-invasive prenatal test (NIPT) on medical grounds will be exempt from the deductible. From 1 April 2023, an NIPT will also be free of charge for pregnant women who choose to have an NIPT done on non-medical grounds.



### Vitamin D

As of 2023, vitamin D medicine prescribed to prevent or treat vitamin D deficiency will no longer be reimbursed under the general insurance policy.



### Statutory personal contributions and maximum reimbursements

The government is adjusting the personal contributions and maximum reimbursements. To see the new rates, please visit [www.cz.nl/eigenbijdrage](http://www.cz.nl/eigenbijdrage) (in Dutch).



### Foot care

The government plans to increase foot care reimbursements for more medical conditions in 2023. This change is not yet final. From mid-November, you will find all the information about foot care reimbursements at [www.cz.nl/wijzigingen](http://www.cz.nl/wijzigingen) (in Dutch).



### Medication roll

A medication roll is a way to organise multiple medications based on when they have to be taken. If you use a medication roll, this information is important to you. Up to 1 January 2023, pharmacy costs are charged separately for each medicine. From 2023, a subscription fee will be charged for the medication roll, which will be reimbursed under your general insurance policy, though you will have to pay the deductible.

## Additional insurance package



### Physiotherapy

New: physiotherapy rollover. If you haven't used all your sessions this year, a maximum of 5 sessions will automatically be rolled over to next year. Find out how it works at [www.cz.nl/fysiotherapie-meenemen](http://www.cz.nl/fysiotherapie-meenemen) (in Dutch).



### Contraceptives

The reimbursement for contraceptives will go from €200 per year to 100%.



### Dentist

As of 2023 below reimbursements will change in your additional insurance TandStart Collectief

- Other oral care will be reimbursed at 80% instead of 100%.
- Crowns and bridges will be reimbursed at 80% instead of 75%.
- The maximum reimbursement for all oral care combined will be €250 per year.



### Skin therapy

In order to be eligible for reimbursement of skin treatment (acne, camouflage, hair removal), the treatment must from now on be provided by a cosmetologist registered in the SKIN register.



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The reimbursement for hair removal will go from 100% to a one-off reimbursement of a maximum of €2,000 in the additional insurances SuperTop and Excellent. The reimbursement for acne therapy will go from 100% to a maximum of €500 in the additional insurances SuperTop and Excellent.

#### Changes to policy terms and conditions

You are entitled to cancel your insurance with effect from 1 January 2023. You can do so up to 31 December 2022. If CZ changes the terms and conditions or premium for your policy during the year, and this is to your disadvantage, you can change or cancel your health insurance within 30 days of us notifying you of the change.

No rights can be derived from the content of this changes card. You can request the terms and conditions of insurance and the health insurance card for your health insurance policy and/or package from CZ Customer Services. They are also available at [www.cz.nl/voorwaarden](http://www.cz.nl/voorwaarden) (in Dutch).

### Finding a healthcare provider

To find out which healthcare providers we have agreements with for 2023, and whether any restrictions apply, visit [www.cz.nl/zorgvinder](http://www.cz.nl/zorgvinder) (in Dutch).