



2019

*Internationaal*  
coverage summary

**ONVZ**

# ONVZ Internationaal 2019 coverage summary

This summary provides brief descriptions of the coverage provided by ONVZ Basisfit Internationaal and the ONVZ Internationaal supplementary health-care plans. The coverage listed is per insured person per calendar year, unless otherwise indicated. Check the policy terms and conditions for a full summary of the coverage provided and the terms and conditions. They are available at [www.onvz.nl](http://www.onvz.nl) or on request by calling +31 (0)30 639 62 22.

ONVZ will cover your costs up to a maximum of the rate as applicable at the time of the treatment. This is based on:

1. the rate agreed between the health-care provider and ONVZ;
2. if there is no contract, the rate stipulated by the *Wet marktordening gezondheidszorg* [Organisation of Health-Care Markets Act] (Wmg); or
3. if no Wmg rate exists, a maximum of the prevailing market rate in the Netherlands.

The following applies if you have an ONVZ Internationaal supplementary health-care plan:

- Reimbursement of no more than 200% of the amount as stipulated by Dutch law or in accordance with prevailing market conditions in the Netherlands, for the health care defined in the ONVZ Internationaal supplementary plans. If an insured amount is specified, it determines the maximum coverage.

ONVZ will cover costs incurred in the Netherlands up to the statutory/prevaling market rate in the Netherlands.

A list of *zorghotels* recognised by ONVZ, a list of professional organisations recognised by ONVZ and the *Lijst van aandoeningen fysio- en oefentherapie 2019* [2019 list of ailments for physiotherapy and remedial therapy] are available at [www.onvz.nl](http://www.onvz.nl).

You can request a copy of the *Reglement Hulpmiddelen* [Medical Appliance Regulations] by calling our Service Centre on +31 (0)30 639 62 22.

## Note:

This is a summary of the coverage provided by our health-care plans. The coverage listed is per insured person per calendar year, unless otherwise indicated. The policy terms and conditions determine the exact coverage provided. Due to the impossibility of rendering the full policy terms and conditions on just a few pages, no rights can be derived from the coverage summary. The policy terms and conditions are available at [www.onvz.nl](http://www.onvz.nl) and on request by calling +31 (0)30 639 62 22.

Additional conditions apply in some cases; the most significant of these are listed in this summary. The summary also stipulates in which cases a personal contribution is payable. The supplementary health-care plans only provide coverage where it is medically necessary. This is considered to be the case if the health care provided is considered reliable, medically required and of an appropriate and not purely cosmetic nature.

## ONVZ Basisfit Internationaal

Insured costs	Coverage
Abroad (travel outside country of residence) Planned and emergency treatments	Up to the statutory or prevailing market rate in the Netherlands
Audiological health care	100%, if prescribed by an attending doctor
Childbirth in hospital	100%
Children's oncology	100%
Contraceptives	100%
Dental care - Insured persons up to the age of 18	Up to €340
Dental surgery	100%
Dietetics	100%, up to 4 treatment hours
General practitioner	100%
Hospital admission	100%
In vitro fertilisation (IVF)	100%, max. 3 attempts for each potential pregnancy until the insured person reaches the age of 43
Kidney dialysis	100%
Lymph drainage (by an oedema therapist)	See physiotherapy, remedial therapy and manual therapy
Maternity care	€200 per day, max. 8 days Insured persons giving birth in the Netherlands can also opt for maternity care in kind instead of a payment for each day
Medical appliances	100%, excluding personal contributions. The <i>Reglement Hulpmiddelen</i> [Medical Appliance Regulations] specify the maximum coverage, loan conditions or prior permission from ONVZ that apply for some medical appliances
Medical transportation	Ambulance or taxi 100%; medical transportation €0.28 per km
Mental health care: - Primary psychological health care - Specialist mental health care	Max. 8 consultations, max. €98 per consultation 100% following targeted referral from doctor. In case of insured persons aged 18 or over, admissions for periods of more than 31 days will be subject to a personal contribution of €145 per month. No coverage for treatment of adjustment disorders, assistance with work-related and relationship problems or psychoanalysis
Occupational therapy	100%, up to 10 treatment hours
Organ transplants	100%, on approval from ONVZ
Pharmaceutical care (incl. medication)	100%, excluding personal contributions. Coverage for medicines listed in the <i>Regeling zorgverzekering</i> [Health-Care Regulations]. If the registered medicine is unavailable in the country of residence, ONVZ will provide coverage for the equivalent medicine commonly used in that country up to a maximum of the current amount in the Netherlands
Physiotherapy, remedial therapy and manual therapy - Insured persons up to the age of 18  - Insured persons from the age of 18	Chronic: 100%, under the <i>Lijst van aandoeningen fysio- en oefentherapie 2019</i> [2019 list of ailments for physiotherapy and remedial therapy] Non-chronic: the first 9 sessions; next 9 sessions if prescribed by an attending doctor  Chronic: 100%, from the 10 <sup>th</sup> session, under the <i>Lijst van aandoeningen fysio- en oefentherapie 2019</i> [2019 list of ailments for physiotherapy and remedial therapy] Pelvic physiotherapy for urinary incontinence: max. 9 sessions Remedial therapy for stage-2 intermittent claudication: max. 37 sessions, up to 12 months Remedial therapy for osteoarthritis in the knee and/or hip joint: max. 12 sessions, up to 12 months Non-chronic: no coverage In case of COPD at GOLD class II or above: - class A, a maximum of 5 supervised remedial therapy sessions once only over a maximum period of 12 months - class B, a maximum of 27 supervised remedial therapy sessions during the first 12-month period, and a maximum of 3 sessions per 12 months thereafter - class C and D, a maximum of 70 supervised remedial therapy sessions during the first 12-month period, and a maximum of 52 sessions per 12 months thereafter
Plastic surgery	100%, on approval from ONVZ, in case of demonstrable physical dysfunction, mutilation and congenital abnormalities
Preventive care	100%, preventive check-ups for bowel cancer, cervical cancer and breast cancer, once every 5 years + vaccinations for the prevention of serious infectious diseases in children aged 4 or younger
Rehabilitation	100%, on approval from ONVZ
Second opinion	100%
Specialist medical care	100%, if prescribed by an attending doctor
Speech therapy	100%. No coverage for treatment of language development problems involving a dialect or foreign language
Testing for hereditary diseases	100%, if prescribed by an attending doctor

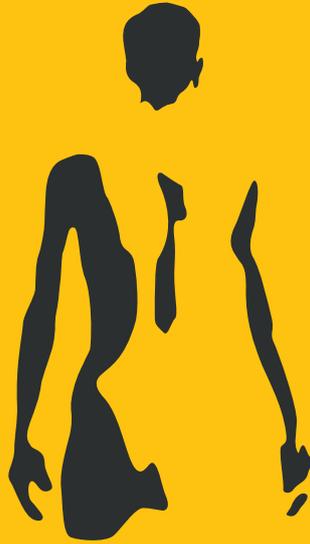
## ONVZ Internationaal supplementary health-care plans

Insured costs	Exatrit Internationaal	Benefit Internationaal	Optifit Internationaal	Topfit Internationaal
<b>A</b>				
Abroad (care outside country of residence)				
Emergency treatment	Max. twice the statutory/prevaling market amount in the Netherlands for coverage provided by <i>Exatrit Internationaal</i>	Within EU/EEA or treaty country, max. the statutory/prevaling market amount in the country concerned  Outside EU/EEA or treaty countries, max. twice the statutory/prevaling market amount in the Netherlands	Within EU/EEA or treaty country, max. the statutory/prevaling market amount in the country concerned  Outside EU/EEA or treaty countries, max. twice the statutory/prevaling market amount in the Netherlands	Max. the statutory/prevaling market amount in the country in question
Planned treatment	Max. the statutory/prevaling market amount in the Netherlands for coverage provided by <i>Exatrit Internationaal</i>  Medical specialist health care in Belgium and Germany: in addition to the coverage provided by <i>Basisfit</i> up to the statutory or prevailing market amount, only after contact with the ONVZ ZorgConsulent	Max. the statutory/prevaling market amount in the Netherlands for coverage provided by <i>Benefit Internationaal</i>  Medical specialist health care in Belgium and Germany: in addition to the coverage provided by <i>Basisfit</i> up to the statutory or prevailing market amount, only after contact with the ONVZ ZorgConsulent	Max. the statutory/prevaling market amount in the Netherlands for coverage provided by <i>Optifit Internationaal</i>  Medical specialist health care in Belgium and Germany: in addition to the coverage provided by <i>Basisfit</i> up to the statutory or prevailing market amount, only after contact with the ONVZ ZorgConsulent	Max. the statutory/prevaling market amount in the Netherlands for coverage provided by <i>Topfit Internationaal</i>  Medical specialist health care in Belgium and Germany: in addition to the coverage provided by <i>Basisfit</i> up to the statutory or prevailing market amount, only after contact with the ONVZ ZorgConsulent
Acne treatment	Max. €250, up to the age of 21, prescribed by a dermatologist, on approval from ONVZ	Max. €500, up to the age of 21, prescribed by a dermatologist, on approval from ONVZ	100%, up to the age of 21, prescribed by a dermatologist, on approval from ONVZ	100%, up to the age of 21, prescribed by a dermatologist, on approval from ONVZ
Allied health care - chiropractic therapy - orthotics - osteopathy	No coverage	Max. €500, combined, if prescribed by a doctor	Max. €750, combined, including sports doctor, if prescribed by a doctor	Max. €1,000, combined, including sports doctor, if prescribed by a doctor
Alternative/non-conventional medicine  * Acupuncturists and practitioners in the Netherlands must be a member of a professional organisation that is recognised by ONVZ and must have basic medical and psychosocial knowledge.	Consultations only, max. €30 per day, up to max. €400 per calendar year	Consultations only, max. €30 per day, up to max. €500 per calendar year	Consultations, max. €65 per day, and medicines and lab costs up to a combined maximum of €750 per calendar year	Consultations, max. €65 per day, and medicines and lab costs up to a combined maximum of €1,000 per calendar year
Arch supports	Max. €100, if prescribed by an attending doctor and supplied by an orthopaedic technician	Max. €150, if prescribed by an attending doctor and supplied by an orthopaedic technician	100%, if prescribed by an attending doctor and supplied by an orthopaedic technician	100%, supplied by an orthopaedic technician
<b>B</b>				
Bed-wetting alarm	Hire max. 3 months or purchase max. €85 for the whole duration of the health-care plan	Hire max. 3 months or purchase max. €85 for the whole duration of the health-care plan	Hire max. 3 months or purchase max. €85 for the whole duration of the health-care plan	100%
<b>C</b>				
Carer relief	No coverage	Max. €800 through the ONVZ ZorgConsulent	Max. €1,200 through the ONVZ ZorgConsulent	Max. €2,000 through the ONVZ ZorgConsulent
Childcare in case of hospital admission of parent	No coverage	No coverage	No coverage	Max. €25 per working day, max. 60 working days for children up to the age of 12 years
Cosmetic camouflage instruction	Max. €70 for a maximum of 2 lessons for serious skin defects in the face and/or neck, lessons including means of camouflaging the defect, upon referral by a general practitioner	Max. €70 for a maximum of 2 lessons for serious skin defects in the face and/or neck, lessons including means of camouflaging the defect, upon referral by a general practitioner	Max. €70 for a maximum of 2 lessons for serious skin defects in the face and/or neck, lessons including means of camouflaging the defect, upon referral by a general practitioner	Max. €120 for a maximum of 2 lessons for serious skin defects in the face and/or neck, lessons including means of camouflaging the defect, upon referral by a general practitioner
<b>D</b>				
Domestic assistance after discharge from hospital (for insured persons resident in the Netherlands)	No coverage	No coverage	Max. 9 hours for insured persons aged 18 years and above, following an admission of at least 4 days	Max. 18 hours for insured persons aged 18 years and above, following an admission of at least 4 days
<b>E</b>				
Electrical epilation/laser treatment	Max. €250 for excess facial hair growth, for the whole duration of the health-care plan, if prescribed by a doctor, on approval from ONVZ	Max. €500 for excess facial hair growth, for the whole duration of the health-care plan, if prescribed by a doctor, on approval from ONVZ	Max. €1,000 for excess facial hair growth, for the whole duration of the health-care plan, if prescribed by a doctor, on approval from ONVZ	Max. €1,500 for excess facial hair growth, for the whole duration of the health-care plan, if prescribed by a doctor, on approval from ONVZ
<b>G</b>				
Glasses and contact lenses	No coverage	No coverage	Max. €175 per two consecutive calendar years, for: - prescription lenses for glasses incl. frame - prescription contact lenses (ex. maintenance) - intraocular lenses to correct defective vision - laser eye treatment	Max. €350 per two consecutive calendar years, for: - prescription lenses for glasses incl. frame - prescription contact lenses (ex. maintenance) - intraocular lenses to correct defective vision - laser eye treatment
<b>H</b>				
Health resort for rheumatoid arthritis and psoriasis sufferers	No coverage	No coverage	No coverage	Max. €500 within Europe

Insured costs	Extrafit Internationaal	Benfit Internationaal	Optifit Internationaal	Topfit Internationaal
<b>I</b>				
In vitro fertilisation (IVF)	No coverage	No coverage	No coverage	100%, up to the age of 43 in a hospital, upon approval from ONVZ
<b>L</b>				
Lymph drainage	100%, upon referral by a doctor, on approval from ONVZ	100%, upon referral by a doctor, on approval from ONVZ	100%, upon referral by a doctor, on approval from ONVZ	100%
<b>M</b>				
Maternity care (if giving birth in the Netherlands)	Maternity package	Maternity package + maternity care payment of €250 if maternity care through ONVZ is chosen	Maternity package + maternity care payment of €350 if maternity care through ONVZ is chosen	Maternity package + maternity care payment of €455 if maternity care through ONVZ is chosen
Medical appliances	Max. €250 coverage for the personal contribution in accordance with <i>Reglement Hulpmiddelen</i> [Medical Appliance Regulations], including max. €100 for wigs	Max. €250 coverage for the personal contribution in accordance with <i>Reglement Hulpmiddelen</i> [Medical Appliance Regulations], including max. €100 for wigs	Max. €500 coverage for the personal contribution in accordance with <i>Reglement Hulpmiddelen</i> [Medical Appliance Regulations], including max. €150 for wigs	Max. €1,000 coverage for the personal contribution in accordance with <i>Reglement Hulpmiddelen</i> [Medical Appliance Regulations], including max. €250 for wigs
Medical transportation	No coverage	No coverage	If medically necessary, and treatment is covered by <i>Basisfit Internationaal</i> : transportation by taxi in full, using private transportation €0.28 per km	If medically necessary, and treatment is covered by <i>Basisfit Internationaal</i> : transportation by taxi in full, using private transportation €0.28 per km
Menopause consultant	No coverage	No coverage	No coverage	100%
<b>N</b>				
Nursing equipment	100%	100%	100%	100%
<b>O</b>				
Occupational therapy	No coverage	No coverage	No coverage	100%
ONVZ ZorgConsulent	<ul style="list-style-type: none"> <li>- general information about health, illness, prevention and health care</li> <li>- waiting list mediation</li> <li>- arrangement of health care (incl. maternity care)</li> </ul> <p>Waiting list mediation and arrangement of care, only for insured persons residing in the Netherlands or staying in the Netherlands for treatment.</p>	<ul style="list-style-type: none"> <li>- general information about health, illness, prevention and health care</li> <li>- waiting list mediation</li> <li>- arrangement of health care (incl. maternity care)</li> </ul> <p>Waiting list mediation and arrangement of care, only for insured persons residing in the Netherlands or staying in the Netherlands for treatment.</p>	<ul style="list-style-type: none"> <li>- general information about health, illness, prevention and health care</li> <li>- waiting list mediation</li> <li>- arrangement of health care (incl. maternity care and home help)</li> </ul> <p>Waiting list mediation and arrangement of care, only for insured persons residing in the Netherlands or staying in the Netherlands for treatment.</p>	<ul style="list-style-type: none"> <li>- general information about health, illness, prevention and health care</li> <li>- waiting list mediation</li> <li>- mediation with care (including maternity care, home help and childcare)</li> <li>- preventive health-related courses</li> </ul> <p>Waiting list mediation and arrangement of care, only for insured persons residing in the Netherlands or staying in the Netherlands for treatment.</p>
Orthodontics	No coverage	Up to the age of 18, max. 2 years from commencement of treatment, max. €750 per year for the whole duration of the health-care plan	Up to the age of 18, max. 3 years from commencement of treatment, max. €1,000 per year for the whole duration of the health-care plan	Up to the age of 18: 100% From the age of 18: max. €500, on approval from ONVZ
<b>P</b>				
Pedicurist for insured persons with diabetes or rheumatoid arthritis	No coverage	Max. €100	Max. €200	100%
Pharmaceutical care	<p>Max. €100 for:</p> <ul style="list-style-type: none"> <li>- registered medicines (if unavailable in the country of residence, coverage will be provided for the equivalent medicine commonly used in that country)</li> <li>- personal contributions</li> <li>- dressings</li> </ul> <p>No coverage:</p> <ul style="list-style-type: none"> <li>- non-medicines</li> <li>- homeopathic and anthroposophic medicine</li> <li>- over-the-counter medication</li> <li>- medicines for fertility treatment</li> <li>- medicines for erectile dysfunction</li> <li>- medicines or statutory personal contributions where the manufacturer operates a refund scheme</li> </ul>	<p>Max. €200 for:</p> <ul style="list-style-type: none"> <li>- registered medicines (if unavailable in the country of residence, coverage will be provided for the equivalent medicine commonly used in that country)</li> <li>- personal contributions</li> <li>- dressings</li> </ul> <p>No coverage:</p> <ul style="list-style-type: none"> <li>- non-medicines</li> <li>- homeopathic and anthroposophic medicine</li> <li>- over-the-counter medication</li> <li>- medicines for fertility treatment</li> <li>- medicines for erectile dysfunction</li> <li>- medicines or statutory personal contributions where the manufacturer operates a refund scheme</li> </ul>	<p>Max. €4,540 for:</p> <ul style="list-style-type: none"> <li>- registered medicines (if unavailable in the country of residence, coverage will be provided for the equivalent medicine commonly used in that country)</li> <li>- personal contributions</li> <li>- dressings</li> </ul> <p>No coverage:</p> <ul style="list-style-type: none"> <li>- non-medicines</li> <li>- medicines or statutory personal contributions where the manufacturer operates a refund scheme</li> <li>- medicines for erectile dysfunction</li> </ul> <p>For homeopathic and anthroposophic medicines, see coverage for Alternative/non-conventional medicine</p>	<p>Max. €4,540 for:</p> <ul style="list-style-type: none"> <li>- registered medicines (if unavailable in the country of residence, coverage will be provided for the equivalent medicine commonly used in that country)</li> <li>- personal contributions</li> <li>- dressings</li> </ul> <p>No coverage:</p> <ul style="list-style-type: none"> <li>- non-medicines</li> <li>- medicines or statutory personal contributions where the manufacturer operates a refund scheme</li> <li>- medicines for erectile dysfunction</li> </ul> <p>For homeopathic and anthroposophic medicines, see coverage for Alternative/non-conventional medicine</p>
Physiotherapy, remedial therapy and manual therapy	Max. 9 medically necessary sessions	Max. 9 medically necessary sessions	Max. 35 medically necessary sessions; up to 9 of these may be manual therapy sessions	100%, including up to 9 medically necessary manual therapy sessions
Plastic surgery	No coverage	No coverage	100%, on approval from ONVZ, for: <ul style="list-style-type: none"> <li>- correction of the position of the ears, for insured persons up to the age of 18 years</li> <li>- demonstrable physical dysfunction: for eyelid corrections, abdominoplasty and the replacement of breast prostheses</li> </ul>	100%, on approval from ONVZ, for: <ul style="list-style-type: none"> <li>- correction of the position of the ears, for insured persons up to the age of 18 years</li> <li>- demonstrable physical dysfunction</li> </ul>
Podiatry	Max. €150	Max. €250	100%	100%
Preventive care	No coverage	100% for influenza vaccination	<ul style="list-style-type: none"> <li>- 100% for influenza vaccination</li> <li>- preventive medical investigations: 50% up to max. €250</li> </ul> <p>Membership fees for a patients' association max. €25</p>	<ul style="list-style-type: none"> <li>- 100% for influenza vaccination</li> <li>- preventive medical investigations and pharmacogenetic testing: combined up to €500</li> </ul> <p>Patient association membership</p>

Insured costs	<i>Extrafit Internationaal</i>	<i>Benfit Internationaal</i>	<i>Optifit Internationaal</i>	<i>Topfit Internationaal</i>
<b>P</b>				
Psoriasis day treatment	Max. €500, on attending doctor's prescription	Max. €500, on attending doctor's prescription	Max. €500, on attending doctor's prescription	100%
Psychologist	No coverage	No coverage	Max. €500, from the 9 <sup>th</sup> consultation	Max. €1,000, from the 9 <sup>th</sup> consultation
<b>R</b>				
Repatriation	100% in case of illness and accident	100% in case of illness, accident and death	100% in case of illness, accident and death	100% in case of illness, accident and death
<b>S</b>				
SIDS (cot death) monitoring equipment	Hire/loan for max. 18 months, on attending doctor's request, on approval from ONVZ	Hire/loan for max. 18 months, on attending doctor's request, on approval from ONVZ	Hire/loan for max. 18 months, on attending doctor's request, on approval from ONVZ	Full hire/loan, on attending doctor's request, on approval from ONVZ
Stay of a family member in a guest house (for insured persons residing in the Netherlands)	Up to the age of 18: max. €12.50 per day, up to max. €260 for co-insured parents  From the age of 18: max. €25 per day for a co-insured family member	Up to the age of 18: max. €12.50 per day, up to max. €260 for co-insured parents  From the age of 18: max. €25 per day for a co-insured family member	Up to the age of 18: max. €12.50 per day, up to max. €260 for co-insured parents  From the age of 18: max. €25 per day for a co-insured family member	Up to the age of 18: 100% for co-insured parents  From the age of 18: 100% for a co-insured family member
Sterilisation	No coverage	No coverage	100% No coverage for sterilisation reversal procedures	100%, including sterilisation reversal procedures
Stuttering therapy	Max. €350, for the whole duration of the health-care plan, upon referral by a doctor and on approval from ONVZ	Max. €350, for the whole duration of the health-care plan, upon referral by a doctor and on approval from ONVZ	Max. €500, for the whole duration of the health-care plan, upon referral by a doctor and on approval from ONVZ	100%
<b>T</b>				
Therapeutic camp for young people	Max. €6 per day, upon referral by a doctor, for coverage of the personal contribution, for max. 42 days for: - asthma	Max. €250, upon referral by a doctor, for coverage of the personal contribution, for max. one camp for: - asthma - oncological conditions - diabetes - obesity - constitutional eczema	Max. €300, upon referral by a doctor, for coverage of the personal contribution, for max. one camp for: - asthma - oncological conditions - diabetes - obesity - constitutional eczema	100%, upon referral by a doctor, coverage of the personal contribution for: - asthma - oncological conditions - diabetes - obesity - constitutional eczema
<b>V</b>				
Vaccinations due to travel outside country of residence	Max. €75 for vaccinations against hepatitis A and B, DTP, yellow fever, rabies, typhoid, cholera and meningococci, including anti-malaria tablets (prophylactics)	Max. €75 for vaccinations against hepatitis A and B, DTP, yellow fever, rabies, typhoid, cholera and meningococci, including anti-malaria tablets (prophylactics)	Max. €100 for vaccinations against hepatitis A and B, DTP, yellow fever, rabies, typhoid, cholera and meningococci, including anti-malaria tablets (prophylactics)	100% including anti-malaria tablets (prophylactics)
<b>Z</b>				
Zorghotels (for insured persons resident in the Netherlands)	No coverage	No coverage	No coverage	100%, in a zorghotel recognised by ONVZ, upon referral by an attending doctor and on approval from ONVZ

ONVZ Tandfit	<i>Tandfit A</i>	<i>Tandfit B</i>	<i>Tandfit C</i>	<i>Tandfit D</i>
Accident coverage	100% up to max. €2,500	100% up to max. €5,000	100% up to max. €5,000	100% up to max. €5,000
Dental care for insured persons from the age of 18	75% up to max. €250, including material and technical costs	100% for check-up and prevention + 75% for other dental care, including material and technical costs, in total up to max. €750	100% for check-up and prevention + 75% for other dental care, including material and technical costs, in total up to max. €1,500	100% up to max. €1,500, including material and technical costs



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