



2020

Concise
coverage summary



Concise coverage summary for the ONVZ Vrije Keuze Zorgplan 2020

Coverage	Basic health-care plan	Startfit	Extrafit	Benfit	Optifit	Topfit	Superfit
Frequently required care							
Alternative/non-conventional medicine	No coverage	No coverage	€30 per visit, up to €100 No medicines and/or lab or other testing	€30 per visit, up to €250 No medicines and/or lab or other testing	€65 per visit + lab and other testing + registered medicines, combined max. €400	€65 per visit + lab and other testing + registered medicines, combined max. €1,000	€75 per visit + lab and other testing + registered medicines, combined max. €1,500
Contraceptive devices	100% up to the age of 21 100% from the age of 21, only for 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
Cosmetic camouflage instruction	No coverage	No coverage	€70 for 2 lessons	€70 for 2 lessons	€70 for 2 lessons	€70 for 2 lessons	€70 for 2 lessons
General basic mental health care (GGZ)	100% for diagnosed or suspected psychological disorders	No coverage	No coverage	No coverage	€500 for adjustment disorders and work and relationship problems	€1,000 for adjustment disorders and work and relationship problems	€1,500 for adjustment disorders and work and relationship problems
General medical care	100%	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Glasses, (contact) lenses and laser eye treatment	100% if there is a medical indication, covered under Glasses and contact lenses with medical indication.	No coverage	No coverage	No coverage	€175 per 2 consecutive calendar years	€350 per 2 consecutive calendar years	€500 per 2 consecutive calendar years
Hospital admission	100%	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Maternity care	100%, you will need to pay a statutory personal contribution	No coverage	No coverage	€250 for the personal contribution and extra maternity care	€400 for the personal contribution and extra maternity care	€550 for the personal contribution and extra maternity care	€550 for the personal contribution and extra maternity care
Medical specialist	100%	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Medicines under the basic health-care plan	100%, you will need to pay a statutory personal contribution in some cases	No coverage	The personal contribution under coverage for Medicines in supplementary health care plans	The personal contribution under coverage for Medicines in supplementary health care plans	The personal contribution under coverage for Medicines in supplementary health care plans	The personal contribution under coverage for Medicines in supplementary health care plans	The personal contribution under coverage for Medicines in supplementary health care plans
Medicines in supplementary health-care plans	No coverage	No coverage	€100 for personal contributions, registered medicines and dressings	€200 for personal contributions, registered medicines and dressings	€4,540 for personal contributions, registered medicines, dressings and melatonin	€4,540 for personal contributions, registered medicines, dressings, melatonin, over-the-counter medication and proton-pump inhibitors	100% for personal contributions, registered medicines, dressings, melatonin, over-the-counter medication and proton-pump inhibitors
Orthodontics up to the age of 18	For serious ailments only, under coverage for Specialist dental health care	No coverage	No coverage	From the start of treatment: 1st 12 months max. €750 2nd 12 months max. €750	From the start of treatment: 1st 12 months max. €1,000 2nd 12 months max. €1,000 3rd 12 months max. €1,000	100%	100%
Orthodontics from the age of 18	For serious ailments only, under coverage for Specialist dental health care	No coverage	No coverage	No coverage	No coverage	€500	100%
Physiotherapy and remedial therapy up to the age of 18	• List of chronic ailments for physiotherapy: 100% • Other medical indications: 9 sessions, and 9 additional sessions on referral	9 sessions	9 sessions	12 sessions, of which up to 9 manual therapy sessions	35 sessions, of which up to 9 manual therapy sessions	100%, max. 9 manual therapy sessions	100%, max. 18 manual therapy sessions

Coverage	Basic health-care plan	Startfit	Extrafit	Benfit	Optifit	Topfit	Superfit
Frequently required care (continued)							
Physiotherapy and remedial therapy from the age of 18	Sessions: • List of chronic ailments for physiotherapy: from the 21st • Stage-2 intermittent claudication: max. 37 • Osteoarthritis in the knee or hip joint: max. 12 • COPD: depending on the GOLD class, 0 to 70 • Urinary incontinence: max. 9	9 sessions	9 sessions	12 sessions, of which up to 9 manual therapy sessions	35 sessions, of which up to 9 manual therapy sessions	100%, max. 9 manual therapy sessions	100%, max. 18 manual therapy sessions
Posture, movement and sport	No coverage	No coverage	€100, sports doctor only	€500 for sports doctors, chiropractic therapy, osteopathy and "Eggshell method" (E.S. ®) manual therapy combined	€750 for sports doctors, chiropractic therapy, osteopathy and "Eggshell method" (E.S. ®) manual therapy combined	€1,000 for sports doctors, chiropractic therapy, osteopathy and "Eggshell method" (E.S. ®) manual therapy combined	€1,500 for sports doctors, chiropractic therapy, osteopathy and "Eggshell method" (E.S. ®) manual therapy combined
Pregnancy and childbirth	100%, you will need to pay a statutory personal contribution in some cases	No coverage	No coverage	€250 for the personal contribution and extra maternity care, under coverage for Maternity care	€400 for the personal contribution and extra maternity care, under coverage for Maternity care	€550 for the personal contribution and extra maternity care, under coverage for Maternity care	€550 for the personal contribution and extra maternity care, under coverage for Maternity care
Specialist mental health care (GGZ)	100%	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Sterilisation and reversal operation	No coverage	No coverage	No coverage	1x for entire term of the health-care plan €1,000 for female sterilisation €350 for male sterilisation	1x for entire term of the health-care plan €1,200 for female sterilisation €400 for male sterilisation	100% for sterilisation and reversal operation	100% for sterilisation and reversal operation

Assistance and support with care							
Arch supports supplied by an orthopaedic technician	No coverage	No coverage	€100	€150	100%	100%	100%
Carer relief	No coverage	No coverage	No coverage	€800	€1,200	€2,000	€2,500
Combined lifestyle intervention for overweight patients	100% combined lifestyle intervention (CLI)	No coverage	No coverage	€250 for an exercise programme as part of a CLI and other exercise programmes combined	€500 for an exercise programme as part of a CLI and other exercise programmes combined	100% for an exercise programme as part of a CLI	100% for an exercise programme as part of a CLI
Dietetics	3 hours	No coverage	No coverage	€120	€200	100%	100%
Domestic assistance	No coverage	No coverage	No coverage	No coverage	9 hours, after hospital admission	18 hours, after hospital admission	30 hours, after hospital admission
Exercise programmes during and after cancer	No coverage	No coverage	No coverage	€250 for exercise programmes in cases of chronic illness, during a combined lifestyle intervention for overweight patients or during or after cancer, combined	€500 for exercise programmes in cases of chronic illness, during a combined lifestyle intervention for overweight patients, during or after cancer, and during chemotherapy, combined	100%	100%
Exercise programmes in cases of chronic illness	No coverage	No coverage	No coverage	€250 for exercise programmes in cases of chronic illness, during a combined lifestyle intervention for overweight patients or during or after cancer, combined	€500 for exercise programmes in cases of chronic illness, during a combined lifestyle intervention for overweight patients, during or after cancer, and during chemotherapy, combined	100%	100%

Coverage	Basic health-care plan	Startfit	Extrafit	Benfit	Optifit	Topfit	Superfit
Assistance and support with care (continued)							
Foot specialist treatment and podiatry/chiropraxy	No coverage	No coverage	€150	€250	100%	100%	100%
Help for carers	No coverage	Carer support through <i>ZorgConsulent</i> adviser	Carer support through <i>ZorgConsulent</i> adviser	Carer support through <i>ZorgConsulent</i> adviser	€350 for a care broker Carer support through <i>ZorgConsulent</i> adviser	€500 for a care broker Carer support through <i>ZorgConsulent</i> adviser	€750 for a care broker Carer support through <i>ZorgConsulent</i> adviser
Individual budget under the <i>Zorgverzekeringswet</i> [Health-Care Insurance Act] (<i>Zvw</i> - <i>pgb</i>)	100%, on approval	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Medical appliances	100%, you will need to pay a statutory personal contribution in some cases	No coverage	No coverage	€250 for statutory personal contributions	€500 for statutory personal contributions	€1,000 for statutory personal contributions	100% for statutory personal contributions
Nursing and other care at home	100%, according to medical indication	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage
Oedema and scar therapy performed by a skin therapist	Up to the age of 18: all sessions From the age of 18: from the 21st session onwards	No coverage	100%	100%	100%	100%	100%
Pedicure for people with diabetes and rheumatoid arthritis	For diabetes from health-care profile 2: 100%, under coverage for Foot care for diabetes sufferers	No coverage	No coverage	€100	€200	100%	100%
Plastic surgery	In specific cases	No coverage	No coverage	No coverage	<ul style="list-style-type: none"> In the case of physical dysfunction: upper eyelids and replacement of breast prostheses Correction of the position of the ears up to the age of 18 	<ul style="list-style-type: none"> In the case of physical dysfunction Correction of the position of the ears up to the age of 18 	<ul style="list-style-type: none"> In the case of physical dysfunction Correction of the position of the ears up to the age of 18
<i>Zorghotel</i>	No coverage	No coverage	No coverage	No coverage	No coverage	100%, in a <i>zorghotel</i> recognised by us	100%, in a <i>zorghotel</i> recognised by us

Preventive care							
Abroad: vaccinations and prophylactics	No coverage	€75 for 11 illness risks	€75 for 11 illness risks	€75 for 11 illness risks	€100 for 11 illness risks	100% (all illness risks)	100% (all illness risks)
Health check-up/sports check-up	No coverage	Every year, 1 check-up	Every year, 1 check-up	Every year, 1 check-up	Every year, 1 check-up	Every year, 1 check-up	Every year, 1 check-up
Preventive health-related courses	No coverage	No coverage	75% for first aid courses and 100% for other courses, up to €75 combined	75% for first aid courses and 100% for other courses, up to €150 combined	75% for first aid courses and 100% for other courses, up to €250 combined	75% for first aid courses and 100% for other courses, up to €325 combined	75% for first aid courses and 100% for other courses, up to €500 combined
Preventive medical investigations and pharmacogenetic testing	On medical grounds, under coverage for General practitioner, Medical specialist or Testing for hereditary diseases	No coverage	No coverage	No coverage	50% up to €250 for medical investigations	€500 for medical investigations and pharmacogenetic testing	€750 for medical investigations and pharmacogenetic testing
Quitting smoking	Programme aimed at quitting smoking, including nicotine replacement/medicines	No coverage	No coverage	No coverage	Laser therapy, Allen Carr training or <i>De Opluchting</i> training	Laser therapy, Allen Carr training or <i>De Opluchting</i> training	Laser therapy, Allen Carr training, <i>De Opluchting</i> training

Coverage	Tandfit A	Tandfit B	Tandfit C	Tandfit D	Tandfit Preventief
Tandfit plans					
Abroad: urgent and scheduled health care	Health care as per <i>Tandfit A</i> coverage	Health care as per <i>Tandfit B</i> coverage	Health care as per <i>Tandfit C</i> coverage	Health care as per <i>Tandfit D</i> coverage	Health care as per <i>Tandfit Preventief</i> coverage
Accident coverage for dental health care	€2,500	€5,000	€5,000	€5,000	€10,000
Dental health care from the age of 18	75% up to €250 (general dental care)	100% for check-ups and prevention and 75% for general dental care, up to €750 combined	100% for check-ups and prevention and 75% for general dental care, up to €1500 combined	100% up to €1,500 (general dental care)	<ul style="list-style-type: none"> • 100% for check-ups and prevention • Other dental care: 100% up to €2,000, of which max. €300 for fillings and gum treatment combined • Electric toothbrush + brush heads
Dental prosthesis ('prosthesis') from the age of 18	75% up to €250 for the personal contribution, implants, partial dentures and other dental health care as per Dental health care: from the age of 18	75% up to €750 for the personal contribution, implants, partial dentures and other dental health care as per Dental health care: from the age of 18	75% up to €1,500 for the personal contribution, implants, partial dentures and other dental health care as per Dental health care: from the age of 18	€1,500 for the personal contribution, implants, partial dentures and other dental health care as per Dental health care: from the age of 18	-
Electric toothbrush	-	-	-	-	1 toothbrush every 3 years 1 brush head quarterly
Front-teeth replacement up to the age 23	Sometimes, coverage under Dental health care: from the age of 18	Sometimes, coverage under Dental health care: from the age of 18	Sometimes, coverage under Dental health care: from the age of 18	Sometimes, coverage under Dental health care: from the age of 18	-
Specialist dental care	The personal contribution, coverage under Dental health care: from the age of 18	The personal contribution, coverage under Dental health care: from the age of 18	The personal contribution, coverage under Dental health care: from the age of 18	The personal contribution, coverage under Dental health care: from the age of 18	The personal contribution, coverage under Dental health care: from the age of 18

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.

Coverage**Wereldfit**

Care outside the Netherlands	
Abroad: urgent health care*	Supplement on top of basic health-care plan coverage + coverage for extra travel and accommodation costs
Coverage in the event of death*	Repatriation of physical remains or €7,500 for burial or cremation Extra costs of travel and accommodation for travel companion Costs of family coming over
Early return*	Extra travel and accommodation costs (abroad) that you incur when you have to return home unexpectedly
Hospital care in Belgium and Germany	100% for medical specialists in Belgium and Germany, after guidance by the <i>ZorgConsulent</i> adviser
International telephone costs for calls to <i>Zorgassistance</i> emergency centre	100%
Repatriation*	Repatriation in the event of serious illness or injury Visitor
Replacement driver*	Replacement driver
Search and rescue*	Max. €25,000

*This coverage applies only:

- after prior contact with our *Zorgassistance* emergency centre, and
- for a max. 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 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.

Superfit**Most comprehensive**

Superfit coverage includes:

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

Coverage**OntzorgPlus**

Complete peace of mind	
Aid for third-party claims for injury	€12,500 for a lawyer or claims management service (engaged by us)
Breast cancer: additional tests	MammaPrint and Oncotype DX
Carer relief	2 weeks, in the case of emergency admission after a serious accident or diagnosis of a serious ailment
Dental health care after an accident	€10,000
Domestic assistance	1 week, in the case of emergency admission after a serious accident or diagnosis of a serious ailment
Exercise programmes during and after cancer	100%
Modification of home or vehicle	1x for entire term of the health-care plan €100,000 for home modifications €40,000 for vehicle modifications
Other medical transportation	Coverage for personal contribution Transportation to a hospital far away up to 1 year after the serious accident or diagnosis of a serious ailment
Provisionally approved treatments	100% in some situations
Stay in a guest house	100% for parents or a family member if admitted within 1 year of the serious accident or diagnosis of a serious ailment
Travel costs for visiting ill people	100% (€0.27 per km), if admitted within 1 year of the serious accident or diagnosis of a serious ailment

You (or someone on your behalf) must contact our *ZorgConsulent* service on 0800 022 14 50 before incurring costs, unless this is not reasonably possible. Lines are open on workdays from 8.30am to 5.30pm. If you have an emergency situation that requires immediate assistance at a different time, please call our *Zorgassistance* emergency centre on +31 (0)88 668 97 67. If you do not first call our *ZorgConsulent* service, it is possible that the costs will not be reimbursed or will not be reimbursed in full.



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