

# 'Nationale-Nederlanden Jij & Gemak' additional insurance package

Product number: 6701531

Valid from 01-01-2025 to 31-12-2025 (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 75% 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
<b>Alternative and psychosocial healthcare</b>		
Alternative and psychosocial healthcare (D.7.)	Maximum 250 euros per year	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<i>The reimbursement of 250 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"><li>• alternative and psychosocial treatments (D.7.1.)</li></ul>	Maximum 25 euros per day	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<ul style="list-style-type: none"><li>• alternative medicines (D.7.2.)</li></ul>	100%	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>
<b>Glasses, contact lenses and laser eye surgery</b>		
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 100 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none"><li>• This healthcare is not subject to the deductible</li></ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Abroad</b>		
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	
Urgent oral care abroad (D.14.b.)	Maximum 275 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Repatriation in the event of illness (D.14.c.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Physiotherapy</b>		
Physiotherapy and exercise therapy (D.16.1.)	Maximum 12 sessions per year	<ul style="list-style-type: none"> <li>This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate.</li> <li>This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract</li> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Skin therapies</b>		
Acne treatment (D.10.3.)	Maximum 230 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Medical aids</b>		
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	Maximum 60 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Informal care</b>		
Carer relief (D.24.2.b.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
<b>Medicines</b>		
Contraceptives (medicines and medical aids) (D.3.5.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> <li>• From 21 year(s)</li> </ul>
<b>Oral care</b>		
Crown, bridge, inlay (R code), partial denture, statutory personal contribution for dentures, implant (P code or J code), check-ups and other oral care (D.8.2., D.8.3.a., D.8.3.b., D.8.3.c. and D.8.4.)	Maximum 250 euros per year, 75% per treatment, for all the healthcare combined	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Prevention</b>		
Prevention for travel abroad (D.2.3.e.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Foot care</b>		
Foot care (chiropraxy and podiatry) (D.15.1.)	Maximum 70 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>