



2019

**Concise
coverage summary**

ONVZ

Concise coverage summary for the ONVZ Vrije Keuze Zorgplan 2019

Terms & conditions	Basic health-care plan	Startfit	Extrafit	Benefit	Optifit	Topfit	Superfit
Frequently required care							
Alternative/non-conventional medicine	No coverage	No coverage	€30 per consultation or treatment, up to €400 Maximum per treatment/calendar year No medicines and/or lab or other testing Maximum 1 treatment per day	€30 per consultation or treatment, up to €500 Maximum per treatment/calendar year No medicines and/or lab or other testing Maximum 1 treatment per day	€65 per consultation or treatment + lab or other testing + registered medicines, combined up to €750 Maximum per treatment/calendar year Maximum 1 treatment per day	€65 per consultation or treatment + lab or other testing + registered medicines combined up to €1,000 Maximum per treatment/calendar year Maximum 1 treatment per day	€75 per consultation or treatment + lab or other testing + registered medicines combined up to €1,500 Maximum per treatment/calendar year Maximum 1 treatment per day
Contraceptives	Up to the age of 21, 100%; from the age of 21, only in the event of certain conditions	No coverage	No coverage	100% from the age of 21	100% from the age of 21	100% from the age of 21	100% from the age of 21
Glasses, (contact) lenses and laser eye treatment	Only with a medical indication According to coverage Glasses and contact lenses with medical indication as described in the <i>General rules and regulations and Coverage: Medical appliances</i>	No coverage	No coverage	No coverage	€175 Maximum per 2 consecutive calendar years, for lenses for glasses with or without a frame, contact lenses and laser eye surgery combined	€350 Maximum per 2 consecutive calendar years, for lenses for glasses with or without a frame, contact lenses and laser eye surgery combined	€500 Maximum per 2 consecutive calendar years, for lenses for glasses with or without a frame, contact lenses and laser eye surgery combined
Cosmetic camouflage instruction	No coverage	No coverage	€70 Maximum per calendar year, for maximum of 2 lessons	€70 Maximum per calendar year, for maximum of 2 lessons	€70 Maximum per calendar year, for maximum of 2 lessons	€120 Maximum per calendar year, for maximum of 2 lessons	€120 Maximum per calendar year, for maximum of 2 lessons
Physiotherapy and remedial therapy up to the age of 18	18 sessions; in case of some ailments all sessions - list of chronic ailments for physiotherapy: full coverage (up to maximum treatment duration) - other medical indications: 9 sessions, and 9 additional sessions on referral	9 sessions	9 sessions	12 sessions, up to 9 of which may be manual therapy sessions	35 sessions, up to 9 of which may be manual therapy sessions	100%, maximum of 9 manual therapy sessions	100%, maximum of 18 manual therapy sessions
Physiotherapy and remedial therapy from the age of 18	In specific cases - list of chronic ailments for physiotherapy: coverage from the 21st session (up to the maximum treatment duration) - stage-2 intermittent claudication: maximum of 37 sessions over 12 months - osteoarthritis in the knee or hip joint: maximum of 12 sessions over 12 months - COPD: depending on the GOLD class, 0 to 70 sessions in the first 12 months, and 0 to 52 sessions per 12 months thereafter - urinary incontinence: maximum of 9 sessions	9 sessions	9 sessions	12 sessions, up to 9 of which may be manual therapy sessions	35 sessions, up to 9 of which may be manual therapy sessions	100%, maximum of 9 manual therapy sessions	100%, maximum of 18 manual therapy sessions
General basic mental health care (GGZ)	100% from the age of 18 if prescribed by a general practitioner or corporate doctor No coverage for: - treatment of fear of flying - treatment of learning disorders, such as dyslexia - admission - care which has not been proven, or adequately proven, to be effective. You can find more information on which treatments are regarded as effective in the <i>Dynamisch overzicht psychologische interventies ggz</i> [Dynamic summary of psychological interventions within mental health care] - treatment of work-related or relationship problems and adjustment disorders	No coverage	No coverage	No coverage	€500 Maximum per calendar year For adjustment disorders and work-related and relationship problems No coverage for: - admission - care which has not been proven, or adequately proven, to be effective. You can find more information on which treatments are regarded as effective in the <i>Dynamisch overzicht psychologische interventies ggz</i> [Dynamic summary of psychological interventions within mental health care]	€1,000 Maximum per calendar year For adjustment disorders and work-related and relationship problems No coverage for: - admission - care which has not been proven, or adequately proven, to be effective. You can find more information on which treatments are regarded as effective in the <i>Dynamisch overzicht psychologische interventies ggz</i> [Dynamic summary of psychological interventions within mental health care]	€1,500 Maximum per calendar year For adjustment disorders and work-related and relationship problems No coverage for: - admission - care which has not been proven, or adequately proven, to be effective. You can find more information on which treatments are regarded as effective in the <i>Dynamisch overzicht psychologische interventies ggz</i> [Dynamic summary of psychological interventions within mental health care]

Terms & conditions	Basic health-care plan	Startfit	Extrafit	Benefit	Optifit	Topfit	Superfit
Frequently required care (continued)							
Maternity care	100% (excl. personal contribution) According to the <i>Landelijk Indicatie Protocol Kraamzorg</i> (an instrument used in the Netherlands to calculate the extent of the required maternity care)	No coverage	No coverage	€250 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care	€400 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care	€550 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care	€550 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care
Medical specialist	100%, most hospital care Upon referral from a general practitioner, corporate doctor, medical specialist, doctor for the mentally disabled, school doctor or elderly medical care specialist	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Orthodontics up to the age of 18	For serious ailments only In accordance with Specialist dental health care	No coverage	No coverage	€1,500 From the start of treatment: 1st 12 months maximum of €750 2nd 12 months maximum of €750	€3,000 From the start of treatment: 1st 12 months maximum of €1,000 2nd 12 months maximum of €1,000 3rd 12 months maximum of €1,000	100%	100%
Orthodontics from the age of 18	For serious ailments only In accordance with Specialist dental health care	No coverage	No coverage	No coverage	No coverage	€500 Maximum per calendar year With our permission	100%, with our permission
Sterilisation and reversal operation	No coverage	No coverage	No coverage	Male sterilisation: €350 Female sterilisation: €1,000 Maximum, for the entire term of the health-care plan No coverage for reversal operation	Male sterilisation: €400 Female sterilisation: €1,200 Maximum, for the entire term of the health-care plan No coverage for reversal operation	100% for sterilisation and reversal operation	100% for sterilisation and reversal operation
Hospital admission	100% Maximum 3 years	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Single room and comfort during hospital stay	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage	€2,500 In accordance with Hospital admission: extra luxury and comfort
Assistance and extra services before and after	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage	Assistance, overnight stays, transportation: Overnight stays: max. 2 nights, max. €100 per night: Transportation: €0.27 per km
Pregnancy and childbirth	100% (excluding personal contribution)	No coverage	No coverage	€250 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care	€400 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care	€550 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care	€550 Maximum per delivery, for the personal contribution under the basic health-care plan and extra maternity care
Assistance and support with care							
Exercise programmes in cases of chronic illness	No coverage	No coverage	No coverage	€250 Maximum per calendar year For exercise programmes in cases of chronic illness, during and after cancer, and during a combined lifestyle intervention for overweight patients combined	€500 Maximum per calendar year For exercise programmes in cases of chronic illness, during and after cancer and during chemotherapy, and during a combined lifestyle intervention for overweight patients combined	100%	100%
Exercise programmes during and after cancer	No coverage	No coverage	No coverage	€250 Maximum per calendar year For exercise programmes in cases of chronic illness, during and after cancer, and during a combined lifestyle intervention for overweight patients combined	€500 Maximum per calendar year For exercise programmes in cases of chronic illness, during and after cancer, and during a combined lifestyle intervention for overweight patients combined	100%	100%
Dietetics	3 hours Maximum per calendar year	No coverage	No coverage	€120 Maximum per calendar year	€200 Maximum per calendar year	100%	100%

Terms & conditions	Basic health-care plan	Startfit	Extrafit	Benfit	Optifit	Topfit	Superfit
Assistance and support with care (continued)							
Combined lifestyle intervention for overweight patients	100% combined lifestyle intervention (CLI)	No coverage	No coverage	€250 Maximum per calendar year For exercise programmes as part of a CLI, in cases of chronic illness, and during and after cancer combined	€500 Maximum per calendar year For exercise programmes as part of a CLI, in cases of chronic illness, and during and after cancer and during chemotherapy combined	100% For exercise programmes as part of a CLI, in cases of chronic illness, and during and after cancer and during chemotherapy	100% For exercise programmes as part of a CLI, in cases of chronic illness, and during and after cancer and during chemotherapy
Domestic assistance	No coverage	No coverage	No coverage	No coverage	9 hours Maximum, after hospital admission Through our ZorgConsulent adviser	18 hours Maximum, after hospital admission Through our ZorgConsulent adviser	30 hours Maximum, after hospital admission Through our ZorgConsulent adviser
Help for carers	No coverage	Carer support Through ZorgConsulent adviser	Carer support Through ZorgConsulent adviser	Carer support Through ZorgConsulent adviser	Carer support + €350 informal care professional support (mantelzorgmakelaar) Through ZorgConsulent adviser, max. amount per calendar year	Carer support + €500 informal care professional support (mantelzorgmakelaar) Through ZorgConsulent adviser, max. amount per calendar year	Carer support + €750 informal care professional support (mantelzorgmakelaar) Through ZorgConsulent adviser, max. amount per calendar year
Medical appliances	100% (excluding personal contribution) According to the coverage for medical appliances under the basic health-care plan	No coverage	No coverage	€250 For statutory personal contributions	€500 For statutory personal contributions	€1,000 For statutory personal contributions	100% Statutory personal contributions
Walking aids	No coverage	No coverage	€50 for elbow crutches Maximum per calendar year	€50 for elbow crutches Maximum per calendar year	€100 for 5 types of walking aids Maximum per calendar year, for elbow crutches, tripod and tetrapod walking sticks, walking frames, rollators and serving trolleys	€100 for 5 types of walking aids Maximum per calendar year, for elbow crutches, tripod and tetrapod walking sticks, walking frames, rollators and serving trolleys	€200 for 5 types of walking aids Maximum per calendar year, for elbow crutches, tripod and tetrapod walking sticks, walking frames, rollators and serving trolleys
Oedema and scar therapy	Up to age 18: all sessions, from the age of 18: from the 21st session onwards In accordance with the coverage for physiotherapy up to the age of 18 or physiotherapy from the age of 18, respectively	From the age of 18: 9 sessions with an oedema therapist/physiotherapist, Maximum per calendar year In accordance with the coverage for physiotherapy from the age of 18	From the age of 18: 9 sessions with an oedema therapist/physiotherapist, and all sessions with a skin therapist Maximum per calendar year Treatment by an oedema therapist/physiotherapist comes under coverage for physiotherapy from the age of 18	From the age of 18: 12 sessions with an oedema therapist/physiotherapist, and all sessions with a skin therapist Maximum per calendar year Treatment by an oedema therapist/physiotherapist comes under coverage for physiotherapy from the age of 18	From the age of 18: 35 sessions with an oedema therapist/physiotherapist, and all sessions with a skin therapist Maximum per calendar year Treatment by an oedema therapist/physiotherapist comes under coverage for physiotherapy from the age of 18	100% Full coverage for treatment by an oedema therapist, physiotherapist or skin therapist	100% Full coverage for treatment by an oedema therapist, physiotherapist or skin therapist
Individual budget under the Zorgverzekeringswet (Health-Care Insurance Act) (Zvw-pgb)	100%, for nursing and other care at home With our permission	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Pedicure for people with diabetes and rheumatoid arthritis	Foot care for people with diabetes If you have health-care profile 2 or higher, in accordance with foot care for people with diabetes No coverage for general foot care like removing callouses or clipping toenails	No coverage	No coverage	€100 Maximum per calendar year For diabetes (only health-care profile 1) or rheumatoid arthritis No coverage for general foot care like removing callouses or clipping toenails	€200 Maximum per calendar year For diabetes (only health-care profile 1) or rheumatoid arthritis No coverage for general foot care like removing callouses or clipping toenails	100% For diabetes (only health-care profile 1) or rheumatoid arthritis No coverage for general foot care like removing callouses or clipping toenails	100% For diabetes (only health-care profile 1) or rheumatoid arthritis No coverage for general foot care like removing callouses or clipping toenails
Plastic surgery	In certain cases Treatments on the <i>Limitatieve lijst machtigen medisch specialistische zorg</i> [Exhaustive list of authorisations for specialist medical care] where we have given our permission No coverage for: - plastic surgery without medical necessity - suction-assisted removal of fatty tissue (liposuction) from the abdomen - breast enlargement - surgery on the uvula (uvuloplasty) to combat snoring	No coverage	No coverage	No coverage	100% - correction of the position of the ears up to the age of 18 years - in the case of a demonstrable physical dysfunction: upper eyelid or abdominal correction, replacement of breast prostheses With our permission	100% - correction of the position of the ears up to the age of 18 years - in the case of a demonstrable physical dysfunction With our permission	100% - correction of the position of the ears up to the age of 18 years - in the case of a demonstrable physical dysfunction With our permission
Foot specialist treatment and podiatry/chiropody	No coverage	No coverage	€150 Maximum per calendar year	€250 Maximum per calendar year	100%	100%	100%

Terms & conditions	Basic health-care plan	Startfit	Extrafit	Benfit	Optifit	Topfit	Superfit
Assistance and support with care (continued)							
Arch supports supplied by an orthopaedic technician	No coverage	No coverage	€100 Maximum per calendar year	€150 Maximum per calendar year	100%	100%	100%
Nursing and other care at home	100% In accordance with a medical indication from a nurse qualified to higher vocational (HBO) level For health-care providers not included on the Toestemmingsvrije zorgverleners V&V list (list of providers of nursing and other care for whom our permission is not required), with our permission	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Carer relief	No coverage	No coverage	No coverage	€800 Maximum per calendar year Through our ZorgConsulent adviser	€1,200 Maximum per calendar year Through our ZorgConsulent adviser	€2,000 Maximum per calendar year Through our ZorgConsulent adviser	€2,500 Maximum per calendar year Through our ZorgConsulent adviser
Preventive care							
Abroad: vaccinations and prophylactics	No coverage	€75 for 11 common risks Maximum per calendar year - hepatitis A and B - diphtheria, tetanus and polio - yellow fever - typhoid - cholera - meningococcal disease - rabies - malaria	€75 for 11 common risks Maximum per calendar year - hepatitis A and B - diphtheria, tetanus and polio - yellow fever - typhoid - cholera - meningococcal disease - rabies - malaria	€75 for 11 common risks Maximum per calendar year - hepatitis A and B - diphtheria, tetanus and polio - yellow fever - typhoid - cholera - meningococcal disease - rabies - malaria	€100 for 11 common risks Maximum per calendar year - hepatitis A and B - diphtheria, tetanus and polio - yellow fever - typhoid - cholera - meningococcal disease - rabies - malaria	100% for all infectious diseases	100% for all infectious diseases
Health check-up/sports check-up	No coverage	100% Maximum 1x check-up per calendar year, through our ZorgConsulent adviser	100% Maximum 1x check-up per calendar year, through our ZorgConsulent adviser	100% Maximum 1x check-up per calendar year, through our ZorgConsulent adviser	100% Maximum 1x check-up per calendar year, through our ZorgConsulent adviser	100% Maximum 1x check-up per calendar year, through our ZorgConsulent adviser	100% Maximum 1x check-up per calendar year, through our ZorgConsulent adviser
Preventive health-related courses	No coverage	No coverage	€75 Maximum per calendar year Preventive health-related courses recognised by us	€150 Maximum per calendar year Preventive health-related courses recognised by us	€250 Maximum per calendar year Preventive health-related courses recognised by us	€325 Maximum per calendar year Preventive health-related courses recognised by us	€500 Maximum per calendar year Preventive health-related courses recognised by us
Preventive medical investigations and pharmacogenetic testing	No coverage Preventive medical investigations on medical grounds come under the coverage for a general practitioner or medical specialist	No coverage	No coverage	No coverage	50%, up to €250 Maximum per calendar year Only preventive medical investigations with no medical grounds No coverage for medical investigations for or through your employer or sports club	€500 for: Preventive medical investigations with no medical grounds and pharmacogenetic testing No coverage for medical investigations for or through your employer or sports club	€750 for: Preventive medical investigations with no medical grounds and pharmacogenetic testing No coverage for medical investigations for or through your employer or sports club
Quitting smoking	Programme aimed at quitting smoking 1x per year, including nicotine replacement/medicines	No coverage	No coverage	No coverage	100% for: Laser therapy, Allen Carr training, De Opluchting training	100% for: Laser therapy, Allen Carr training, De Opluchting training	100% for: Laser therapy, Allen Carr training, De Opluchting training

Explanatory notes:

This is a summary of the coverage provided by our health-care plans. The coverage listed is per insured person and a maximum per calendar year, unless otherwise indicated. Additional terms and conditions or a personal contribution sometimes apply. The General rules and regulations and coverage determine the exact coverage provided. No rights can be derived from this summary. You will find the General rules and regulations and coverage at www.onvz.nl. You can also request a copy by calling us on +31 (0)30 639 62 22.

More information about recognised preventive health-related courses, professional organisations and *zorghotels* is available at www.onvz.nl.

Wereldfit

ONVZ Wereldfit	
Hospital care in Belgium and Germany	Medical specialist in a hospital in Belgium or Germany 100%, medical transportation After guidance by the ZorgConsulent adviser
Emergency treatment*	Supplement on top of basic health-care plan coverage if the health care is more expensive than in the Netherlands, up to the statutory or market rate in the country concerned Registered medicines Non-registered medicines, max. €250 per calendar year Medical transportation to the health-care provider Medical appliances and dressings used in the treatment Extra costs of transportation to the hospital for insured travel companions: €0.27 per km Extra accommodation costs for insured travel companions, upon hospital admission of the insured person: max. €150 per day In the event of hospital admission of more than five days or a life-threatening situation, once only: - extra costs of transportation for having a maximum of 2 people visit the insured person: car €0.27 per km, economy class flight - extra accommodation costs for having a maximum of 2 people visit the insured person: a maximum of 8 to 15 days depending on the situation; a maximum of €150 per day
Repatriation*	Medically necessary repatriation in the event of serious illness or injury; visitor Repatriation to the country designated by Zorgassistance emergency centre Accommodation if repatriation is not yet possible Travel and accommodation for 1 person coming to visit you Extra costs incurred by having to use alternative transportation
Search and rescue*	Max. €25,000
Early return*	Extra travel and accommodation costs (abroad) that you incur when you have to return home unexpectedly If a travel companion or a family member back home becomes ill or passes away, or if your home or business is damaged - in country of residence, transportation only (max. €500)
Coverage in the event of death*	Repatriation of physical remains or burial or cremation; extra costs of travel and accommodation; costs of family coming over - Repatriation of physical remains or burial or cremation, up to a maximum of €7,500 - Travel and accommodation for 2 people to the place where the body is being held - Travel and accommodation for 1 person to support a travel companion/family member of the deceased - Transportation and a maximum of 30 days' accommodation for insured travel companion
Replacement driver*	Replacement driver To place of residence, or to closest hire car pick-up and return location
International telephone costs for calls to Zorgassistance emergency centre	100%

*This coverage applies only:

- after prior contact with our Zorgassistance emergency centre, and
- for a maximum stay of 180 days abroad; or for a minimum of 1 paid overnight stay in your country of residence

You (or someone on your behalf) must contact our Zorgassistance emergency centre on +31 (0)88 668 97 67 before incurring costs, unless this is not reasonably possible. Our emergency centre is staffed day and night. We reimburse the costs you incur for calling this line from abroad. If you do not first call our Zorgassistance emergency centre, it is possible that the costs will not be reimbursed or will not be reimbursed in full.

Tandfit

ONVZ Tandfit	Tandfit A	Tandfit B	Tandfit C	Tandfit D	Tandfit Preventief
Dental health care from the age of 18	€250 (75%) Maximum per calendar year General dental health care (75%) For 75% of: personal contribution, implants, partial dentures and other dental health care (including material and technical costs)	€750 (75% - 100%) Maximum per calendar year Check-ups & prevention 100% For 75% of: personal contribution, implants, partial dentures and other dental health care (including material and technical costs)	€1,500 (75% - 100%) Maximum per calendar year Check-ups & prevention 100% General dental health care 75% For 75% of: personal contribution, implants, partial dentures and other dental health care (including material and technical costs)	€1,500 Maximum per calendar year General dental health care (100%) For: personal contribution, implants, partial dentures and other dental health care (including material and technical costs)	Check-ups and prevention (100%) + other dental health care codes (100%, up to €2,000, of which in 1st year a maximum of €300 for fillings and a maximum of €500 for gum treatment) + electric toothbrush + brush heads Coverage: maximum per calendar year Toothbrush: 1 every 3 years Brush heads: 1 per quarter No coverage for: crowns, bridges, root canal treatment, implants and prostheses
Abroad: urgent and scheduled health care	Health care in accordance with Tandfit A coverage Up to what the same care would have cost in the Netherlands	Health care in accordance with Tandfit B coverage Up to what the same care would have cost in the Netherlands	Health care in accordance with Tandfit C coverage Up to what the same care would have cost in the Netherlands	Health care in accordance with Tandfit D coverage Up to what the same care would have cost in the Netherlands	Health care in accordance with Tandfit Preventief coverage Up to what the same care would have cost in the Netherlands
Accident coverage for dental health care	€2,500 Maximum, 1 accident per calendar year	€5,000 Maximum, 1 accident per calendar year	€5,000 Maximum, 1 accident per calendar year	€5,000 Maximum, 1 accident per calendar year	€10,000 Maximum, 1 accident per calendar year
Electric toothbrush	-	-	-	-	- an electric toothbrush once every 3 calendar years - 1st year: a new head in the 2nd, 3rd and 4th quarters - 2nd and 3rd years: a new head every quarter

Superfit coverage includes: - *Wereldfit*
- dental health care after an accident: maximum of €5,000 (1 accident per calendar year), and
- dental health care from the age of 18: 100%, up to a maximum of €1,600, including material and technical costs



ONVZ

De Molen 66
Postbus 392
3990 GD Houten
030 639 62 22

www.onvz.nl
www.linkedin.com/company/onvz
www.facebook.com/onvz
www.twitter.com/onvz