

**Coverage Overview Healthcare Insurance 2012**

This is not an overview of conditions and no rights can be derived from this overview.

The full policy conditions and regulations can be requested from the Health Insurance helpdesk +31 (0)33 464 2061.

Coverage	Excess	Patient contribution	Applying to De Amersfoortse	Reimbursement
Contraception (the pill, IUD and diaphragm)	Yes			100% up to the age of 21
Audiological care (1) (2)	Yes			100%
Assistance and follow-up care for cancer	Yes			100% via Care for Cancer
Childbirth and maternity care in a hospital (with medical urgency)	No			100%
Childbirth and maternity care in a hospital or maternity hotel (without medical urgency)	No	€16 per day		Maximum of €112.50 per day
Childbirth at home	No			100%
Monitoring equipment to prevent SIDS	Yes			100%
Foreign countries	Yes		Yes, for non-urgent care	Maximum once the Dutch rate
Dyslexia care (1) (2)	Yes			Diagnosis and treatment of severe dyslexia in children aged 7, 8, 9, 10 and 11 at the time that care begins
Genetic testing and consultation (1)	Yes			100%
Occupational therapy	Yes			Maximum of 10 hours per year
Pharmaceutical care (3)	Yes			According to the Regulation on Pharmaceutical Care and the Medicines Reimbursement System (GVS). For registered medicines a maximum reimbursement applies per medicine
Physiotherapy up to the age of 18 (1) (3)	Yes			9 treatments per ailment per year. On referral by a doctor or medical specialist 9 extra treatments. 100% for ailments referred to in Appendix I of the Health Insurance Decree. Including manual therapy, oedema therapy, scar therapy and Mensendieck/Caesar exercise therapy
Physiotherapy from the age of 18 (1) (3)	Yes			From the 21st treatment 100% (contracted rate) for ailments referred to in Appendix I of the Health Insurance Decree. Including manual therapy, oedema therapy, scar therapy and
Physiotherapy pelvic physiotherapy (1)	Yes			Maximum of 9 treatments for urinary incontinence for insured persons aged 18 and older
Mental health care: first-line psychological care (1) (2)	Yes	€20 per session €50 for internet treatment trajectory		5 sessions
Mental health care: specialist mental health care, psychotherapy	Yes	Treatment up to 100 minutes €100 Treatment exceeding 100 minutes €200 (a)	Please contact De Amersfoortse	100%
Mental health care: specialist mental health care: care and accommodation at a mental health care General Practitioner	Yes	€145 per month (with the exception of the 1st 31 days)	Please contact De Amersfoortse	100% up to a maximum of 365 consecutive days
Medical aids (3)	No			100%
Medical aids (3)	Yes	Possible, see medical aids regulation	Please contact De Amersfoortse	Reimbursement according to the Medical Aids Regulation
Maternity care at home	No	€4 per hour		100%
Speech therapy	Yes			100%
Walking aids (3)	Yes		Please contact De Amersfoortse	Reimbursement according to the Medical Aids Regulation
Mechanical breathing (1)	Yes			100%
Specialist medical care: plastic surgery (medical urgency) (3)	Yes		Yes	Limited to the treatments referred to in the policy conditions.
Specialist medical care: fertility enhancing treatments	Yes		Yes	100% for OI, AI and IUI 100% for the first three IVF and ICSI attempts
Specialist medical care: hospital and ZBC care	Yes			100% and accommodation for a maximum of 365 days
Oral care: Implants (1)	Yes		Yes	100% for a special medical indication.
Oral care: dental surgery (1)	Yes			100%
Oral care: orthodontics	Yes		Yes	100% for a special medical indication.
Oral care: Overlay dentures	Yes	€125 per jaw	Yes	100% for overlay dentures
Oral care: dentures	Yes	25%		75% for dentures
Oral care: Repairs and rebasing	Yes			100% for repairs and rebasing
Oral care: dental care up to the age of 18 (3)	No			100% for the treatments referred to in the policy conditions.
Oral care: dental care from the age of 18 (2)	Yes		Yes	100% for a special medical indication.
Kidney dialysis	Yes		Yes	100%
Oncology care for children (1)	Yes			100%
Organ transplants	Yes		Yes	100%
Convalescence	Yes			100%
Second opinion	Yes			100%
Thrombosis service	Yes			100%
Foot care for diabetes mellitus patients (1) (2)	Yes			100% for the treatments referred to in the policy conditions
Patient transport within the Netherlands: Ambulance transport	Yes			100% for ambulance transport
Patient transport within the Netherlands: Taxi transport or transport in the insured's own car	Yes	€93 per year	Yes	100% for taxi transport or €0.30 per km for transport in the insured's own car for certain medical indications.

(a) No patient contribution applies for DBCs with the special product groups with only "indirect time" and "crisis". Maximum personal contribution per year is €200

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**Supplementary Insurance**

Coverage	Aanvulling Jongeren	Aanvulling Budget	Aanvulling Basis	Aanvulling Uitgebreid	Aanvulling Optimaal
Acne treatment (1)	100% maximum €250 per year	100% maximum €250 per year	100% maximum €250 per year	100%	100%
AED pads	100%	100%	100%	100%	100%
Allergy free and dustproof covers (1) (2)				100%	100%
Alternative medicine (excluding medicines) (4)	100% €150 per year	Maximum €150 per year 100% for acupuncture, chiropractic, osteopathy and (ortho)manual therapy 75% for anthroposophy, phlebology, phytotherapy, haptotherapy, homeopathy (classic), iriscopy, child therapy, moerman therapy, natural therapies, neural therapy, orthomoleculaire therapy, foot orthosis, proctology, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum €250 per year 100% for acupuncture, chiropractic, osteopathy and (ortho)manual therapy 75% for anthroposophy, phlebology, phytotherapy, haptotherapy, homeopathy (classic), iriscopy, child therapy, moerman therapy, natural therapies, neural therapy, orthomoleculaire therapy, foot orthosis, proctology, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum €500 per year 100% for acupuncture, chiropractic, osteopathy and (ortho)manual therapy 75% for anthroposophy, phlebology, phytotherapy, haptotherapy, homeopathy (classic), iriscopy, child therapy, moerman therapy, natural therapies, neural therapy, orthomoleculaire therapy, foot orthosis, proctology, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum €1,000 per year 100% for acupuncture, chiropractic, osteopathy and (ortho)manual therapy 75% for anthroposophy, phlebology, phytotherapy, haptotherapy, homeopathy (classic), iriscopy, child therapy, moerman therapy, natural therapies, neural therapy, orthomoleculaire therapy, foot orthosis, proctology, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement
Contraception (the pill, IUD and diaphragm) for insured persons aged 21 and older (6)	50% maximum €100 per year	50% maximum €100 per year	100% maximum €150 per year	100% maximum €250 per year	100% maximum €500 per year
Assistance and follow-up care for cancer (1) (2)	100% maximum €1,000 per year at Herstel & Balans		100% maximum €250 per year at Herstel & Balans	100% maximum €500 per year at Herstel & Balans	100% maximum €1,000 per year at Herstel & Balans
Circumcision		100% for medical urgency	100% for medical urgency	100% for medical urgency	100% for medical urgency
Polyclinic childbirth (without medical urgency)			100%	100%	100%
Spectacles or contact lenses	Spectacles (including frame) and lenses up to €100 per 24 months. Dioptrics of 1.5 or more		Spectacles (including frame) up to €200 (one pair of spectacles per 24 months). Or lenses maximum of €50 (per year). Dioptrics of 1.5 or more	Spectacles (including frame) up to €300 (one pair of spectacles per 24 months). Or lenses maximum of €100 (per year). Dioptrics of 1.5 or more	Spectacles (including frame) up to €500 (one pair of spectacles per 24 months). Or lenses maximum of €125 (per year). Dioptrics of 1.5 or more
Non-urgent care in foreign countries, EU, EEA and treaty nation	Maximum once the Dutch rate for physiotherapy, exercise therapy, orthodontics, spectacles and second opinion. The insurer's prior consent is required	Maximum once the Dutch rate for physiotherapy, exercise therapy and second opinion. The insurer's prior consent is required	Maximum once the Dutch rate for physiotherapy, exercise therapy, orthodontics and second opinion. The insurer's prior consent is required	Maximum once the Dutch rate for first-line psychological care, occupational therapy, physiotherapy, exercise therapy, orthodontics and second opinion. The insurer's prior consent is required	Maximum once the Dutch rate for first-line psychological care, occupational therapy, physiotherapy, exercise therapy, orthodontics and second opinion. The insurer's prior consent is required
Non-urgent care in foreign countries, EU, EEA and treaty nation provided resident in the country where the care is given	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions
Urgent care in foreign countries, EU, EEA and treaty nation	100%	100%	100%	100%	100%
Urgent care in foreign countries, rest of the world	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)
Urgent care in foreign countries: medical aid, medical advice, tele-interpreter and SMS service by SOS International	Yes	Yes	Yes	Yes	Yes
Urgent care in foreign countries: repatriation	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains
Urgent care in foreign countries: SOS International (medical aid)	100%	100%	100%	100%	100%
Urgent dental care in foreign countries	100% maximum €250 per year	100% maximum €250 per year	100% maximum €250 per year	100% maximum €250 per year	100% maximum €250 per year
Camouflage therapy (1) (2)	100% maximum €250 per year	100% maximum €250 per year	100% maximum €500 per year	100% maximum €500 per year	100%
Diet consultation (2)	Maximum of 4 hours per year		Maximum of 4 hours per year	Maximum of 6 hours per year	Maximum of 8 hours per year
Dyslexia care (1) (2)				100% maximum €500 during the period the insurance is in effect	100% maximum €1,000 during the period the insurance is in effect
Eczeema treatment (1)	100% maximum €500 per year for a light box at home. The insurer's prior consent is required			100% maximum €500 per year for a light box at home. The insurer's prior consent is required	100% maximum €1,000 per year for a light box at home. The insurer's prior consent is required
Depilation of face (1) (2)	100%	100% maximum €250 per year	100% maximum €500 per year	100% maximum €500 per year	100%
Occupational therapy				100%	100%

Pharmaceutical care: alternative medicines (5) (6)	50% maximum €100 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	50% maximum €100 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	100% maximum €150 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	100% maximum €250 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	100% maximum €500 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement
Pharmaceutical care: other registered medicines (5) (6)	50% maximum €100 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	50% maximum €100 per year Medicines only qualify for reimbursement as specified in the Medicine Standard of the Care Index.	100% maximum €150 per year Medicines only qualify for reimbursement as specified in the Medicine Standard of the Care Index.	100% maximum €250 per year Medicines only qualify for reimbursement as specified in the Medicine Standard of the Care Index	100% maximum €500 per year Medicines only qualify for reimbursement as specified in the Medicine Standard of the Care Index
Pharmaceutical care: reimbursement patient contribution (6)		50% maximum €100 per year	100% maximum €150 per year	100% maximum €250 per year	100% maximum €500 per year
Physiotherapy	12 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy	12 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy	18 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy	21 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy	100% Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy
Childbirth TENS (1)		100%	100%	100%	100%
Mental health care: First-line psychological care (1) (2)	100% maximum €250 per year Reimbursement from the 6th treatment and reimbursement of patient contribution from the 1st treatment			100% maximum €450 per year Reimbursement from the 6th treatment and reimbursement of patient contribution from the 1st treatment	100% maximum €600 per year Reimbursement from the 6th treatment and reimbursement of patient contribution from the 1st treatment
Collar (1)				100%	100%
Convalescent home for somatic diseases or a hospice				75% maximum €1,000 per year in the Netherlands subsequent to hospitalisation	75% maximum €1,500 per year in the Netherlands subsequent to hospitalisation
Medical aids: above maximum according to the Medical Aids Regulation (3)				Up to the age of 18 100% From the age of 18 100% maximum €250 per year	Up to the age of 18 100% From the age of 18 100% maximum €500 per year
Medical aids: patient contribution according to the Medical Aids Regulation (3)		50%	100%	100%	100%
Childcare during hospitalisation of parents				€15 per day and a maximum of 30 days for children up to the age of 12	€25 per day and a maximum of 60 days for children up to the age of 12
Maternity package			Yes	Yes	Yes
Maternity care in case of adoption (2)			4 hours for a child younger than 6	8 hours for a child younger than 6	8 hours for a child younger than 6
Maternity care: incubator follow-up care (1) (2)			100% maximum 4 hours	100% maximum 8 hours	100% maximum 8 hours
Maternity care in a maternity hotel			100% for patient contribution to a maximum of €16 per day	100% for patient contribution to a maximum of €16 per day	100% for patient contribution to a maximum of €16 per day
Maternity care in a hospital (without medical urgency)			100% for patient contribution to a maximum of €16 per day	100% for patient contribution to a maximum of €16 per day	100% for patient contribution to a maximum of €16 per day
Maternity care at home			100% for patient contribution to a maximum of €4 per hour	100% for patient contribution to a maximum of €4 per hour	100% for patient contribution to a maximum of €4 per hour
Health resort (2)				100% maximum €500 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. The insurer's prior consent is required	100% maximum €1,000 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. The insurer's prior consent is required
Lactation consultation (2)				100% maximum €80 per birth	100% maximum €80 per birth
Eye laser treatment (2)					100% maximum €625 per eye (once per 60 months). Dioptics of 4 or more
Guesthouse in case of hospitalisation		100% up to a maximum of €250 per insured per calendar year.	100% up to a maximum of €500 per insured per calendar year.	100%	100%

Lymphatic drainage (1) (2)				100%	100%
Replacement volunteer aid			7 days per year via Handen in Huis or via Logeerhuis Twente	14 days per year via Handen in Huis or via Logeerhuis Twente	21 days per year via Handen in Huis or via Logeerhuis Twente
Specialist medical care: plastic surgery (medical urgency)				Correction of protruding ears and medically necessary plastic surgery not reimbursed by the basic insurance. The insurer's prior consent is required	Correction of protruding ears and medically necessary plastic surgery not reimbursed by the basic insurance. The insurer's prior consent is required
Orthodontics	100% maximum €1,000 up to the age of 22. During the period the insurance is in effect. Qualifying period of one year if taking out supplementary insurance or coming from Aanvulling Budget.		Up to the age of 18, 80% maximum €1,000 During the period the insurance is in effect. Qualifying period of one year if taking out supplementary insurance or coming from Aanvulling Budget.	Up to the age of 18, 80% maximum €2,000 From 18 80% maximum €1,000 During the period the insurance is in effect. Qualifying period of one year if taking out supplementary insurance or coming from Aanvulling Budget.	Up to the age of 18, 100% maximum €2,500 From 18 100% maximum €1,500 During the period the insurance is in effect. Qualifying period of one year if taking out supplementary insurance or coming from Aanvulling Budget.
Orthoptics (2)		100%	100%	100%	100%
Menopause consultant (2)				100% maximum €500 during the period the insurance is in effect.	100% maximum €500 during the period the insurance is in effect.
Pedicure (2)		100% in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism
Adhesive pads for mammary prosthesis		50%	100%	100%	100%
Urination alarm (1)		100% for purchase or maximum of 3 months rent	100% for purchase or maximum of 3 months rent	100% for purchase or maximum of 3 months rent	100% for purchase or maximum of 3 months rent
Foot therapy/podology (2)	100% by podotherapist or podologist	100% by podotherapist or podologist	100% by podotherapist or podologist	100% by podotherapist or podologist	100% by podotherapist or podologist
Refertilisation (2)				100%	100%
Travel expenses for visiting a patient		€0.30 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation	€0.30 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation	€0.30 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation	€0.30 per km An insured travelling to visit an insured family member in a hospital in the Netherlands, distance from residential address to hospital at least 25 km (single journey)
Second opinion	100%	100%	100%	100%	100%
Sterilisation (2)				100%	100%
Orthopaedic arch supports or therapeutic insoles (1)	100% one pair per year	100% one pair per year	100% one pair per year	100% one pair per year	100% one pair per year
Stutter therapy (2)	100% maximum €300 per year			100% maximum €500 per year	100% maximum €1,000 per year
Dental care up to the age of 18	100% for treatments not reimbursed on account of the basic insurance	100% for treatments not reimbursed on account of the basic insurance	100% for treatments not reimbursed on account of the basic insurance	100% for treatments not reimbursed on account of the basic insurance	100% for treatments not reimbursed on account of the basic insurance
Dental costs: regular treatments from the age of 18 (8)					
Dental costs: specialist treatments (crowns, bridges, partial dentures, endodontology and periodontics) from the age of 18 (8)					
Therapeutic camp for children in the Netherlands (1) (2)		100% maximum €250, once per 12 months	100% once per 12 months	100% once per 12 months	100% once per 12 months
Wildcard	100% maximum €250 once per year	100% maximum €250 once per year	100% maximum €250 once per year	100% maximum €250 once per year	100% maximum €250 once per year
Wound care				100% maximum €50 per year	100% maximum €100 per year
Seated patient transport (1)				100% contracted taxi or €0.70 per km non-contracted taxi or €0.30 per km transport in insured's own car for care that qualifies for reimbursement on account of the basic insurance or according to the articles on first-line psychological care, occupational therapy, physiotherapy, Herstel & Balans and convalescent home for this supplementary insurance. The insurer's prior consent is required	100% contracted taxi or €0.70 per km non-contracted taxi or €0.30 per km transport in insured's own car for care that qualifies for reimbursement on account of the basic insurance or according to the articles on first-line psychological care, occupational therapy, physiotherapy, Herstel & Balans and convalescent home for this supplementary insurance. The insurer's prior consent is required
Seated patient transport reimbursement of patient contribution				100%	100%

Prevention					
Coverage	Aanvulling Jongeren	Aanvulling Budget	Aanvulling Basis	Aanvulling Uitgebreid	Aanvulling Optimaal
Exercise programmes (1) (2)			100% maximum €100 per year for special medical indications	100% maximum €200 per year for special medical indications	100% maximum €350 per year for special medical indications
Injury consultation and sports medicine examination (2)	100% for injury consultations and 100% once per 24 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions			100% for injury consultations and 100% once per 24 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions	100% for injury consultations and 100% once per 12 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions
Baby massage course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Diabetes type 2 patient course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
First aid in case of accidents involving children (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
First aid course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Heart condition course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Lymphoedema course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Course miscellaneous (2) (7)	100% maximum €250 per year	100% maximum €250 per year	100% maximum €500 per year	100%	100%
Basic resuscitation course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Rheumatoid arthritis, arthritis or Bechterew's disease course (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Course "Alcohol Free" (2) (7)		75% maximum €250 per year	75% maximum €500 per year	75%	75%
Pregnancy course and pregnancy gymnastics or pregnancy yoga (2) (7)		100% maximum €250 per year	100% maximum €500 per year	100%	100%
Patient association membership					100%
Mindfulness training		100% maximum €100 per year	100% maximum €100 per year	100% maximum €100 per year	100% maximum €100 per year
Obesity treatment (2)				100% maximum €500 during the period the insurance is in effect for special medical indications. Reimbursement after completion of the programme. The insurer's prior consent is required	100% maximum €1,000 during the period the insurance is in effect for special medical indications. Reimbursement after completion of the programme. The insurer's prior consent is required
Preventive examinations (2)		100% circulatory system and cholesterol examination by a general practitioner and Meditel	100% circulatory system and cholesterol examination by a general practitioner and Meditel	100% circulatory system and cholesterol examination by a general practitioner and Meditel 100% Basic Preventive Medical Examination including lung/ECG once every 24 months by Meditel	100% circulatory system and cholesterol examination by a general practitioner and Meditel 100% Basic Preventive Medical Examination including lung/ECG once every 12 months by Meditel
Preventive vaccinations (2)		100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus
Preventive vaccinations and medication in foreign countries (2)	100% maximum €100 per year			100%	100%
Stopping smoking		75% maximum €50, once per 36 months Allen Carr course, ProStop laser treatment	75% maximum €100, once per 36 months Allen Carr course, ProStop laser treatment	75% maximum €150, once per 36 months Allen Carr course, ProStop laser treatment	75% maximum €200, once per 36 months Allen Carr course, ProStop laser treatment

#### Dental insurance

Coverage	Tandarts Jongeren (age 18 to 31)	Tandarts Basis	Tandarts Uitgebreid	Tandarts Optimaal
Regular treatment (8)	75% maximum €450 per year	100% maximum €250 per year	100% maximum €750 per year	100% maximum €1,500 per year
Specialist treatments (crowns, bridges, partial dentures, endodontology and periodontics) (8)	75% maximum €450 per year	75% maximum €250 per year	75% maximum €750 per year	75% maximum €1,500 per year
Urgent dental care in foreign countries (8)	75% maximum €450 per year	100% maximum €250 per year	100% maximum €750 per year	100% maximum €1,500 per year

#### Supplementary insurance including dentist costs

Coverage	Aanvulling TotaalZorg	Aanvulling TotaalZorg Extra
Acne treatment (1)	100% maximum €250 per year	100% maximum €250 per year
AED pads	100%	100%
Allergy free and dustproof covers (1) (2)	100%	100%
Alternative medicine (excluding medicines) (4)	Maximum €200 per year 100% for acupuncture, chiropractic, osteopathy and (ortho)manual therapy 75% for anthroposophy, phlebology, phytotherapy, haptotherapy, homeopathy (classic), iriscopy, child therapy, moerman therapy, natural therapies, neural therapy, orthomolecular therapy, foot orthosis, proctology, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum €250 per year 100% for acupuncture, chiropractic, osteopathy and (ortho)manual therapy 75% for anthroposophy, phlebology, phytotherapy, haptotherapy, homeopathy (classic), iriscopy, child therapy, moerman therapy, natural therapies, neural therapy, orthomoleculaire therapy, foot orthosis, proctology, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement
Contraception (the pill, IUD and diaphragm) for insured persons aged 21 and older (6)	100% maximum €125 per year	100% maximum €150 per year
Assistance and follow-up care for cancer (1) (2)	100% maximum €250 per year at Herstel & Balans	100% maximum €250 per year at Herstel & Balans
Circumcision	100% for medical urgency	100% for medical urgency
Polyclinic childbirth (without medical urgency)	100%	100%
Spectacles or contact lenses	Spectacles (including frame) up to €50 (one pair of spectacles per 24 months). Or lenses maximum of €25 (per year).	Spectacles (including frame) up to €100 (one pair of spectacles per 24 months). Or lenses maximum of €50 (per year).

Non-urgent care in foreign countries, EU, EEA and treaty nation	Maximum once the Dutch rate for physiotherapy, exercise therapy, orthodontics and second opinion. The insurer's prior consent is required	Maximum once the Dutch rate for first-line psychological care, occupational therapy, physiotherapy, exercise therapy, orthodontics and second opinion. The insurer's prior consent is required
Non-urgent care in foreign countries, EU, EEA and treaty nation provided resident in the country where the care is given	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions
Urgent care in foreign countries, EU, EEA and treaty nation	100%	100%
Urgent care in foreign countries, rest of the world	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)	Maximum of twice the Dutch rate (including reimbursement on the basic insurance)
Urgent care in foreign countries: medical aid, medical advice, tele-interpreter and SMS service by SOS International		
Urgent care in foreign countries: medical aid, medical advice, tele-interpreter and SMS service by SOS International	Yes	Yes
Urgent care in foreign countries: repatriation	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains	100% for repatriation to an institution in the country of residence and a maximum of €10,000 for transport of remains
Urgent care in foreign countries: SOS International (medical aid)	100%	100%
Urgent dental care in foreign countries	100% maximum €250 per year	100% maximum €250 per year
Camouflage therapy (1) (2)	100% maximum €500 per year	100% maximum €500 per year
Dyslexia care (1) (2)		100%, maximum €500 during the period the insurance is in effect
Eczema treatment (1)		100% maximum €500 per year for a light box at home. The insurer's prior consent is required
Depilation of face (1) (2)	100%, maximum €250 per year	100%, maximum €250 per year
Occupational therapy		100%
Pharmaceutical care: alternative medicines (5) (6)	100% maximum €125 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	100% maximum €150 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement
Pharmaceutical care: other registered medicines (5) (6)	100% maximum €125 per year Medicines only qualify for reimbursement as specified in the Medicine Standard of the Care Index.	100% maximum €150 per year Medicines only qualify for reimbursement as specified in the Medicine Standard of the Care Index.
Pharmaceutical care: reimbursement patient contribution (6)	100%, maximum €125 per year	100%, maximum €150 per year
Physiotherapy	10 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy	14 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy and geriatric physiotherapy
Childbirth TENS (1)	100%	100%
Mental health care: First-line psychological care (1) (2)		100% maximum €200 per year Reimbursement from the 6th treatment and reimbursement of patient contribution from the 1st treatment
Collar (1)		100%
Convalescent home for somatic diseases or a hospice		75% maximum €1,000 per year in the Netherlands subsequent to hospitalisation
Medical aids: above maximum according to the Medical Aids Regulation (3)		Up to the age of 18 100% From the age of 18 100% maximum €250 per year
Medical aids: patient contribution according to the Medical Aids Regulation (3)	100%	100%
Childcare during hospitalisation of parents		€15 per day and a maximum of 30 days for children up to the age of 12
Maternity package	Yes	Yes
Maternity care in case of adoption (2)	4 hours for a child younger than 6 months	4 hours for a child younger than 6 months
Maternity care: incubator follow-up care (1) (2)	100% maximum 4 hours.	100% maximum 4 hours
Maternity care in a maternity hotel	100% for patient contribution to a maximum of €125 per year	100% for patient contribution to a maximum of €150 per year
Maternity care in a hospital (without medical urgency)	100% for patient contribution to a maximum of €125 per year	100% for patient contribution to a maximum of €150 per year
Maternity care at home	100% for patient contribution to a maximum of €125 per year	100% for patient contribution to a maximum of €150 per year
Health resort (2)		100% maximum €500 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. The insurer's prior consent is required
Lactation consultation (2)		100% maximum €80 per birth
Guesthouse in case of hospitalisation	100% up to a maximum of €500 per insured per calendar year.	100%
Lymphatic drainage (1) (2)		100%

Replacement volunteer aid	7 days per year via Handen in Huis or via Logeerhuis Twente	14 days per year via Handen in Huis or via Logeerhuis Twente
Specialist medical care: plastic surgery (medical urgency)		100% maximum of €500 Correction of protruding ears and medically necessary plastic surgery not reimbursed by the basic insurance. The insurer's prior consent is required.
Orthodontics	Up to the age of 18, 80% maximum €500 During the period the insurance is in effect. Qualifying period of one year if taking out supplementary insurance or coming from Aanvulling Budget.	Up to the age of 18, 80% up to a maximum of €1,000. During the period the insurance is in effect. Qualifying period of one year if taking out supplementary insurance or coming from Aanvulling Budget.
Orthoptics (2)	100%	100%
Menopause consultant (2)		100% maximum €500 during the period the insurance is in effect.
Pedicure (2)	100% in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism
Adhesive pads for mammary prosthesis	100%	100%
Urination alarm (1)	100% for purchase or maximum of 3 months rent	100% for purchase or maximum of 3 months rent
Foot therapy/podology (2)	75% by podotherapist of podologist	75% by podotherapist of podologist
Refertilisation (2)		100%
Travel expenses for visiting a patient	€0.30 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation	€0.30 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation
Second opinion	100%	100%
Sterilisation (2)		100%
Orthopaedic arch supports or therapeutic insoles (1)	100% one pair per year to a maximum of € 55,-	100% one pair per year to a maximum of € 75,-
Stutter therapy (2)		100% maximum €500 per year
Dental care up to the age of 18	100% for treatments not reimbursed on account of the basic insurance	100% for treatments not reimbursed on account of the basic insurance
Dental costs: regular treatments from the age of 18 (8)	100% maximum €100 per year	100% maximum of €200
Dental costs: specialist treatments (crowns, bridges, partial dentures, endodontology and periodontics) from the age of 18 (8)	75% maximum €100 per year	75% maximum of €200
Therapeutic camp for children in the Netherlands (1) (2)	100% once per 12 months	100% once per 12 months
Wildcard	100% maximum €250 once per year	100% maximum €250 once per year
Wound care		100% maximum €50 per year
Seated patient transport (1)		100% contracted taxi or €0.70 per km non-contracted taxi or €0.30 per km transport in insured's own car for care that qualifies for reimbursement on account of the basic insurance or according to the articles on first-line psychological care, occupational therapy, physiotherapy, Herstel & Balans and convalescent home for this supplementary insurance. The insurer's prior consent is required.
Seated patient transport reimbursement of patient contribution		100%

Prevention		
Coverage	Aanvulling TotaalZorg	Aanvulling TotaalZorg Extra
Exercise programmes (1) (2)	100% maximum €100 per year for special medical indications	100% maximum €200 per year for special medical indications
Injury consultation and sports medicine examination (2)		100% for injury consultations and 100% once per 24 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions
Baby massage course (2) (7)	100% maximum €500 per year	100%
Diabetes type 2 patient course (2) (7)	100% maximum €500 per year	100%
First aid in case of accidents involving children (2) (7)	100% maximum €500 per year	100%
First aid course (2) (7)	100% maximum €500 per year	100%
Heart condition course (2) (7)	100% maximum €500 per year	100%
Lymphoedema course (2) (7)	100% maximum €500 per year	100%
Course miscellaneous (2) (7)	100% maximum €500 per year	100%
Basic resuscitation course (2) (7)	100% maximum €500 per year	100%
Rheumatoid arthritis, arthritis or Bechterew's disease course (2) (7)	100% maximum €500 per year	100%
Course "Alcohol Free" (2) (7)	75% maximum €500 per year	75%
Pregnancy course and pregnancy gymnastics or pregnancy yoga (2) (7)	100% maximum €500 per year	100%
Patient association membership		
Mindfulness training	100% maximum €100 per year	100% maximum €100 per year

Obesity treatment (2)		100% maximum €500 during the period the insurance is in effect for special medical indications. Reimbursement after completion of the programme. The insurer's prior consent is required
Preventive examinations (2)	100% circulatory system and cholesterol examination by a general practitioner and Meditel	100% circulatory system and cholesterol examination by a general practitioner and Meditel 100% Basic Preventive Medical Examination including lung/ECG once every 24 months by Meditel
Preventive vaccinations (2)	100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus
Preventive vaccinations and medication in foreign countries (2)		100%
Stopping smoking	75% maximum €100, once per 36 months Allen Carr course, ProStop laser treatment	75% maximum €100, once per 36 months Allen Carr course, ProStop laser treatment

(1) = A referral is required for this reimbursement. Further information can be found in the policy conditions.

(2) = A certain practitioner applies for this reimbursement. Further information can be found in the policy conditions.

(3) = Our policy conditions, the Regulation on Pharmaceutical Care, the Medical Aids Regulations, the list with the maximum reimbursement per registered medicine and Appendix I to the Health Insurance Decree can be found on [www.amersfoortse.nl](http://www.amersfoortse.nl)

(4) = Professional associations that qualify for reimbursement are listed in the policy conditions.

(5) = Further information about registered medicines can be found on [www.medicijnkosten.nl](http://www.medicijnkosten.nl), [www.amersfoortse.nl](http://www.amersfoortse.nl) or you can contact the Claims Processing Department =31 (0)33 464 28 84

(6) = This maximum applies for all pharmaceutical care (including contraception) combined per year.

(7) = This maximum applies for all these courses combined per year.

(8) = This maximum applies for all dental treatment combined per year.