

# Benefit Schedule Beter Af Policy

Contracted care 2014



How does our  
health system  
work?

For which health care are we insured in  
the Netherlands? What is the difference  
between the basic insurance and the  
supplementary insurance?

# How does our health system work?

**For which health care are we insured in the Netherlands? What is the difference between the basic insurance and the supplementary insurance? And how do personal contributions and mandatory excess work? We are happy to explain it all for you.**

## **The basic insurance**

Basic insurance is the same for everyone in the Netherlands. Each year the government determines what will be reimbursed under the basic insurance. We refer to this as the basic package.

With Zilveren Kruis Achmea you can choose from 3 different forms of basic insurance. You have opted for the **Beter Af Policy**. The **Beter Af Policy** is a combination insurance. This means that in some cases you are entitled to benefits in kind and in other cases you are entitled to reimbursement of the costs of care (refunds).

## **What are my entitlements under the Beter Af Policy?**

- medical care provided by General Practitioners, hospitals, specialists and obstetricians;
- hospital stay;
- mental health care (GGZ);
- medical devices;
- medication;
- obstetric care;
- transport;
- paramedical care (limited physiotherapy / remedial therapy, speech therapy and occupational therapy);
- dental care (up to 18 years).

## **What can I insure via supplementary insurance?**

In addition to the basic insurance you can also take out supplementary insurance, for instance for the reimbursement of the statutory personal contributions, a broader cover for physiotherapy, dental costs or a broader cover for urgent medical care abroad.

With Zilveren Kruis you can choose from various forms of supplementary insurance and a separate dental insurance. The more stars to your supplementary insurance, the broader the cover and the higher the reimbursements.

## **When will I receive a reimbursement?**

This is subject to a number of conditions. These conditions are not included in this Benefit Schedule. All conditions relating to eligibility for a reimbursement can be found in the policy conditions. For instance, it tells you whether you need a referral from a doctor, for which indications reimbursement applies and when you will not receive a reimbursement. The complete policy conditions can be found on [www.zilverenkruis.nl/voorwaarden](http://www.zilverenkruis.nl/voorwaarden).

## **What do I have to pay myself?**

In the Netherlands a statutory personal contribution applies to some treatments or medicines. The government decides for which treatments or medicines a personal contribution applies. You pay that yourself if you use them. In addition, in the Netherlands there is also a mandatory excess. This too is determined annually by the government.

## **What is a statutory personal contribution?**

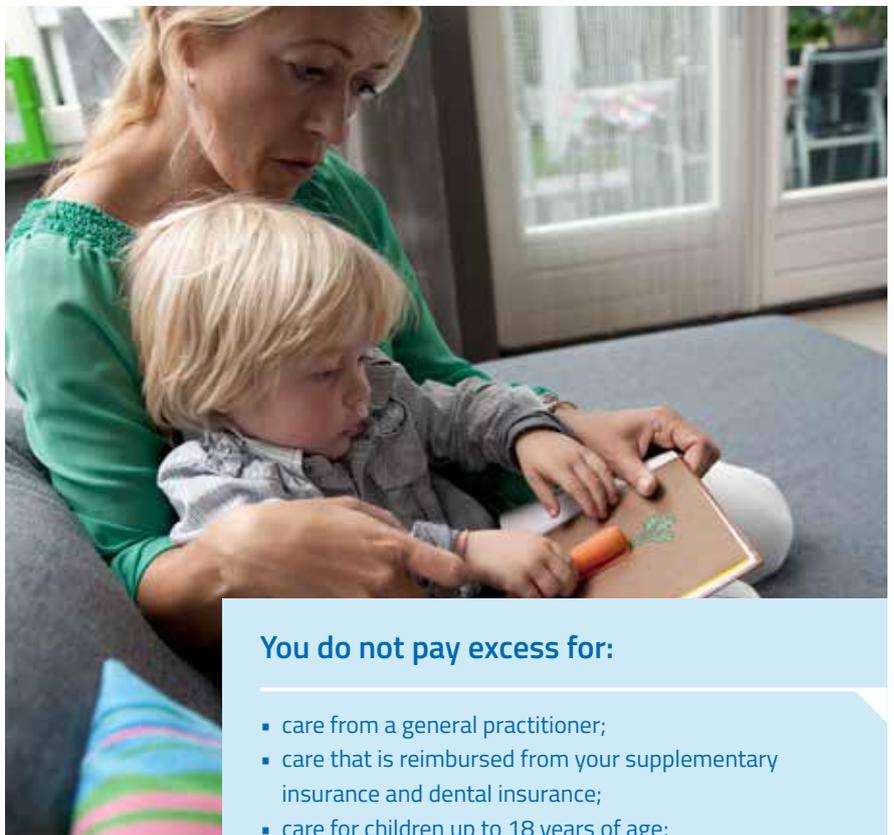
A statutory personal contribution is the portion of medical costs covered by the basic insurance that you have to pay yourself. Among other things, you will pay a personal contribution for:

- some medicines;
- some medical devices;
- maternity care;
- seated transport of patients;
- outpatient childbirth without medical indication.

# What is the mandatory excess?

Basic insurance for everyone aged 18 years and older always has a mandatory excess. For the year 2014 the government has decided that the mandatory excess will be € 360.00. This means that you have to pay the first € 360.00 of your health care costs in 2014 yourself.

If you do not require much care, you can save up to € 250.00 per year on your premium by increasing your excess to a maximum of € 500.00. We call this the voluntarily chosen excess.



## Calculation example

You underwent treatment in a hospital (e.g., a visit to an ophthalmologist) costing € 400.00. The ophthalmologist sends us the invoice. The mandatory excess for 2014 is € 360.00. You pay these costs yourself. We reimburse the remaining sum € 40.00 (€ 400.00 – € 360.00). You will not pay any further mandatory excess for any subsequent health costs in 2014.

## How do the statutory personal contribution and the mandatory excess work precisely?

If you need medicines for which a personal contribution applies, then you pay that personal contribution yourself. The sum that remains is set off against the mandatory excess and any voluntary excess that you may have chosen.

## What do the following mean in the Benefit Schedule:



For this care, which is covered by the basic insurance, the mandatory excess and any voluntary excess you have chosen applies to insured patients 18 years and older.

### Our permission

Before claiming a reimbursement, you will need our prior permission.

### Only via ...

A number of reimbursements state 'only via ...', followed by the type of care provider. In this case, if you opt for a different care provider then you will not receive a reimbursement.

## You do not pay excess for:

- care from a general practitioner;
- care that is reimbursed from your supplementary insurance and dental insurance;
- care for children up to 18 years of age;
- items on loan, excluding maintenance costs and costs of use;
- maternity care and obstetric care (but excluding medicines, blood tests, chorionic villus sampling or transport of patients);
- integrated care;
- after-care for a donor.

### Year

A calendar year (1 January up to and including 31 December).

### Contracted care provider

A care provider with whom we have entered into agreements about the quality of care, its accessibility and the price. The contracted care provider sends the invoice directly to us. This means that you do not receive an invoice from them. The invoice will be paid in full if you have a right to full reimbursement, excluding the mandatory excess and the statutory personal contributions.

### Non-contracted care provider

A care provider with whom we have no agreements is a non-contracted care provider. For a non-contracted care provider you will receive, at most, 80% of our average contracted tariff. Excluding paramedical care, transport and mental health care (GGZ). Other, lower reimbursements apply to this. These can be found in the policy conditions and on our website. It is therefore wise to check this in advance if you go to a non-contracted care provider.

### Please note!

The reimbursements mentioned in this Benefit Schedule apply to care providers contracted by us. You can find these care providers on [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker).

The amount of the reimbursement for non-contracted care providers can also be found on our website.

# Services

You can always contact our Customer Services on (071) 751 00 51. Do you have specific questions about health care? For instance, which hospital is best for an operation on your knee. Or if you want to know how to organise home care. You can get replies to these and many more questions from the personal care mediators

and Zorgregelaars. These are people who are well-informed about the world of health care and every day they are there for you, ready to share their knowledge and experience with you. Knowledge that we collect in our contact with various care providers, such as doctors, and patients' organisations.

## The personal care mediator

telephone number (071) 751 00 51

You can contact the personal care mediator for:

- information on care providers and treatment possibilities;
- questions about a visit to a hospital;
- to get an earlier appointment for an MRI scan or with a specialist;
- assistance in finding maternity care and an obstetrical practice;
- assistance in finding the right hospital for giving birth;
- using Best Doctors to request a second opinion from an international top medical specialist (for insured clients who have taken out the Beter Af Plus Policy);
- using Best Doctors to put specific care-related questions about your disorder to an international medical specialist (for insured clients who have taken out the Beter Af Plus Policy);
- assistance in finding a new general practitioner or dentist after relocating.

[www.zilverenkruis.nl/zorgbemiddeling](http://www.zilverenkruis.nl/zorgbemiddeling)

## The personal Zorgregelaar

telephone number (071) 751 00 51

You can contact the personal Zorgregelaar for such questions as:

- I am disabled and my house needs to be adapted. How should I apply for this?
- What convalescence possibilities are there following a knee operation?
- What care can I obtain if I need assistance after being discharged from hospital?
- My mother needs assistance with housekeeping. How can I organise this for her?
- I need a wheelchair temporarily for my son. Whom do I approach to get one?
- My father needs to go to a nursing home. What will this involve and how is reimbursement arranged?

In cases of protracted illness, disability or old age, the personal Zorgregelaar helps with arranging correct care for yourself or for someone else. The Zorgregelaar helps you look for the possibilities that exist within the laws and legislation in relation to assistance and support.

[www.zilverenkruis.nl/zorgregelaar](http://www.zilverenkruis.nl/zorgregelaar)

## Organise your affairs with Mijn Zilveren Kruis

Using Mijn Zilveren Kruis, your personal page on our website [www.zilverenkruis.nl](http://www.zilverenkruis.nl), you can arrange many things online, such as:

- altering your insurance;
- altering your personal details;
- submitting claims;
- status of claims;
- inspecting your care consumption;
- reviewing your excess;
- adding a child to your policy;
- inspecting your reimbursements;
- finding a care provider.

It's easy to log in using your DigiD-code.

*(This is a digital identity code that you can get from the Dutch Government and with which you access many online services from the government. See [www.digid.nl](http://www.digid.nl))*

## Zorgboeken about health care with information about illnesses

You can order, free of charge, 1 book about health care per year (valued at €19.95) online via [www.zilverenkruis.nl/zorgboek](http://www.zilverenkruis.nl/zorgboek). Telephone number (071) 751 00 51

## Care abroad

Phone the Vakantiedokter (holiday doctor) for advice about non-urgent medical questions during your holiday. Telephone number +31 (0)71 364 18 02.

Please call Eurocross Assistance, our emergency assistance company, for urgent medical assistance abroad. Eurocross Assistance can be reached 24 hours a day. Telephone number + 31 (0)71 364 18 50. *(Tip: put these numbers in your cell phone).*

# We enjoy giving you certain extras: ZilverKorting

Have you taken out a Beter Af Plus Policy? In that case you profit from discounts on all sorts of care products and services that can amount to as much as 25%. From refractive eye surgery to home care, from spectacles to fitness centres.

**On [www.zilverenkruis.nl/zilverkorting](http://www.zilverenkruis.nl/zilverkorting) you can always find a current summary of all discounts and extra information.\***

*\* (Discounts and agreements with suppliers are subject to alterations and only apply if you have a Beter Af Plus Policy with Zilveren Kruis Achmea.)*

## 1 Spectacles and lenses

- **Eye Wish Groeneveld:** at Eye Wish Groeneveld €60.00 discount on a simple pair of spectacles or 15% discount on contact lenses and accessories.
- **Specsavers:** at Specsavers 20% discount on a pair of (sun) glasses, 2 pairs of spectacles without extra payment for your reimbursement of spectacles and lenses on your Beter Af Plus Policy or free contact lenses for 1 month.
- **Collective of Independent Opticians (Collectief van Zelfstandige Opticiens):** your independent optician will raise the reimbursement from your supplementary insurance for spectacles and contact lenses by 25%. In addition you benefit from free eye tests and a discount on insuring your spectacles.

## 2 Refractive eye surgery/lens implants

- **VisionClinics:** at VisionClinics 10% discount on the fees for full refractive eye surgery or lens implants.
- **Eyescan:** at Eyescan 15% discount on Eyescan's fees for full refractive eye surgery or lens implants.
- **Oogkliniek Heuvelrug:** at the Oogkliniek Heuvelrug 10% discount on the fees for full refractive eye surgery or lens implants.

## 3 Medical devices

- You receive 20% discount on many medical devices for daily activities (rollators, lift chairs and ADL devices).
- You receive € 650.00 discount on 5 models of lift chairs from Vegro and Hartingbank/Ligtvoet.
- And 25% ZilverKorting (discount) on a turban from Capelle Haarwerken, the fashionable alternative to a wig.
- 20% discount on Underwunder incontinence underwear.

## 4 Sports at an Achmea Health Centre

- 20% discount on a package of your own choice ('afvallen & afblijven', 'flex, fit & vitaal', 'in balans') at one of the Achmea Health Centres. And you do not have to pay registration costs.

## 5 Diabetes test strips

- Via Mediq Direct Diabetes, a discount arrangement for diabetes test strips for insured clients with diabetes type 2.

## 6 Cosmetic surgery

- Up to 20% discount on treatments provided at Bergman Clinics. For instance, you get 20% discount on all MediSpa treatments such as facial and body treatments, laser hair removal and scar treatment. This does not include injectables. 15% discount on upper eyelid treatments. And 10% on all injectables, small and large abdominal wall corrections, breast lift with or without implants, varicose veins C1 and C2.

## 7 Assistance at home

- **Home care**  
Do you want extra home care in addition to the personal care provided under the AWBZ? Organise it quickly and simply via Zorg voor U.

## ▪ Interior care

Via Home Works. Cleaning activities in your home. Once or for a longer period. You receive a 7.5% discount.

## ▪ Private assistance

Private assistance provides you with assistance at home (via Zorg voor U) to help you avoid excessive exertion. Such assistance is customised.

## ▪ Temporary child-minding

Temporary child-minding at home via Zorg voor U.

You can also organise specific child-minding (children with ADHD, autism and Down's Syndrome).

## 8 Personal alarm

- Eurocross Assistance. Opting for Eurocross Personal Alarm means you will have the right equipment in your home.
- 20% discount on rental costs.
- 20% discount on subscription costs.
- 25% discount on once-only administration costs.
- 25% discount on placement costs.

## 9 Pedicure at home

- Pedicurebijthuis.nl. Are you unable to visit the pedicure for any particular reason? In that case the pedicure will visit you at home! You receive 10% discount.  
If you make a second appointment you receive free Seawash/diabetic socks.

## 10 Transport

### ▪ Services of a driver

Via Nieuwe Koetsiers. Rent an experienced driver if you have to travel long distances or for worry-free family visits. This involves the driver using your car. Surcharges apply for evenings, weekends and public holidays.

### ▪ Transport by taxi

You can make use of individual or combined transport using Connexion.

### ▪ Taxi (combination transport)

No objection to fellow passengers (combination transport)? That makes a difference to the price per trip! You can use this as long as you reserve 24 hours in advance. You receive an 18-31% discount on the statutory tariff. The discount depends on the region in which you live.

### ▪ Taxi (individual)

Travel to your destination in a comfortable car with a private driver (individual). You can use this as long as you reserve 24 hours in advance. You receive an 11-25% discount on the statutory tariff. The discount depends on the region in which you live.

# How to use this Benefit Schedule?

## Firstly choose the theme, then you will find the care that you are looking for.

We will inform you which entitlement derives from the Beter Af Policy (basic insurance) and which entitlement derives from the supplementary insurances.

## Are you unable to find the care you are looking for?

Please check our website [www.zilverenkruis.nl/vergoedingen](http://www.zilverenkruis.nl/vergoedingen).

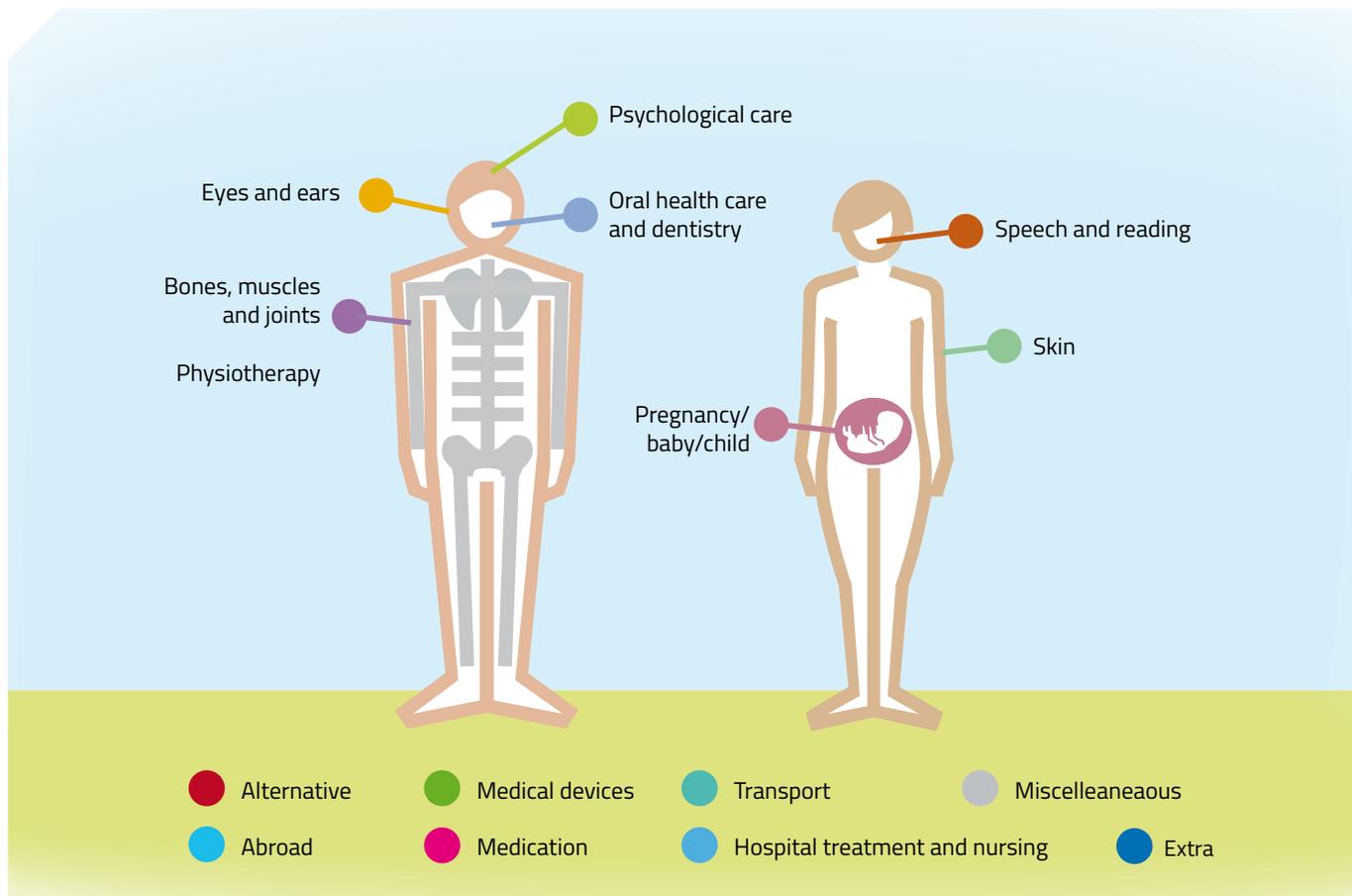
Or contact our customer service: **(071) 751 00 51**.

## Please note!

The reimbursements mentioned in this Benefit Schedule apply to care providers contracted by us. You can find these care providers on [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker).

The amount of the reimbursement for non-contracted care providers can also be found on our website.

<b>Alternative</b>	Vaccinations	10	<b>Medication (medicines) and dietary preparations</b>	<b>Eyes and ears</b>			
Acupuncture	8	Transport costs to Belgium or Germany after health care mediation	10	Contraceptives	14	Audiological centre	18
Alternative medicine	8	Overnight stay and transport costs of family members to Belgium or Germany after health care mediation	10	Medication from the basic insurance	14	Spectacles	18
Antroposophic and homeopathic medicines	8			Medicines and pharmacy preparations that are registered but are not reimbursed from the basic insurance	14	Contact lenses	18
Chiropractic	8			Melatonin	14	Upper eyelid correction	18
Homeopathy	8					Ear position correction	18
Manuel therapy	8					Hearing aid	18
Orthopaedic medicine	8					Refractive eye surgery	18
Osteopathy	8						
Other alternative medicines	8						
		<b>Physiotherapy and exercise therapy</b>		<b>Oral health care and dentistry</b>		<b>Psychological care</b>	
		Physiotherapy and exercise therapy younger than 18 years	11	Crowns, bridges, inlays and implants	15	Basic GGZ	18
		Physiotherapy and exercise therapy from 18 years and older	12	Sedt of false teeth (dentures)	16	Specialised GGZ	18
				Orthodontics (brace) younger than 18 years	15	Psychiatric hospitalisation	19
				Orthodontics (brace) in exceptional cases	17		
<b>Bones, muscles and joints</b>				Dental care as a consequence of an accident	17	<b>Speech and reading</b>	
Exercise programmes	8			Dental care younger than 18 years	15	Dyslectic care	19
Exercise in extra heated water in case of rheumatism	8			Dental care from 18 years and older	15	Speech therapy	19
Occupational therapy	8			Dental care for handicapped persons	17	Stutter therapy	19
Pedicure care in case of rheumatoid arthritis or diabetes	8			Dental care in special cases	17		
Podiatry/podology/podopostural therapy	9						
Arch supports	9						
Foot care for insured persons with diabetes	9						
		<b>Medical devices</b>					
		Medical devices from the basic insurance	13				
		Personal alarm	13				
		Adhesive strips breast prosthesis	13				
		Bedwetting alarm	13				
		Wigs	13				
		Toupim or headwear	13				
		Support pessary	13				
		Trans-therapy	13				
<b>Abroad</b>							
Best Doctors	9						
Repatriation	10						
Urgent care abroad	9						
Urgent pharmaceutical care abroad	9						
Non urgent care abroad	10						



Transport	
Ambulance	20
Transport of patients	20

Hospital, treatment and nursing	
Asthma Centre in Davos (Switzerland)	20
Treatment, examination and operation in hospital	20
Circumcision for man	20
Cosmetic surgery	20
Genetic research and advice	21
Guest house	21
Mammaprint	21
Mechanical respiration	21
Medical specialised care outside the hospital (extramural)	21
Medical specialised care in the hospital (outpatient)	21
Obesity treatment	21
Organ transplant	22
Plastic surgery	22
Convalescence	22
Second opinion	22
Sterelisation	22
Home dialysis	22

Nursing at home	22
Nursing at hospital	22
Independent treatment centre	22

Pregnancy/baby/child	
Maternity care related to adoption or medical screening related to adoption	23
Childbirth	23
Breast pump (Electrical)	23
In-vitrofertilisation (IVF)	23
Maternity package	23
Maternity care	23
Lactation advice	24
Oncology examination for children	24
Prenatal screening	24
Sperm freezing	24
TENS during childbirth	24
Obstetric care	24
Freezing (vitrification) of human oocytes and embryos	24
Fertility treatments (not IVF)	24
Antenatal classes	24

Miscellaneous	
Dietary advice	25
Recovery and Balance, for former cancer patients	25
Convalescent homes	25
Hospice	25
General practitioner care	25
Home help in case of ADL loss	25
Integrated care in case of diabetes mellitus type 2 and COPD	25
Child care (up to 12 years) during and after hospitalisation of parent(s)	25
Laboratory and radiography	25
Lifestyle training	25
Informal care replacement	25
Menopause Consultant (Preventative) courses	26
Sports doctor	26
Sports medical examination	26
Stop smoking program	26
Therapeutic holiday camp for children	26
Therapeutic holiday camp for handicapped persons	26
Thrombosis Service	26
Holiday hotel, sailing or bungalow holidays	26
Nutrition education	25

Extra supplementary packages	
<b>Beter Af Tandarts Policy</b>	15
<b>Beter Af Sport Package</b>	27
<b>Beter Af Fit Package</b>	27
<b>Beter Af Vitaal Package</b>	27
<b>Beter Af Ziekenhuis Extra Package</b>	30

ALTERNATIVE	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>A. Alternative forms of treatment and therapies</b> consultations/treatments such as for instance: acupuncture, homeopathy, chiropractic, osteopathy, manual therapy by practitioners who are affiliated to professional associations that meet our criteria. See www.zilverenkruis.nl/alternatief or call (071) 751 00 51		€ 40.00 per day	€ 40.00 per day	€ 40.00 per day	€ 40.00 per day
<b>B. Alternative medicines (anthroposophic and homeopathic)</b> See www.zilverenkruis.nl/alternatief or call (071) 751 00 51		100%	100%	100%	100%
<b>A + B added up</b>		€ 240.00 per person per year	€ 440.00 per person per year	€ 640.00 per person per year	€ 840.00 per person per year
<b>Orthopaedic medicine</b> diagnosis and non operative treatment of complaints of musculo-skeletal disorders performed by orthopaedic physicians affiliated to the Association of Physicians for Orthopaedic Medicine (VAOG - Vereniging Artsen voor Orthopedische Geneeskunde)			€ 150.00 per person per year	€ 300.00 per person per year	€ 500.00 per person per year

BONES, MUSCLES AND JOINTS	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Exercise programmes for people with</b> <ul style="list-style-type: none"> <li>obesity BMI &gt; 30</li> <li>former heart failure</li> <li>diabetes type 2</li> <li>COPD pulmonary function value of FEV1/VC&lt;0.7, distress score &gt;2 (MRC scale) and health score &gt;1 to &gt;1.7 (CCQ scale)</li> <li>rheumatism, we use the definition of rheumatism as determined by the Dutch Reumafonds</li> </ul>		€ 100.00 per person per disorder for the entire duration of the supplementary insurance and <b>only</b> with a physiotherapist or remedial therapist contracted by us	€ 175.00 per person per disorder for the entire duration of the supplementary insurance and <b>only</b> with a physiotherapist or remedial therapist contracted by us	€ 350.00 per person per disorder for the entire duration of the supplementary insurance and <b>only</b> with a physiotherapist or remedial therapist contracted by us	
<b>Exercise in extra heated water</b> remedial therapy for rheumatism patients				€ 150.00 per person per year	€ 200.00 per person per year
<b>Occupational therapy</b> advice, instruction, training or treatment by an occupational therapist 	from the Beter Af Policy up to 10 hours per person per year			from the Beter Af Policy up to 10 hours per person per year + from supplementary insurance for insured persons up to 18 years: 3 hours per person per year	from the Beter Af Policy up to 10 hours per person per year + from supplementary insurance for insured persons up to 18 years: 4 hours per person per year
<b>Pedicure care</b> in case of rheumatism or diabetes (Simm's 0) no removal of callouses or cutting nails (unless with medical necessity)				€ 23.00 per treatment up to € 138.00 per person per year	€ 23.00 per treatment up to € 230.00 per person per year

BONES, MUSCLES AND JOINTS	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Podiatry/podology/podopostural therapy</b> Register Podiatrist B affiliated to the LOOP foundation or podopostural therapist affiliated to Omni Podo Association (Omni Podo Genootschap) and</p> <p><b>Arch supports</b> 1 pair (supplier must be member of the NVOS Orthobanda)</p> <p>No shoes or shoe adjustments, feet examinations and treatment of diabetic foot (Simm's 1 and higher)</p>				€ 100.00 per person per year, including a maximum of 1 pair of arch supports	€ 135.00 per person per year, including a maximum of 1 pair of arch supports
<p><b>Footcare for insured persons with diabetes</b> in case of increased or high risk of a diabetic foot (ulcers) Simm's 1 and higher by pedicure or podiatrist</p> 	from Beter Af Policy 100%				

ABROAD	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Best Doctors</b></p> <ul style="list-style-type: none"> <li>InterConsultation (second opinion)</li> <li>AskTheExpert (additional medical information)</li> </ul> <p><i>Always call our Health Care Mediation team (Zorgbemiddeling) for permission in advance (071) 75 10 051 or see <a href="http://www.zilverenkruis.nl/zorgbemiddeling">www.zilverenkruis.nl/zorgbemiddeling</a></i></p>		100%	100%		
<p><b>Urgent care abroad</b> care which cannot be postponed until after you return to your country of residence</p>  <p><i>Call Eurocross Assistance for urgent help abroad: +31 71 36 41 850 The telephone number is also mentioned on your health card</i></p>	from Beter Af Policy 100% of the tariff in the Netherlands	from Beter Af Policy 100% of the tariff in the Netherlands + from the supplementary insurance supplemented to cost price (regular tariff in the country in question) for a continuous stay of a maximum of 12 months			
<p><b>Urgent pharmaceutical care abroad which is not reimbursed from the basic insurance</b> (medicines for urgent care)</p>		€ 50.00 per person per year			

### The reimbursements mentioned only apply to care providers contracted by us.

Do you want to know with which care providers we have a contract? In that case use the Medical Provider Search Tool on [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker) or phone our Customer Service (071) 751 00 51. A list showing the amounts of reimbursement for non-contracted care providers can be found on our website or obtained from us.

This Benefit Schedule is a summary of the policy conditions. Always refer to the policy conditions to see your exact entitlements and the exact conditions. The conditions for reimbursement and the exceptions do not appear in full in this Schedule. Therefore always refer to the policy conditions on [www.zilverenkruis.nl/voorwaarden](http://www.zilverenkruis.nl/voorwaarden) or call our Customer Service (071) 751 00 51.



## TIP What if I need urgent medical care abroad?

The basic insurance provides you with 100% reimbursement of costs that would have been reimbursed in the Netherlands. This means there is a chance you may have to pay part of these costs yourself. Care abroad may be more expensive than in the Netherlands. Supplementary insurance will provide you with reimbursement of costs at the tariff charged abroad (cost price). This only applies for care that would also be reimbursed in the Netherlands based on the basic insurance and the supplementary insurance.

[www.zilverenkruis.nl/buitenland](http://www.zilverenkruis.nl/buitenland)

Eurocross Assistance + 31 (0)71 364 18 50

ABROAD	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Non-urgent care abroad</b> care which can be postponed until after you return to your country of residence 	from Beter Af Policy 100% of the tariff in the Netherlands See the policy conditions	from Beter Af Policy 100% of the tariff in the Netherlands See the policy conditions + from the supplementary insurance according to the reimbursement in the Netherlands with due regard to the conditions and exceptions			
<b>Non-urgent care abroad</b> overnight stay and day care in a hospital; extra reimbursement on top of 100% of the tariff in the Netherlands					extra reimbursement in case of non contracted hospital 25% of the tariff in the Netherlands
<b>Overnight stay and transport costs of family members after health care mediation to Belgium or Germany</b>			costs of overnight stay: € 35.00 per day for the family combined own transport, public transport and taxi € 0.31 per kilometre up to a maximum of 700 kilometres per admission		
<b>Transport costs after health care mediation to Belgium or Germany</b>  <i>Always call the Transport Telephone Line (Vervoerslijn) for permission (071) 365 41 54</i>			taxi 100% own transport € 0.31 per kilometre public transport (second class) 100%		
<b>Transport of insured person and transport of mortal remains to the Netherlands (repatriation)</b>  <i>Call Eurocross Assistance: +31 71 36 41 850 The telephone number is also mentioned on your health card</i>			100% Eurocross Assistance must have given you permission in advance		
<b>Vaccinations, consultations and medicines against malaria in case of a journey abroad</b> according to advice from National coordination centre Passenger Advice (Landelijk coördinatiecentrum Reizigersadviesing)			100%		



## TIP The Physiotherapy Pluspraktijk goes one step further

You want a good physiotherapist. This is why we have made additional agreements about quality with more than 400 physiotherapy practices spread over 800 locations. We call these the Pluspraktijken. We have given these practices 5 stars. The Pluspraktijken regularly undergo independent quality assessments. As a result you know that a Pluspraktijk fulfils all quality requirements. It's easy to get in touch with a Pluspraktijk by telephone, they have extended opening hours and a short waiting list. In short: a Pluspraktijk goes one step further so that you receive good care and service.

Want to visit a Pluspraktijk?  
See [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker)

## younger than 18 years

See [www.zilverenkruis.nl/downloads](http://www.zilverenkruis.nl/downloads) for the brochure 'Paramedische Zorg' (Paramedical Care)

PHYSIOTHERAPY AND EXERCISE THERAPY	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Disorder that is listed by the Minister of Public Health, Welfare and Sport</b> (Appendix 1 with article 2.6 of the Health Insurance Decision (Besluit zorgverzekering)) your doctor and/or physiotherapist diagnoses the disorder</p> <p>Appendix 1 with article 2.6 of the Health Insurance Decision can be found in the brochure 'Paramedische Zorg' (Paramedical Care)</p> <p>Manual lymphatic drainage in case of serious lymphoedema may also be carried out by a skin therapist instead of a physiotherapist</p>	all treatments from Beter Af Policy				
<p><b>Disorder that is not listed by the Minister of Public Health, Welfare and Sport</b> (Appendix 1 with article 2.6 of the Health Insurance Decision) your doctor and/or physiotherapist diagnoses the disorder</p> <p>Appendix 1 with article 2.6 of the Health Insurance Decision can be found in the brochure 'Paramedische Zorg' (Paramedical Care)</p>	from Beter Af Policy per diagnosis 1 to 18 treatments	from Beter Af Policy per diagnosis 1 to 18 treatments + from supplementary insurance all treatments from the 19th treatment (therefore jointly 100% reimbursement)			

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This Benefit Schedule is a summary of the policy conditions. Always refer to the policy conditions to see your exact entitlements and the exact conditions. The conditions for reimbursement and the exceptions do not appear in full in this Schedule. Therefore always refer to the policy conditions on [www.zilverenkruis.nl/voorwaarden](http://www.zilverenkruis.nl/voorwaarden) or call our Customer Service (071) 751 00 51.

# 18 years and older

See [www.zilverenkruis.nl/downloads](http://www.zilverenkruis.nl/downloads) for the brochure 'Paramedische Zorg' (Paramedical Care)

PHYSIOTHERAPY AND EXERCISE THERAPY	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>1 disorder that is listed by the Minister of Public Health, Welfare and Sport</b> (Appendix 1 with article 2.6 of the Health Insurance Decision can be found in the brochure 'Paramedische Zorg') (Paramedical Care) your doctor and/or physiotherapist diagnoses the disorder</p>  <p>Manual lymphatic drainage in case of serious lymphoedema may also be carried out by a skin therapist instead of a physiotherapist</p>	from Beter Af Policy from 21st treatment  treatment 1 to 20 you pay yourself	from Beter Af Policy from 21st treatment + from supplementary insurance 6 treatments per year  treatment 7 to 20 you pay yourself	from Beter Af Policy from 21st treatment + from supplementary insurance 12 treatments per year  treatment 13 to 20 you pay yourself	from Beter Af Policy from 21st treatment + from supplementary insurance 20 treatments per year	from Beter Af Policy from 21st treatment + from supplementary insurance 20 treatments per year
<p><b>1 disorder that is not listed by the Minister of Public Health, Welfare and Sport</b> (Appendix 1 with article 2.6 of the Health Insurance Decision can be found in the brochure 'Paramedische Zorg') (Paramedical Care) your doctor and/or physiotherapist diagnoses the disorder</p> <p>Manual lymphatic drainage in case of serious lymphoedema may also be carried out by a skin therapist instead of a physiotherapist</p>		6 treatments per year	12 treatments per year	27 treatments per year	all treatments
<p><b>Pelvic physiotherapy in case of urinary incontinence</b></p> 	from Beter Af Policy treatment 1 to 9	from Beter Af Policy treatment 1 to 9 + from supplementary insurance 6 treatments per year	from Beter Af Policy treatment 1 to 9 + from supplementary insurance 12 treatments per year	from Beter Af Policy treatment 1 to 9 + from supplementary insurance 27 treatments per year	from Beter Af Policy treatment 1 to 9 + from supplementary insurance all other treatments

The above-mentioned reimbursement only applies if you suffer from one disorder! Do you have several disorders for which you visit a physiotherapist/remedial therapist? In that case always contact our Customer Service (071) 75 10 051. They will gladly explain to you what will be reimbursed.

SKIN	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Skin care</b> by beautician (ANBOS) or skin therapist</p> <ul style="list-style-type: none"> <li>▪ acne treatment (facial)</li> <li>▪ camouflage therapy</li> <li>▪ epilation treatment and IPL for women in case of serious disfiguring facial hair (laser epilation only by a skin therapist)</li> </ul> <p>no (cosmetic) products</p>				€ 300.00 per person per year	€ 600.00 per person per year

MEDICAL DEVICES	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Medical devices from the basic insurance</b></p> <p>reimbursement according to the conditions in the Achmea Reglement Hulpmiddelen (Achmea Regulations on Medical Devices) see <a href="http://www.zilverenkruis.nl/hulpmiddelen">www.zilverenkruis.nl/hulpmiddelen</a></p>  <p><i>the statutory deductible access is not applicable in case you receive the medical devices in loan</i></p>	<p>from Beter Af Policy 100%</p> <p>you must submit a request for certain medical devices in advance a maximum reimbursement or statutory personal contribution may apply</p>				
<p><b>Personal alarm</b> with medical indication</p> <p>Call the Hulpmiddelenlijn (071) 751 00 77</p> 	<p>from Beter Af Policy requested from the Hulpmiddelenlijn 100% for personal alarm unit</p> <p>Also see Achmea Reglement Hulpmiddelen (Achmea Regulations on Medical Devices)</p>	<p>from Beter Af Policy requested from the Hulpmiddelenlijn 100% for personal alarm unit + from supplementary insurance 100% for subscription costs to Eurocross Assistance alert system</p>			
<b>Adhesive strips breast prosthesis</b>			100%		
<b>Bedwetting alarm</b> in case of bedwetting problems			€ 100.00 per person for the entire duration of the supplementary insurance		
<p><b>Wig (personal contribution)</b></p> 	<p>from Beter Af Policy € 409.00 per wig</p> <p>See also Achmea Reglement Hulpmiddelen (Achmea Regulations on Medical Devices)</p>		<p>€ 484.50 per wig of which € 409.00 from the Beter Af Policy and € 75.50 from the supplementary insurance</p>	<p>€ 599.50 per wig of which € 409.00 from the Beter Af Policy and € 190.50 from the supplementary insurance</p>	
<p><b>Toupim or headwear</b> in case of alopecia (hair loss) or (temporary) hair loss due to chemotherapy or other medical treatments not in case of natural hairloss for men is excluded</p>			€ 150.00 1x per person per year		
<p><b>Support pessary</b> in case of uterine prolapse</p>			100%		
<p><b>Trans-therapy for the treatment of incontinence</b> rental costs</p>			100% <b>only</b> with one of our contracted care providers		

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MEDICATION (MEDICINES) AND DIETARY PREPARATIONS	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Contraceptives</b> for instance the pill or an intrauterine device</p> <ul style="list-style-type: none"> <li>up to 21 years</li> </ul> 	<p>from Beter Af Policy reimbursement according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p> <p>you pay the statutory personal contribution yourself (the upper limit GVS price - GVS stands for Medicinal Products Reimbursement System (Geneesmiddelenvergoedingsysteem)) this differs per medicine See <a href="http://www.zilverenkruis.nl/geneesmiddelen">www.zilverenkruis.nl/geneesmiddelen</a> for more detailed information</p>				<p>from Beter Af Policy reimbursement according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p> <p>+ from supplementary insurance reimbursement statutory personal contribution (upper limit GVS price) up to € 1,000.00* per person per year</p>
<ul style="list-style-type: none"> <li>21 years and older</li> </ul> 	<p>from Beter Af Policy only reimbursement in case of medical necessity (endometriosis or menorrhagia) according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p>	<p>from Beter Af Policy only reimbursement in case of medical necessity (endometriosis or menorrhagia) according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p> <p>+ 100% from supplementary insurance you pay the statutory personal contribution yourself (upper limit GVS price) this differs per medicine</p>	<p>from Beter Af Policy only reimbursement in case of medical necessity (endometriosis or menorrhagia) according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p> <p>+ 100% from supplementary insurance and 100% reimbursement statutory personal contribution (upper limit GVS price) to € 1,000.00* per person per year</p>		
<p><b>Medicines from the basic insurance</b></p> 	<p>from Beter Af Policy reimbursement according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p> <p>you pay the statutory personal contribution yourself (upper limit GVS price) this differs per medicine See <a href="http://www.zilverenkruis.nl/geneesmiddelen">www.zilverenkruis.nl/geneesmiddelen</a> for more detailed information</p>				<p>from Beter Af Policy reimbursement according to Achmea Reglement Farmaceutische Zorg (Achmea Regulations on Pharmaceutical Care)</p> <p>+ from supplementary insurance reimbursement statutory personal contribution (upper limit GVS price) up to € 1,000.00* per person per year</p>
<p>* the reimbursement of the statutory personal contribution (upper limit GVS price) to € 1,000.00 applies for these reimbursements together</p>					
<p><b>Medicines and pharmacy preparations that are registered, but are not reimbursed from the basic insurance</b> and are on our list with non-registered medicines and pharmacy preparations in combination with disorders See <a href="http://www.zilverenkruis.nl/geneesmiddelen">www.zilverenkruis.nl/geneesmiddelen</a></p>					<p>€ 800.00 per person per year after permission from us</p>
<p><b>Melatonin</b> medication in case of insomnia</p>				<p><b>only</b> from Internet pharmacy eFarma 100%</p>	

## younger than 18 with Beter Af (Plus) Policy

See for more information [www.zilverenkruis.nl/vergoedingmondzorg](http://www.zilverenkruis.nl/vergoedingmondzorg). See [www.zilverenkruis.nl/downloads](http://www.zilverenkruis.nl/downloads) for the brochure 'Mondzorg'

ORAL HEALTH CARE AND DENTISTRY	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
All treatments by dentist, oral hygienist, dental surgeon and clinical dental technician with the exception of cast fillings, crowns, bridges, inlays and implants	from Beter Af Policy 100%				
Crowns, bridges, inlays and implants by dentist/dental surgeon			€ 225.00 per person per year	€ 450.00 per person per year	€ 900.00 per person per year
Orthodontics (brace) or second opinion by dentist/orthodontist no repair, replacement due to damage and loss if through own fault/negligence			90% to € 1,500.00 per person for the entire duration of the supplementary insurance	90% to € 2,000.00 per person for the entire duration of the supplementary insurance	90% to € 2,500.00 per person for the entire duration of the supplementary insurance

## 18 years and older with Beter Af Tandarts Policy

See for more information [www.zilverenkruis.nl/vergoedingmondzorg](http://www.zilverenkruis.nl/vergoedingmondzorg). See [www.zilverenkruis.nl/downloads](http://www.zilverenkruis.nl/downloads) for the brochure 'Mondzorg'

ORAL HEALTH CARE AND DENTISTRY	Beter Af Policy (basic insurance)	Beter Af Tandarts Policy ★ 1 star	Beter Af Tandarts Policy ★★ 2 stars	Beter Af Tandarts Policy ★★★ 3 stars	Beter Af Tandarts Policy ★★★★ 4 stars
<b>A. Dentist/oral hygienist, dental surgeon and clinical dental technician</b>		100%	100%	100%	100%
<ul style="list-style-type: none"> <li>▪ consultations (C-codes) and second opinion</li> <li>▪ oral hygiene (M-codes)</li> <li>▪ filling (V-codes)</li> <li>▪ pull teeth/molars (h-codes)</li> </ul>					
<b>B. Other treatments</b>		75%	75%	75%	100%
<b>A + B added</b>		€ 250.00 per person per year	€ 500.00 per person per year	€ 1,000.00 per person per year	€ 1,250.00 per person per year
<b>C. We do not reimburse the costs of:</b>					
<ul style="list-style-type: none"> <li>▪ test reports and dental statements (C70, C75 and C76)</li> <li>▪ a non-fulfilled appointment (C90)</li> <li>▪ external bleaching of teeth and molars (E97, E98 and E00)</li> <li>▪ mandibular advancement splint (MAS; a prosthesis against snoring) and the diagnostics and aftercare (G71, G72 and G73)</li> <li>▪ orthodontics</li> <li>▪ subscriptions</li> <li>▪ complete anaesthesia</li> </ul>					

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# 18 years and older with Beter Af (Plus) Policy

See for more information [www.zilverenkruis.nl/vergoedingmondzorg](http://www.zilverenkruis.nl/vergoedingmondzorg). See [www.zilverenkruis.nl/downloads](http://www.zilverenkruis.nl/downloads) for the brochure 'Mondzorg'

ORAL HEALTH CARE AND DENTISTRY	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Dental surgery</b> no parodontal surgery, dental implants and uncomplicated extraction</p> 	<p>from Beter Af Policy 100% for a number of treatments we must have given you permission in advance</p>				
<p><b>Set of false teeth (dentures)</b></p> <ul style="list-style-type: none"> <li>▪ purchase full set of removable initial dentures, replacement dentures or overdentures made by dentist or clinical dental technician</li> </ul> 	<p>from Beter Af Policy 75% statutory personal contribution 25% We must have given you permission in advance:</p> <ul style="list-style-type: none"> <li>▪ if the costs are higher than € 575.00 for an upper prosthesis;</li> <li>▪ if the costs are higher than € 600.00 for a lower prosthesis;</li> <li>▪ if the costs are higher than € 1,230.00 for a complete prosthesis</li> <li>▪ in case of replacement within 5 years</li> </ul>			<p>from Beter Af Policy 75% statutory personal contribution 25%</p> <p>We must have given you permission in advance:</p> <ul style="list-style-type: none"> <li>▪ if the costs are higher than € 575.00 for an upper prosthesis;</li> <li>▪ if the costs are higher than € 600.00 for a lower prosthesis;</li> <li>▪ if the costs are higher than € 1,230.00 for a complete prosthesis</li> <li>▪ in case of replacement within 5 years</li> </ul> <p>+ from the supplementary insurance reimbursement statutory personal contribution 100%</p>	
<ul style="list-style-type: none"> <li>▪ repair or refitting (rebasings) of full set of removable overdentures or initial dentures by dentist or clinical dental technician</li> </ul> 	<p>from Beter Af Policy 100%</p>				
<ul style="list-style-type: none"> <li>▪ implants for full set of removable dentures in case of serious development disorder, growth disorder or acquired defect of the teeth-jaw-mouth made by dentist, dental surgeon or Centre for Special Dental Surgery (Centrum voor Bijzondere Tandheelkunde)</li> </ul> 	<p>from Beter Af Policy 100% We must have given you permission in advance</p>				
<ul style="list-style-type: none"> <li>▪ full set of removable dentures on implants in case of serious development disorder, growth disorder or acquired defect of the teeth-jaw-mouth made by dentist, clinical dental technician or Centre for Special Dental Surgery</li> </ul> 	<p>from Beter Af Policy 100% statutory personal contribution € 125.00 per upper or lower jaw We must have given you permission in advance</p>			<p>from Beter Af Policy 100% statutory personal contribution € 125.00 per upper or lower jaw We must have given you permission in advance + from supplementary insurance 100% reimbursement statutory personal contribution € 125.00</p>	

ORAL HEALTH CARE AND DENTISTRY	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Orthodontics (brace) in special cases</b>  in case of serious development disorder, growth disorder or acquired defect of the teeth-jaw-mouth  no repair, replacement due to damage and loss if through own fault/negligence</p> 	from Beter Af Policy 100% We must have given you permission in advance				
<p><b>Dental costs as a consequence of an accident</b></p>		€ 10,000.00 per accident We must have given you permission in advance			
<p><b>Dental care for handicapped persons</b>  your dentist knows whether you are eligible for the reimbursement</p> 	from Beter Af Policy 100%, if there is no entitlement to reimbursement from the Exceptional Medical Expenses Act (AWBZ) We must have given you permission in advance				
<p><b>Dental care in special cases</b>  your dentist knows whether you are eligible for the reimbursement</p> 	from Beter Af Policy 100% in some cases a statutory personal contribution applies We must have given you permission in advance				

## TIP Organise your affairs online via Mijn Zilveren Kruis

You never have to rummage amongst your papers again. If you choose to go digital, you will have all necessary information at hand in a single location: at Mijn Zilveren Kruis, your personal page on our website.

Mijn Zilveren Kruis can be used to organise many aspects online, such as

- altering your insurance;
- altering your personal details;
- submitting claims;
- status of claims;
- inspecting your care consumption;
- reviewing your excess;
- adding a child to your policy;
- inspecting your reimbursements;
- finding a care provider.

It's easy to log in using your DigiD-code.

EYES AND EARS	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Audiological centre</b> 	from Beter Af Policy 100%				
<b>Spectacles and contact lenses</b>			€ 100.00 per person per period of 3 years for spectacles and contact lenses together	€ 150.00 per person per period of 3 years for spectacles and contact lenses together	€ 250.00 per person per period of 3 years for spectacles and contact lenses together
<b>Upper eyelid correction</b> with medical indication			<b>only</b> with one of our contracted care providers 100%		
<b>Correction ear position</b> up to 18 years			<b>only</b> with one of our contracted care providers 100%		
<b>Hearing aid</b> 	from Beter Af Policy 75% statutory personal contribution 25%				
	See Achmea Reglement Hulpmiddelen (Achmea Regulations on Medical Devices) at <a href="http://www.zilverenkruis.nl/hulpmiddelen">www.zilverenkruis.nl/hulpmiddelen</a>				
<b>Refractive surgery/lens implantation</b> (extra costs non-standard lens) by refraction surgeon registered with the Dutch Ophthalmic Society (Nederlands Oogheelkundig Genootschap (NOG))				€ 500.00 per person for the entire duration of the supplementary insurance	€ 750.00 per person for the entire duration of the supplementary insurance

PSYCHOLOGICAL CARE	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>General Basic GGZ due to non-complex mental disorder</b> Principle carer: clinical psychologist, healthcare psychologist, psychiatrist, psychotherapist, nursing specialist, general remedial educationalist (Dutch NVO), psychologist specialized in children and/or juveniles (NIP)  no treatment for adjustment disorders, work-related and relationship problems, psychiatric complaints without mental disorder and psychological interventions (see list on our website)	from Beter Af Policy 100%				
<b>Non-clinical specialised GGZ due to complex mental disorder (second-line GGZ)</b> psychiatrist, GGZ institution, clinical psychologist or psychotherapist  no treatment for adjustment disorders, work-related and relationship problems, psychiatric complaints without mental disorder and psychological interventions (see list on website)	from Beter Af Policy 100%				

PSYCHOLOGICAL CARE	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Psychiatric hospitalisation</b> admission to a GGZ institution (psychiatric university clinic, psychiatric hospital or psychiatric ward of a hospital) Principle carer: psychiatrist, clinical psychologist, psychotherapist or a healthcare psychologist in an MDO (multidisciplinary consultation) construction</p>  <p>no treatment for adjustment disorders, work-related and relationship problems, psychiatric complaints without mental disorder and psychological interventions (see list on website)</p>	from Beter Af Policy 100%				

SPEECH AND READING	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<p><b>Dyslectic care</b> (diagnosis and treatment of serious dyslexia) <b>for children aged 7 to 12 years</b> in compliance with the protocol for the Diagnosis and Treatment of Dyslexia (protocol Dyslexie Diagnose en Behandeling) see <a href="http://www.zilverenkruis.nl/downloads">www.zilverenkruis.nl/downloads</a> or contact our Customer Service (071) 75 10 051</p>	from Beter Af Policy 100%				
<p><b>Speech therapy</b> no dyslexia or language development disorder</p>  <p>More information can be found in the brochure 'Paramedische Zorg' (see <a href="http://www.zilverenkruis.nl/downloads">www.zilverenkruis.nl/downloads</a>)</p>	from Beter Af Policy 100%				
<p><b>Stutter therapy</b> with a speech therapist</p>  <p>according to method Del Ferro, Hausdörfer, BOMA and McGuire</p>	from Beter Af Policy 100%				
			€ 225.00 per person for the entire duration of the supplementary insurance	€ 450.00 per person for the entire duration of the supplementary insurance	€ 900.00 per person for the entire duration of the supplementary insurance

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TRANSPORT	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Ambulance</b> 	from Beter Af Policy 100%				
<b>Transport of patients</b> (with public transport, own car or (multi-person) taxi transport in case of kidney dialysis, oncology treatment in case of radio/chemotherapy, visual handicap and if you cannot travel without assistance or are dependent on a wheelchair)  <i>Always call the Transport Telephone Line (Vervoerslijn) for permission (071) 365 41 54</i> 	from Beter Af Policy up to 200 kilometres single journey: own transport € 0.31 per kilometre public transport (second class) 100% (multi-person) taxi transport 100% We must have given you permission in advance  you pay a statutory personal contribution of € 96.00 per person			from Beter Af Policy up to 200 kilometres single journey: own transport € 0.31 per kilometre public transport (second class) 100% (multi-person) taxi transport 100% We must have given you permission in advance  you pay a statutory personal contribution of € 96.00 per person + from the supplementary insurance 100% reimbursement statutory personal contribution	
with own transport or (multi-person) taxi transport in case of other medical indications making it impossible for you to make use of public transport  <i>Always call the Transport Telephone Line (Vervoerslijn) for permission (071) 365 41 54</i>				up to 200 kilometres single journey and when crossing the border up to 55 kilometres from the border: own transport € 0.31 per kilometre, (multi-person) taxi transport 100%. You pay € 96.00 yourself per year, maximum total reimbursement € 1,000.00 per person per year. We must have given you permission in advance	up to 200 kilometres single journey and when crossing the border up to 55 kilometres from the border: own transport € 0.31 per kilometre, (multi-person) taxi transport 100%. Maximum total reimbursement € 2,000.00 per person per year. We must have given you permission in advance
HOSPITAL, TREATMENT AND NURSING	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Asthma Centre in Davos</b> 	from Beter Af Policy 100% we must have given you permission in advance				
<b>Treatment, examination and operation in hospital</b> 	from Beter Af Policy 100% for plastic surgery and dental surgery we must have given you permission in advance				
<b>Circumcision for man</b> <ul style="list-style-type: none"> <li>▪ on religious grounds</li> </ul>				€ 250.00 <b>only</b> with one of our contracted care providers	
<ul style="list-style-type: none"> <li>▪ with medical indication</li> </ul>	100%				
<b>Cosmetic surgery</b> (without medical indication)  no botox, fillers, (autologous) lipofilling, peeling, laser or refractive surgery, sclerotherapy (varicose vein treatment)					€ 50.00 per person per 3 years

HOSPITAL, TREATMENT AND NURSING	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Genetic research and advice</b> 	from Beter Af Policy 100%				
<b>Guest house</b> <ul style="list-style-type: none"> <li>your costs of an overnight stay in a guest house in case of outpatient treatment cycle</li> <li>overnight stay and transport costs of your family members in case of a hospitalisation, no psychiatric hospital</li> </ul>			€ 35.00 per person per day		
			(single) journey home-hospital is a minimum of 50 kilometres and when crossing the border up to 55 kilometres from the border: € 35.00 per day up to € 500.00 per year for all family members combined own car or taxi € 0.31 per kilometre or public transport (second class) 100%	(single) journey home-hospital is a minimum of 50 kilometres and when crossing the border up to 55 kilometres from the border: € 35.00 per day for all family members combined own car or taxi € 0.31 per kilometre or public transport (second class) 100%	
<b>Mammaprint</b>		100% <b>only</b> with laboratory Agendia			
<b>Mechanical respiration</b> 	from Beter Af Policy 100%				
<b>Medical specialist care outside the hospital (extramural)</b>  <i>Call our Health Care Mediation team (Zorgbemiddeling) (071) 75 10 051 or see <a href="http://www.zilverenkruis.nl/zorgbemiddeling">www.zilverenkruis.nl/zorgbemiddeling</a></i>	from Beter Af Policy 100%				
<b>Medical specialist care in the hospital (outpatient)</b>  <i>Call our Health Care Mediation team (Zorgbemiddeling) (071) 75 10 051 or see <a href="http://www.zilverenkruis.nl/zorgbemiddeling">www.zilverenkruis.nl/zorgbemiddeling</a></i>	from Beter Af Policy 100% in case of plastic surgery and dental surgery we must have given you permission in advance				
<b>Obesity treatment</b> (behavioural change programme) BMI equal to or higher than 40			<b>only</b> with Santrion: € 750.00 per person for the entire duration of the supplementary insurance. We must have given you permission in advance	<b>only</b> with Santrion: € 1,000.00 per person for the entire duration of the supplementary insurance. We must have given you permission in advance	

## TIP Pay specific attention to the fact that the reimbursement is lower for a non-contracted hospital

Hospital care is procured differently. It is possible that we will not contract some hospitals. There is also the possibility that we will not contract certain care in certain hospitals. Are you being treated in a hospital that we have not contracted (for your disorder)? In that case we reimburse, at the most, 80% of our average contracted tariff. You can find a summary of hospitals with which we have a contract and for which type of care on [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker). Clearly, this also applies to the exact amount of reimbursements for certain care with non-contracted hospitals.

HOSPITAL, TREATMENT AND NURSING	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Organ transplant</b> <ul style="list-style-type: none"> <li>in hospital or independent treatment centre</li> <li>hospital nursing of person who has donated an organ (donor)</li> </ul> 	from Beter Af Policy 100% in a hospital  from Beter Af Policy 3 months, in case of liver transplantation 6 months				
<b>Plastic surgery</b> (with medical indication) such as breast prostheses after breast amputation (not breast enlargement, surgical removal breast prostheses without medical necessity, liposuction of stomach, upper eyelid correction and ear position)	from Beter Af Policy 100% We must have given you permission in advance				
<b>Convalescence</b> (medical specialist or geriatric convalescence)	from Beter Af Policy 100%				
<b>Second opinion</b> for care from basic insurance	from Beter Af Policy 100%				
<b>Sterilisation</b> no recovery operation				100% <b>only</b> with one of our contracted care providers	
<b>Home dialysis</b> 	from Beter Af Policy 100% We must have given you permission in advance				
<b>Nursing at home (outside the hospital/ extramural)</b> no home respiration or relieving care with terminal patients (palliative care)	vanuit Beter Af Policy 100%				
<b>Nursing at hospital</b> (medical specialist and dental surgery care)	from Beter Af Policy 100% in case of plastic surgery and dental surgery we must have given you permission in advance				
<i>Call our Health Care Mediation team (Zorgbemiddeling) (071) 75 10 051 or see <a href="http://www.zilverenkruis.nl/zorgbemiddeling">www.zilverenkruis.nl/zorgbemiddeling</a></i>					
<b>Independent treatment centre</b> clinic recognized by the government for medical specialist care where nursing, examination and treatment takes place.	from Beter Af Policy 100% in case of plastic surgery and dental surgery we must have given you permission in advance				
 <i>Call our Health Care Mediation team (Zorgbemiddeling) (071) 75 10 051 or see <a href="http://www.zilverenkruis.nl/zorgbemiddeling">www.zilverenkruis.nl/zorgbemiddeling</a></i>					

PREGNANCY/BABY/CHILD	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Maternity care related to adoption</b> (child younger than 12 months) or <b>medical screening related to adoption</b>			10 hours per adopted child or € 300.00 per adopted child		
<b>Childbirth without medical necessity</b>					
<ul style="list-style-type: none"> <li>childbirth at home</li> </ul>	from Beter Af Policy 100%				
<ul style="list-style-type: none"> <li>outpatient childbirth in hospital or birth centre at own request</li> </ul>	from Beter Af Policy € 200.00 for use of delivery room the outstanding balance is the statutory personal contribution		from Beter Af Policy € 200.00 for use of delivery room the outstanding balance is the statutory personal contribution + from supplementary insurance 100% reimbursement of statutory personal contribution		
<b>Childbirth with medical necessity</b>					
<ul style="list-style-type: none"> <li>outpatient childbirth</li> </ul>	from Beter Af Policy 100%				
<ul style="list-style-type: none"> <li>clinical childbirth (multi-day stay in hospital)</li> </ul>	from Beter Af Policy 100%				
<b>Breast pump (electrical)</b> purchase or rental			€ 75.00 per childbirth <b>only</b> with one of our contracted suppliers		
<b>In-vitro fertilisation (IVF)</b> fertility treatment 			from Beter Af Policy first 3 attempts per attempted pregnancy. Medicines according to GVS for first 3 attempts for treatment abroad we must have given you permission in advance		
<b>Maternity package</b> order your maternity package via <a href="http://www.zilverenkruis.nl/kraamPackage">www.zilverenkruis.nl/kraamPackage</a> or call Customer Service (071) 75 10 051			100% (request it before the 7th month of the pregnancy)		
<b>Maternity care</b>					
<ul style="list-style-type: none"> <li>at home number of hours is determined by the National Indication Protocol on Maternity Care (Landelijk Indicatieprotocol Kraamzorg)</li> </ul>	from Beter Af Policy 100%, you pay the statutory personal contribution of € 4.10 per hour yourself		from Beter Af Policy 100%, you pay the statutory personal contribution of € 4.10 per hour yourself + from supplementary insurance reimbursement statutory personal contribution of € 4.10 per hour for 24 hours maternity care per pregnancy	from Beter Af Policy 100%, you pay the statutory personal contribution of € 4.10 per hour yourself + from supplementary insurance 100% reimbursement of statutory personal contribution of € 4.10 per hour	
<ul style="list-style-type: none"> <li>in hospital with medical indication</li> </ul>	from Beter Af Policy 100%				
<ul style="list-style-type: none"> <li>in hospital or in a birth or a maternity centre without medical indication</li> </ul>	from Beter Af Policy 100% (10 days) you pay the statutory personal contribution of € 33.00 per (hospital) day yourself (€ 16.50 for the mother and € 16.50 for the child) + the amount higher than € 233.00 per day (€ 116.50 for the mother and € 116.50 for the child) if the hospital or birth or maternity centre charges this			100% (10 days) from Beter Af Policy you pay the statutory personal contribution € 33.00 per (hospital) day yourself (€ 16.50 for the mother and € 16.50 for the child) + the amount higher than € 233.00 per day (€ 116.50 for the mother and € 116.50 for the child) if the hospital or birth or maternity centre charges this + from supplementary insurance 100% reimbursement statutory personal contribution maternity care	

PREGNANCY/BABY/CHILD	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Maternity care</b>					
<ul style="list-style-type: none"> <li>parturition assistance</li> </ul>	from Beter Af Policy 100% you pay the statutory personal contribution of € 4.10 per hour yourself		from Beter Af Policy 100% you pay the statutory personal contribution of € 4.10 per hour yourself + from supplementary insurance 100% reimbursement of statutory personal contribution of € 4.10 per hour		
<ul style="list-style-type: none"> <li>postponed maternity care with medical indication</li> </ul>				<b>only</b> with one of our contracted maternity centres 15 hours per pregnancy personal payment € 4.10 per hour	<b>only</b> with one of our contracted maternity centres 15 hours per pregnancy
<b>Lactation care</b> help and advice in case of breast feeding problems				€ 80.00 per person per year	€ 115.00 per person per year
<b>Oncology examination for children</b> examination for cancer	from Beter Af Policy 100%	<b>only</b> with Dutch Foundation for Children and Cancer (Stichting Kinderoncologie Nederland (SKION))			
<b>Prenatal screening</b>					
<ul style="list-style-type: none"> <li>counselling (advice)</li> </ul>	from Beter Af Policy 100%				
<ul style="list-style-type: none"> <li>structural ultrasound examination (20-weeks echo)</li> </ul>	from Beter Af Policy 100%				
<ul style="list-style-type: none"> <li>combination test (a nuchal scan combined with blood test)</li> </ul>					
<ul style="list-style-type: none"> <li>up to 36 years with medical indication</li> </ul>	from Beter Af Policy 100%				
<ul style="list-style-type: none"> <li>36 years or older</li> </ul>	from Beter Af Policy 100%				
<b>Sperm freezing</b>	from Beter Af Policy 100%				
					
<b>TENS during childbirth</b> for pain relief			1 appliance for the entire duration of the supplementary insurance <b>only</b> with one of our contracted suppliers		
<b>Obstetric care</b>	from Beter Af Policy 100%				
<b>Vitrification (freezing) of human oocytes and embryos</b>	from Beter Af Policy 100%				
<b>Fertility treatments</b> (not IVF)	from Beter Af Policy 100%	for treatment abroad we must have given you permission in advance			
					
<b>Antenatal classes</b>			€ 50.00 per person per pregnancy		€ 75.00 per person per pregnancy

### The reimbursements mentioned only apply to care providers contracted by us.

Do you want to know with which care providers we have a contract? In that case use the Medical Provider Search Tool on [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker) or phone our Customer Service (071) 751 00 51. A list showing the amounts of reimbursement for non-contracted care providers can be found on our website or obtained from us.

This Benefit Schedule is a summary of the policy conditions. Always refer to the policy conditions to see your exact entitlements and the exact conditions. The conditions for reimbursement and the exceptions do not appear in full in this Schedule. Therefore always refer to the policy conditions on [www.zilverenkruis.nl/voorwaarden](http://www.zilverenkruis.nl/voorwaarden) or call our Customer Service (071) 751 00 51.

MISCELLANEOUS	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>Dietary advice and nutrition education</b> ■ dietary advice by dietitian (with medical indication) no nutrition education  ■ nutrition education by dietitian or weight consultant not dietary advice and group treatments	from Beter Af Policy 3 hours per person per year				from Beter Af Policy 3 hours per person per year + from supplementary insurance € 120.00 per person per year
					€ 60.00 per person per year
<b>Recovery and Balance</b> convalescence programme for former cancer patients			€ 800.00 per person for the entire duration of the supplementary insurance	€ 1,000.00 per person for the entire duration of the supplementary insurance	€ 1,200.00 per person for the entire duration of the supplementary insurance
<b>Convalescent home</b> not psychosomatic care and not personal contribution AWBZ					<b>only</b> with one of our contracted convalescent homes € 50.00 per day up to 28 days per person per year. We must have given you permission in advance
<b>Hospice</b>				€ 40.00 per day up to € 3,600.00	
<b>General practitioner care</b>	from Beter Af Policy 100%				
<b>Assistance at home in case you have lost (part of) the ability to undertake daily living activities (ADL loss) after hospital stay for insured persons of 18 years and older</b>  Do you want to be considered for this reimbursement? Always contact the Zorgregelaar via telephone number (071) 751 00 98				€ 1,000.00 per person after stay in a hospital (depends on the calculated loss of your ability to perform general daily activities (ADL loss))	
<b>Integrated care in case of diabetes mellitus type 2 (for insured persons who are 18 years and older) and COPD</b>	from Beter Af Policy 100% <b>only</b> with one of our contracted care groups				
<b>Child care (children up to 12 years) during and after hospitalisation of parent(s)</b> no admission in psychiatric hospital and extension of the number of hours at a children's day nursery			from the 3rd day of hospitalisation to the 3rd day after discharge up to 50 hours per week at home <b>only</b> with one of our contracted institutions for child care We must have given you permission in advance		
<b>Laboratory and radiography</b> (on prescription from general practitioner or medical specialist) 	from Beter Af Policy 100%				
<b>Lifestyle training</b> basic training for heart patients, whiplash patients and people with stress and burn-out related complaints				<b>only</b> with Leefstijl Training & Coaching (LTC) in Dalfsen € 1,000.00 per person per year	<b>only</b> with Leefstijl Training & Coaching (LTC) in Dalfsen € 1,250.00 per person per year
<b>Informal care replacement</b> for handicapped and chronically ill persons during absence of family/friends (informal care)				<b>only</b> with Handen-in-huis foundation (030 - 659 09 70) 21 days per person per year	
<b>Menopause Consultant</b> in case of menopausal symptoms Care for Women or the VVOC				75% up to € 115.00 per person per year	

MISCELLANEOUS	Beter Af Policy (basic insurance)	Beter Af Plus Policy ★ 1 star	Beter Af Plus Policy ★★ 2 stars	Beter Af Plus Policy ★★★ 3 stars	Beter Af Plus Policy ★★★★ 4 stars
<b>(Preventive) courses</b> <ul style="list-style-type: none"> <li>▪ dealing with heart problems</li> <li>▪ Lymphoedema awareness and/or self-management course</li> <li>▪ dealing with rheumatoid arthritis, osteoarthritis or Bechterew's disease</li> <li>▪ diabetes type 2 patients, basic or follow up</li> <li>▪ weight loss</li> <li>▪ stop smoking</li> <li>▪ basic CPR course</li> <li>▪ First aid</li> <li>▪ baby and child first aid</li> <li>▪ online sleep course or the sleep coach</li> </ul>			75% up to € 115.00 per course per person per year		
<b>Sports doctor</b> injury or follow-up consultation		€ 130.00 per person per year with a Sports Medical Institute, affiliated to the Federation of Sports Medical Institutions (Federatie van Sport Medische Instellingen (FSMI)) See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood			
<b>Sports medical examination</b> not mandatory sports examination See <a href="http://www.zilverenkruis.nl/sportmedischonderzoek">www.zilverenkruis.nl/sportmedischonderzoek</a> for the examinations which we reimburse		€ 100.00 per person per 2 years with a Sports Medical Institution, affiliated to the Federation of Sports Medical Institutions (FSMI) See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood			
<b>Stop smoking programme</b> 	from Beter Af Policy 1x per person per year				
<b>Therapeutic holiday camp for children</b> with Stichting Lekker Vel, Stichting de Luchtballon, Diabetes Jeugdvereniging Nederland, Stichting Kinderoncologische Vakantiekampen, Stichting de Ster, Nederlandse Hartstichting, Bas van de Goor Foundation		€ 150.00 per person per year			
<b>Therapeutic holiday camp for handicapped persons</b>		€ 150.00 per person per year			
<b>Thrombosis Service</b> 	from Beter Af Policy 100%				
<b>Holiday hotels in Wezep and Rheden (Red Cross) or sailing holidays (Red Cross or Zonnebloem) and the Red Cross Bungalow in Someren</b> for handicapped and chronically ill persons		25%			

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## Extra supplementary packages

For information on preventing sports injuries and for asking questions online about sports injuries, see [www.sportzorg.nl](http://www.sportzorg.nl) and [www.voorkomblessures.nl](http://www.voorkomblessures.nl). For more information about how to obtain sufficient energy from your diet, see [www.sportzorg.nl](http://www.sportzorg.nl).

Description of treatment	Beter Af Sport Package	Beter Af Fit Package	Beter Af Vitaal Package (for insured of 18 years and older)
<b>ADL medical devices</b> (general activities of daily living))			75% up to € 100.00 per person per year <b>only</b> with Vegro and Harting-Bank/Ligtvoet for ADL medical aids, which are not reimbursed from the Beter Af Policy
<b>Counselling</b> (short-term individual psychosocial guidance)		75% to € 100.00 per year by counsellor affiliated to the General Professional Association for Counselling (Algemene Beroepsvereniging voor Counselling (ABvC))	
<b>Flu vaccination up to 60 years</b> (no entitlement to flu vaccination in case of AWBZ)		100%	100%
<b>health Check</b> preventive health check (Body Mass Index (BMI), blood pressure, cholesterol, sugar level and pulmonary function)		1x per person per year 100% <b>only</b> with one of our contracted nurses of Care for Human and at the Achmea Health Centres	1x per person per year 100% <b>only</b> with one of our contracted nurses of Care for Human and at the Achmea Health Centres
<b>Convalescent home</b> not psychosomatic care			28 days per person per year <b>only</b> with a convalescent home contracted by us. We must have given you permission in advance
<b>Hearing aid</b> (statutory personal contribution)			€ 300.00 per appliance
<b>Hospice</b> (no personal contribution AWBZ)			€ 50.00 per day up to € 1,500.00
<ul style="list-style-type: none"> <li>▪ <b>Set of false teeth (full set of removable dentures) or</b></li> <li>▪ <b>Overdentures</b></li> </ul> statutory personal contribution			€ 250.00 per person per year
<b>Informal care packages</b> <ul style="list-style-type: none"> <li>▪ relaxation package only for the informal care giver</li> <li>▪ relaxation package for the informal care giver and the cared for together</li> </ul>		€ 125.00 per day up to 6 days per year  € 250.00 per day up to 6 days per year <b>only</b> with Opkracht. See <a href="http://www.opkracht.nl/arrangementen">www.opkracht.nl/arrangementen</a>	
<b>Orthopaedic footwear</b> (statutory savings contribution)			100%
<b>Pedicure care after a cerebrovascular accident (CVA)</b>			€ 23.00 per treatment up to € 138.00 per person per year
<b>Personal alarm</b> (on social indication)  <i>Call the Hulpmiddelenlijn: (071) 7510077</i>			100% reimbursement subscription costs of Eurocross Assistance alert system
<b>(Preventive) courses</b> <ul style="list-style-type: none"> <li>▪ fall prevention (by a home care agency)</li> <li>▪ exercise programmes (by a home care agency, Pim Mulier or an Achmea Health Centre)</li> <li>▪ memory training (by a home care agency)</li> </ul>			75% up to € 115.00 per course per person per year

Description of treatment	Beter Af Sport Package	Beter Af Fit Package	Beter Af Vitaal Package (for insured of 18 years and older)
<p><b>Preventive courses</b></p> <ul style="list-style-type: none"> <li>online training of Psychologie Magazine. See <a href="http://www.psychologiemagazine.nl">www.psychologiemagazine.nl</a></li> <li>Stress &amp; Health workshop by Active Living. See <a href="http://www.activeliving.nl">www.activeliving.nl</a></li> </ul>		75% up to € 115.00 per course per person per year	
<p><b>Assistance with grieving process as a consequence of death</b></p>			25% discount on the costs of intake, consultations and trainings with Leefstijl Training & Coaching (LTC) in Dalfsen
<p><b>Second opinion by a sports doctor</b></p>	100% with a sports doctor of the Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI) in Papendal, Zeist (FIFA medical Centre of Excellence) and Centrum Topgeneeskunde in Utrecht		
<p><b>Sports doctor</b> injury and follow-up consultations</p>	100% reimbursement of injury and follow-up consultations by a sports doctor of the Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI) See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood	100% reimbursement injury and follow-up consultations by a sports doctor of the Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI) See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood	
<p><b>Sportbrace</b></p>	€ 50.00 1x per person per 2 years	€ 50.00 1x per person per 2 years	
<p><b>Sports spectacles and lenses</b></p>	€ 50.00 per person per period of 3 years for sports spectacles and lenses together		
<p><b>Sports examination</b></p>	€ 100.00 for 1 sports examination per person per year at Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI) See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood	€ 100.00 for 1 sports examination per person per year at Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI) See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood	
<p><b>Sportmassage</b> (discount arrangement)</p>	20% discount on the costs of participating sports masseurs affiliated to the Dutch Community of Sport Masseurs (Nederlandse Genootschap voor Sportmasseurs (NGS)) See <a href="http://www.sportverzoringngs.nl">www.sportverzoringngs.nl</a>	20% discount on the costs of participating sports masseurs affiliated to the Dutch Community of Sports Masseurs (Nederlandse Genootschap voor Sportmasseurs (NGS)) See <a href="http://www.sportverzoringngs.nl">www.sportverzoringngs.nl</a>	
<p><b>Sports medical examination</b> no mandatory sports examination</p>	€ 100.00 per person per 2 years at Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI). To determine whether a sports medical examination is useful you can carry out a free digital sports examination See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood	€ 100.00 per person per 2 years at Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI). To determine whether a sports medical examination is useful you can carry out a free digital sport examination See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood	
<p><b>Sports medical advice (supplementary diagnostics)</b> MRI scan, laboratory examination, X-rays and ultrasound</p>	75% to € 150.00 per person per year, at Sports Medical Institutions, affiliated to the Federation of Sports Medical Institutions (FSMI). See <a href="http://www.sportzorg.nl">www.sportzorg.nl</a> for a location in your neighbourhood		

Description of treatment	Beter Af Sport Package	Beter Af Fit Package	Beter Af Vitaal Package (for insured of 18 years and older)
<b>Sports equipment</b> (discount arrangement)	10% discount on the entire assortment of shoes, clothing and accessories at the Runnersworld shops. For more information or a shop in your neighbourhood. See <a href="http://www.runnersworld.nl">www.runnersworld.nl</a>	10% discount on the entire assortment of shoes, clothing and accessories at the Runnersworld shops. For more information or a shop in your neighbourhood. See <a href="http://www.runnersworld.nl">www.runnersworld.nl</a>	
<b>Arch supports especially for sports shoes</b> <ul style="list-style-type: none"> <li>up to 18 years</li> </ul>	with VSO network: € 65.00 per person per year or with other supplier: € 35.00 per person per year		
<ul style="list-style-type: none"> <li>of 18 years and older</li> </ul>	with VSO network: € 65.00 per person per 2 years or with another supplier: € 35.00 per person per 2 year	with VSO network: € 65.00 per person per 2 years or with another supplier: € 35.00 per person per 2 years	
<b>Assistance at home after hospitalisation</b> not psychiatric hospital Do you want you make use of assistance at home? You must always contact us			6 hours per person per year
<b>Transport of patients</b> with public transport, own car or (multi-person) taxi transport			100% reimbursement statutory personal contribution and personal payment for medically necessary patient transport of € 96.00 per person per year from Beter Af Policy and the supplementary insurance
<b>Nutrition education by weight consultant or dietitian</b> no dietary advice and group treatments		€ 120.00 per person per year	€ 120.00 per person per year
<b>Zorgregelaar (also for insured informal care giver)</b> helps with arranging the correct care in case of protracted illness, disablement or old age for yourself or for someone else			6 hours per person per year

### The reimbursements mentioned only apply to care providers contracted by us.

Do you want to know with which care providers we have a contract? In that case use the Medical Provider Search Tool on [www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker) or phone our Customer Service (071) 751 00 51. A list showing the amounts of reimbursement for non-contracted care providers can be found on our website or obtained from us.

This Benefit Schedule is a summary of the policy conditions. Always refer to the policy conditions to see your exact entitlements and the exact conditions. The conditions for reimbursement and the exceptions do not appear in full in this Schedule. Therefore always refer to the policy conditions on [www.zilverenkruis.nl/voorwaarden](http://www.zilverenkruis.nl/voorwaarden) or call our Customer Service (071) 751 00 51.

## Beter Af Ziekenhuis Extra Package (for insured of 18 years and older)

Description of treatment	Reimbursement
<b>Comfort services in a hospital in the Netherlands that:</b> <ul style="list-style-type: none"> <li>we have contracted for this purpose</li> </ul>	100%
<ul style="list-style-type: none"> <li>we have not contracted for this purpose (in 1 or 2 person room)</li> </ul>	€ 150.00 per day
<b>Daily allowance</b>	€ 70.00 per day up to € 4,900.00* per person per year
<b>Comfort services in a hospital abroad that:</b> <ul style="list-style-type: none"> <li>we have contracted for this purpose (in 1 or 2 person room and a possible fee surcharge)</li> </ul>	100%
<ul style="list-style-type: none"> <li>we have not contracted for this purpose (in 1 or 2 person room, no reimbursement of a possible fee surcharge)</li> </ul>	€ 70.00 per day up to € 4,900.00* per person per year
<i>*reimbursement in the Netherlands and abroad combined</i>	
<b>Convalescent home</b> not psychosomatic care	€ 100.00 up to 28 days per person per year <b>only</b> with a convalescent home contracted by us We must have given you permission in advance
<b>Taxi transport</b> from your home address to and from the hospital	4 taxi transfers per hospital stay





#### **Check**

[www.zilverenkruis.nl](http://www.zilverenkruis.nl)  
[www.zilverenkruis.nl/zorgzoeker](http://www.zilverenkruis.nl/zorgzoeker)  
[www.zilverenkruis.nl/vergoedingen](http://www.zilverenkruis.nl/vergoedingen)



#### **Please call**

Customer Service (071) 751 00 51  
Accessible on weekdays  
from 8.00 a.m. to 18.00 p.m.



#### **Claiming your health care costs**

Zilveren Kruis Achmea  
Claims Service Department  
PO Box 70001  
3000 KB Rotterdam



#### **Write to**

Zilveren Kruis Achmea  
PO Box 444  
2300 AK Leiden

No rights may be derived based on the Benefit Schedule. A detailed description of the conditions and entitlements can be found in the policy conditions. Always consult them before visiting a care provider. You can download the policy conditions from our website or obtain them from us.

See [www.zilverenkruis.nl](http://www.zilverenkruis.nl) for a summary of contracted care providers, the Achmea Reglement Hulpmiddelen, the Achmea Reglement Farmaceutische zorg, Professional Associations of alternative care providers who meet Achmea's criteria, conditions, brochures, forms and information on the insurances we offer.

Zilveren Kruis Achmea Zorgverzekeringen N.V. (Chamber of Commerce 30208637) is the insurer for health insurance policies of Zilveren Kruis Achmea. Achmea Zorgverzekeringen N.V. (Chamber of Commerce 28080300) is the insurer for supplementary insurance policies of Zilveren Kruis Achmea.