



2021

Coverage summary



2021 ONVZ coverage summary

Coverage	Basic health-care plan	Startfit	Benfit	Optifit	Topfit
Abroad: non-urgent (scheduled) health care	100% as per Dutch rates	Health care as per <i>Startfit</i> coverage	Health care as per <i>Benfit</i> coverage	Health care as per <i>Optifit</i> coverage	Health care as per <i>Topfit</i> coverage
Abroad: urgent health care	100% as per Dutch rates	Health care as per <i>Startfit</i> coverage	Health care as per <i>Benfit</i> coverage	Health care as per <i>Optifit</i> coverage	Health care as per <i>Topfit</i> coverage
Abroad: vaccinations and prophylactics	No coverage	€75 for 11 illness risks	€75 for 11 illness risks	€100 for 11 illness risks	100% (all illness risks)
Acne treatment	No coverage	€150 up to the age of 21	€200 up to the age of 21	€300 up to the age of 21	€400 up to the age of 21
Adoption care	No coverage	No coverage	€250	€400	€550
Aid for third-party claims for injury	No coverage	€12,500 for a lawyer or claims management service (engaged by us)	€12,500 for a lawyer or claims management service (engaged by us)	€12,500 for a lawyer or claims management service (engaged by us)	€12,500 for a lawyer or claims management service (engaged by us)
Alternative/non-conventional medicine and physical therapy	No coverage	€30 per day, up to €100 No medicines	€40 per day, up to €350 No medicines	€50 per day + registered medicines, up to €550 combined	€65 per day + registered medicines, up to €1,000 combined
Antenatal screening	100%	No coverage	No coverage	No coverage	No coverage
Audiological health care	100%	No coverage	No coverage	No coverage	No coverage
Bed-wetting alarm	No coverage	No coverage	No coverage	€85 for entire term of the health-care plan	100%, once during the entire term of the health-care plan
Breast cancer: additional tests	No coverage	No coverage	No coverage	MammaPrint and Oncotype DX	MammaPrint and Oncotype DX
Breastfeeding: breastfeeding specialist	No coverage	No coverage	€200	€300	100%
Carer relief	No coverage	No coverage	€800	€1,200	€2,000
Childcare in case of hospital admission of a parent	No coverage	No coverage	No coverage	No coverage	No coverage
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
Contraceptives	100% up to the age of 21 In certain cases also over the age of 21	100% from the age of 21 to 30	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	€120 for 2 lessons
Dental care from the age of 18 <i>(ex. orthodontics and specialist dental care)</i>	Limited, as per coverage for the Dental surgeon, Dental prosthesis, Front-teeth replacement and Specialist dental care	No coverage	No coverage	No coverage	No coverage
Dental care up to the age of 18 <i>(excluding orthodontics and specialist dental care)</i>	100% of most treatments	No coverage	No coverage	€500	100%
Dental health care after an accident	Some cases	No coverage	No coverage	No coverage	No coverage
Dental prosthesis ('prosthesis') from the age of 18	You pay a personal contribution for full dentures and repair/rebasing	No coverage	No coverage	No coverage	No coverage
Dental surgery from the age of 18	100%	No coverage	No coverage	No coverage	No coverage
Diagnostics for primary health care	100%	No coverage	No coverage	No coverage	No coverage
Dialysis	100%	No coverage	No coverage	No coverage	No coverage

Coverage	Basic health-care plan	Startfit	Benfit	Optifit	Topfit
Dietary preparations	100%, in certain situations	No coverage	No coverage	No coverage	No coverage
Dietetics	3 hours	No coverage	€120	€200	100%
Domestic assistance	No coverage	No coverage	No coverage	9 hours, after hospital admission	18 hours, after hospital admission
Electrical epilation and laser treatment	No coverage	No coverage	€350 for entire term of the health-care plan	€750 for entire term of the health-care plan	€1,500 for entire term of the health-care plan
Exercise programmes	No coverage	No coverage	No coverage	€250 for all exercise programmes in the event of chronic illness, cancer, and the combined lifestyle intervention jointly	€500 for all exercise programmes in the event of chronic illness, cancer, and the combined lifestyle intervention jointly
Fertility treatment	Up to the age of 43 For IVF: 1st, 2nd and 3rd attempts only, from IVF coverage	No coverage	No coverage	No coverage	4th and 5th IVF attempt (up to the age of 43), from IVF coverage
Foot care	Annual foot check-up For diabetes health-care profile 2 or higher: foot check-up and foot care	No coverage	No coverage	€200 for other foot care and insoles	€500 for other foot care and insoles
Front-teeth replacement up to the age 23	100%, until the age of 23, if necessity was determined before 18th birthday	No coverage	No coverage	No coverage	No coverage
General basic mental health care (GGZ)	100% in the event of contracted health care Otherwise, limited coverage In the event of diagnosed or suspected psychological disorder	No coverage	No coverage	€500 for adjustment disorders and work and relationship problems	€1,000 for adjustment disorders and work and relationship problems
General medical care	100%	No coverage	No coverage	No coverage	No coverage
Geriatric rehabilitation	100%	No coverage	No coverage	No coverage	€50 per day for extra facilities
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	€75 per 2 consecutive calendar years	€150 per 2 consecutive calendar years	€300 per 2 consecutive calendar years
Health care for sensory impairment	100%	No coverage	No coverage	No coverage	No coverage
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
Health resort	No coverage	No coverage	No coverage	No coverage	€500 for rheumatoid arthritis or psoriasis
Help for carers	No coverage	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	18 hours, after hospital admission
Hospice	No coverage	No coverage	No coverage	€25 per day for personal contribution, max. 3 months	€50 per day for personal contribution, max. 3 months
Hospital admission	100%	No coverage	No coverage	No coverage	No coverage
In vitro fertilisation (IVF)	Up to the age of 43, 3 attempts	No coverage	No coverage	No coverage	Up to the age of 43, attempts 4 and 5
Individual budgets (under the <i>Zorgverzekeringswet</i> [Health-Care Insurance Act])	100% as per the regulations under the <i>Zorgverzekeringswet</i> [Health-Care Insurance Act]	No coverage	No coverage	No coverage	No coverage
Influenza vaccination	No coverage	No coverage	Annually	Annually	Annually
Maternity care	100%, you will need to pay a statutory personal contribution	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
Maternity package	No coverage	No coverage	1x per delivery	1x per delivery	1x per delivery
Mechanical respiration	100%	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 personal contributions	€500 for personal contributions

Coverage	Basic health-care plan	Startfit	Benfit	Optifit	Topfit
Medical care for specific patient groups	100%	No coverage	No coverage	No coverage	No coverage
Medical specialist	100%	No coverage	No coverage	No coverage	No coverage
Medical transportation by ambulance	100%	No coverage	No coverage	No coverage	No coverage
Medicines in supplementary health-care plans	No coverage	No coverage	€150 for personal contributions, registered medicines and dressings	€300 for registered medicines, dressings and melatonin, of which up to €250 for personal contributions	€1,500 for registered medicines, dressings and melatonin, of which up to €250 for personal contributions
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
Menopause consultant	No coverage	No coverage	No coverage	€200 for consultations	€350 for consultations
Nursing and other care at home	100% in the event of contracted health care Otherwise, limited coverage	No coverage	No coverage	No coverage	No coverage
Occupational therapy	10 hours	No coverage	No coverage	No coverage	100%
Organ transplants and donation	100%	No coverage	No coverage	No coverage	No coverage
Orthodontics from the age of 18	For serious ailments only, under coverage for Specialist dental health care	No coverage	No coverage	No coverage	€500
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. €1,000 2nd 12 months max. €1,000	From the start of treatment: 1st 12 months max. €1,000 2nd 12 months max. €1,000 3rd 12 months max. €1,000
Orthoptics	100% for certain ailments	No coverage	€500 for other eye complaints	€750 for other eye complaints	€1,000 for other eye complaints
Other medical transportation	In certain situations, you will need to pay a personal contribution of €108	No coverage	No coverage	No coverage	Personal contribution
Physiotherapy and remedial therapy from the age of 18	Sessions: • List of chronic ailments for physiotherapy: from the 21st • 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 • Rheumatoid arthritis, axial spondyloarthritis and COVID-19: coverage under Provisionally approved treatments	10 sessions, of which up to 9 manual therapy sessions	16 sessions, of which max. 9 manual therapy sessions	30 sessions, of which max. 9 manual therapy sessions	50 sessions, of which max. 9 manual therapy sessions
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	10 sessions, of which max. 9 manual therapy sessions	16 sessions, of which max. 9 manual therapy sessions	30 sessions, of which max. 9 manual therapy sessions	50 sessions, of which max. 9 manual therapy sessions
Plastic surgery	In specific cases	No coverage	No coverage	• In the case of physical dysfunction: upper eyelid corrections and replacement of breast prostheses • Correction of the position of the ears up to the age of 18	• In the case of physical dysfunction • Correction of the position of the ears up to the age of 18
Pregnancy and childbirth	100%, you will need to pay a statutory personal contribution in some cases	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

Coverage	Basic health-care plan	Startfit	Benfit	Optifit	Topfit
Preventive check-ups	On medical grounds, under coverage for General practitioner, Medical specialist or Testing for hereditary diseases	No coverage	No coverage	50% up to €200 for sports-medical investigation and preventive medical investigation	€350 for sports-medical investigation (50%), preventive medical investigation (50%) and pharmacogenetic testing (100%) combined
Preventive health-related courses	No coverage	No coverage	No coverage	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
Primary-care admissions	100%	No coverage	No coverage	No coverage	€50 per day for extra facilities
Provisionally approved treatments	100% if you enter the clinical trial	No coverage	No coverage	No coverage	No coverage
Psoriasis day treatment	No coverage	No coverage	No coverage	€500	100%
Psychological health care with a general practitioner	100%	No coverage	No coverage	No coverage	No coverage
Quitting smoking	Programme aimed at quitting smoking, including nicotine replacement/ medicines	No coverage	No coverage	€150 for quitting smoking and other preventive health-related courses, coverage under Preventive health-related courses	€250 for quitting smoking and other preventive health-related courses, coverage under Preventive health-related courses
Reimbursement in exceptional cases	With our permission	No coverage	No coverage	No coverage	No coverage
Second opinion	100%	No coverage	No coverage	No coverage	No coverage
Specialist dental care	100%, you will need to pay a personal contribution in some cases	No coverage	No coverage	No coverage	No coverage
Specialist medical rehabilitation	100%	No coverage	No coverage	No coverage	No coverage
Specialist mental health care (GGZ)	100% in the event of contracted health care Otherwise, limited coverage In the event of diagnosed or suspected psychological disorder	No coverage	No coverage	No coverage	No coverage
Speech therapy	100%	No coverage	No coverage	No coverage	No coverage
Stay in a guest house	No coverage	No coverage	Parents of the child: €12.50 per day, up to €260 Family member of the adult: €25 per day	Parents of the child: €12.50 per day, up to €260 Family member of the adult: €25 per day	100% for parents of the child and family member of the adult 100% of the overnight costs after a transplant or cancer treatment
Sterilisation and reversal operation	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
Stuttering therapy	No coverage	No coverage	€350 for entire term of the health-care plan	€500 for entire term of the health-care plan	100%
Support pessary	No coverage	No coverage	100%	100%	100%
Swimming for over 50s	No coverage	No coverage	No coverage	No coverage	€50
TENS device	No coverage	No coverage	No coverage	€75	€75
Testing for hereditary diseases	100%	No coverage	No coverage	No coverage	No coverage
Therapeutic camp for young people	No coverage	No coverage	No coverage	€300 for asthma, diabetes, obesity, constitutional eczema, or cancer	100% for asthma, diabetes, obesity, constitutional eczema, or cancer
Thrombosis service	100%	No coverage	No coverage	No coverage	No coverage
Walking aids	No coverage	No coverage	No coverage	€100 for 5 kinds of walking aids	€100 for 5 kinds of walking aids
Zorghotel	No coverage	No coverage	No coverage	No coverage	100%, in a <i>zorghotel</i> recognised by us

Coverage	Tandfit A	Tandfit B	Tandfit C	Tandfit Preventief
Tandfit plans				
Dental health care from the age of 18	€200 of which up to €75 for preventive dental health care (M codes)	€500 of which up to €150 for preventive dental health care (M codes)	€1,250, of which up to €250 for preventive dental health care (M codes)	<ul style="list-style-type: none"> • check-ups & prevention covered in full • other dental care: €2,000 of which up to €300 for fillings and gum treatments combined • electric toothbrush + brush heads
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 Preventief</i> coverage
Dental health care after an accident	€2,500	€5,000	€5,000	€10,000
Electric toothbrush	No coverage	No coverage	No coverage	1 toothbrush every 3 years 1 brush head per quarter
Dental prosthesis ('prosthesis') from the age of 18	€200 for the personal contribution, implants, partial dentures and other dental health care, under the coverage for Dental health care from the age of 18	€500 for the personal contribution, implants, partial dentures and other dental health care, under the coverage for Dental health care from the age of 18	€1,250 for the personal contribution, implants, partial dentures and other dental health care, under the coverage for Dental health care from the age of 18	No coverage
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 after an accident
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

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

*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.

Coverage	OntzorgPlus
Complete peace of mind	
Breast cancer: additional tests	MammaPrint and Oncotype DX
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
Carer relief	2 weeks, in the case of emergency admission after a serious accident or diagnosis of a serious ailment
Domestic assistance	1 week, in the case of emergency admission after a serious accident or diagnosis of a serious ailment
Exercise programmes	100% only for exercise programmes during and after cancer
Dental health care after an accident	€10,000
Other medical transportation	Personal contribution Other medical transportation to a hospital far away up to 1 year after 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
Aid for third-party claims for injury	€12,500 for a lawyer or claims management service (engaged by us)
Modification of home or vehicle	1x for entire term of the health-care plan €100,000 for home modifications €40,000 for vehicle modifications

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.



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