

What is reimbursed in 2024?

Effective from: 1 January 2024

Reimbursement Guide Vitaal

Contracted care

What we reimburse

This overview lists the reimbursements provided under our basic, supplemental and dental insurance policies. These reimbursements are only for care provided by contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

We have three basic insurance policies

All basic insurance policies reimburse the same care. The government stipulates this. The difference between our three basic insurance policies (Basis Budget, Basis Zeker and Basis Exclusief) is the number of hospitals and care providers where we fully reimburse your treatment and how much we reimburse for care provided by non-contracted care providers. Reimbursements under basic insurance are subject to the mandatory excess. A statutory personal contribution may also apply.

Basis Budget (arranged care policy with hospital care at selected hospitals)

- You will receive 100% reimbursement at a limited selection of hospitals and all contracted care providers. For an overview of selected hospitals, please visit zk.nl/ziekenhuizenbasisbudget.
- You will be reimbursed 75% of the average contracted rate at non-selected hospitals and non-contracted care providers.

Emergency medical care, obstetric or midwifery care and dental surgery are fully reimbursed at all hospitals. Treatment at a non-selected hospital is also fully reimbursed if a specialist refers you. For more information about Basis Budget, please visit zk.nl/basis-budget.

Basis Zeker (arranged care policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 75% of the average contracted rate at non-contracted hospitals and care providers.

Basis Exclusief (combined policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 100% of the market or statutory rate at most non-contracted care providers.
- You will be reimbursed 85% of the average contracted rate at non-contracted GGZ and community nursing care providers.

To find out how we set our rates, what rates there are, and what the statutory or market rate means, please visit zk.nl/niet-gecontracteerde-zorg.

We have five supplemental insurance policies and four dental insurance policies

You can take out supplemental insurance for care not covered by your basic insurance. For example, if you want additional reimbursements and more security. This Reimbursement Guide lists all supplemental and dental insurance policies. This enables you to compare them and determine what fits best.



Find out if we have a contract with your hospital or care provider

Visit zk.nl/zorgzoeker for an overview of all contracted hospitals and care providers.

Reimbursement Guide for Contracted Care 2024

This Reimbursement Guide summarises what we reimburse. These reimbursements are only for care provided by contracted care providers. These are hospitals and care providers with which we have contractual agreements regarding care, price and quality. Unless otherwise indicated, the reimbursements apply per person per calendar year.

Alternative	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Alternative treatment, therapies and anthroposophic and homoeopathic medication				€45 per day, up to €250, incl. medication	€45 per day, up to €500, incl. medication	€45 per day, up to €750, incl. medication
Abroad	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Non-urgent medical treatment abroad	Yes, up to the rate charged in the Netherlands					
Non-urgent medical treatment in Europe						200% of the Dutch rate (within EU/EEA countries)
Overnight stay and transport costs in the case of specialist treatments provided abroad		accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.
Emergency medical treatment abroad	Yes, up to the rate charged in the Netherlands	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs
Vaccinations, consultations and preventive medication required for foreign travel			Yes	Yes	Yes	Yes
Transport of the insured person and mortal remains to the Netherlands (repatriation)		Yes	Yes	Yes	Yes	Yes
Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Pelvic physical therapy to treat urinary incontinence for insured persons aged 18 or older (Aanvullend + includes 3 extra physical therapy treatments)	Yes, treatments 1 to 9		6 treatments	12 treatments	21 treatments	30 treatments
Exercise programmes (for former heart failure, diabetes type 2, COPD, rheumatoid arthritis or cancer)					€350 per disorder throughout the insurance period	€350 per disorder throughout the insurance period
Occupational therapy	Yes, 10 hours		5 hours	5 hours	5 hours	5 hours
Physical therapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older (Aanvullend + includes 3 extra physical therapy treatments)	12 treatments per 12 months		6 treatments	12 treatments	21 treatments	30 treatments

Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Physical therapy to treat chronic obstructive pulmonary disease (COPD) for insured persons aged 18 years or older	In the first 12 months, depending on the GOLD Classification, up to: Class A: 5 treatments Class B1: 27 treatments Class B2, C and D: 70 treatments If treatment is still required after the first 12 months, you are entitled to the following (depending on the GOLD classification): Class B1: 3 treatments per 12 months Class B2, C and D: 52 treatments per 12 months					
Physical therapy to treat leg pain caused by stage II intermittent claudication (restricted blood supply to the legs) for insured persons aged 18 or older <i>(Aanvullend + includes 3 extra physical therapy treatments)</i>	37 treatments per 12 months		6 treatments	12 treatments	21 treatments	30 treatments
Physical therapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree)	all treatments					
Physical therapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS), (Annexe 1 to Article 2.6 of the Health Insurance Decree) <i>(Aanvullend + includes 3 extra physical therapy treatments)</i>	treatments 1 to 9 per diagnosis (if medically necessary, 9 additional treatments)		6 treatments	12 treatments (with a maximum of 9 manual therapy treatments per indication)	21 treatments (with a maximum of 9 manual therapy treatments per indication)	30 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree)	21st treatment onwards (you pay for treatments 1 to 20)		6 treatments (you pay for treatments 7 to 20)	12 treatments, with a maximum of 9 manual therapy treatments per indication (you pay for treatments 13 to 20)	20 treatments (with a maximum of 9 manual therapy treatments per indication)	20 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree) <i>(Aanvullend + includes 3 extra physical therapy treatments)</i>			6 treatments (with a maximum of 6 manual therapy treatments per indication)	12 treatments (with a maximum of 9 manual therapy treatments per indication)	21 treatments (with a maximum of 9 manual therapy treatments per indication)	30 treatments (with a maximum of 9 manual therapy treatments per indication)

Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Physical therapy aftercare (after oncology, for cardiovascular disease, or following a stroke)		Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist and with a maximum duration of 2 years
Skin	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Acne treatment			€200	€300	€400	€450
Camouflage lessons				€300 throughout the insurance period	€400 throughout the insurance period	€500 throughout the insurance period
Electrical epilation, IPL or laser epilation				€150	€250	€300
Medical devices	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Simple walking aids						
Hand or finger splint						
ADL medical devices				€100	€100	€100
Medical devices reimbursed by basic insurance	Yes, see the Medical Devices Regulations on our website					
Personal alert system with medical indication	Yes, for a personal alert system (see the Medical Devices Regulations on our website)					
Wig or toupim of own hair	€465 per wig or toupim of own hair (see the Medical Devices Regulations on our website)			€100	€200	€300
Support pessary						
Medicines and dietary preparations	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Contraceptives up to the age of 21	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price)					
Contraceptives, 21 or older	Yes, only in the case of endometriosis or menorrhagia, with the exception of the statutory personal contribution of €250 (upper-limit price)		Yes, with the exception of the statutory personal contribution	Yes, with the exception of the statutory personal contribution	Yes, with the exception of the statutory personal contribution	Yes, with the exception of the statutory personal contribution
Medicines reimbursed under your basic insurance	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price), see the Pharmaceutical Care Regulations on our website			statutory personal contribution up to €150 (excl. ADHD medication)	statutory personal contribution €250 (excl. ADHD medication)	statutory personal contribution €250 (excl. ADHD medication)

Oral health care and dentistry	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
If you have taken out supplemental dental insurance, check further in this Reimbursement Guide to see what reimbursement is provided by your supplemental dental insurance.						
Front tooth replacement (deferred) from 18 to 23 years	Yes					
Implants for a full set of removable dentures (false teeth) in a severely shrunken, toothless jaw.	Yes, in the case of a serious developmental or growth disorder or an acquired deformity of the teeth, jaw or mouth					
Dental surgery 18 or older	Yes					
Full set of removable dentures (false teeth)	75% (the statutory personal contribution is 25%)					
Full set of removable implant-retained dentures (false teeth)	92% for the upper jaw (the statutory personal contribution is 8%) 90% for the lower jaw (the statutory personal contribution is 10%)					
Dentures - the combination of an implant-retained denture for one jaw and a non-implant-retained denture for the other jaw (code J080).	83% (the statutory personal contribution is 17%)					
Reparation or refitting of a full set of removable dentures (false teeth)	90% (the statutory personal contribution is 10%)					
Orthodontic care (braces) incl. a second opinion up to the age of 18					€2,000 throughout the insurance period	€2,500 throughout the insurance period
Note: This reimbursement may be subject to a waiting period of 1 year.						
Orthodontic care up to the age of 18 (1-year waiting period for new policyholders)						€1,500 throughout the insurance period
Dental care required as a result of an accident		€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident
Dental or orthodontic care in exceptional cases	Yes					
Dental care for people with a disability	Yes					
Dental care up to the age of 18	Yes					
Eyes and ears	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Audiology centre	Yes					
Spectacles and/or contact lenses				€100 per 2 calendar years	€200 per 2 calendar years	€300 per 2 calendar years
Upper eyelid correction (with medical indication)	Yes					
Ear position correction (without medical indication) up to the age of 18					Yes	Yes
Hearing aid	Yes, with the exception of the statutory personal contribution of 25% (see the Medical Devices Regulations on our website)			€100 of the statutory personal contribution per device	€200 of the statutory personal contribution per device	€300 of the statutory personal contribution per device

Eyes and ears	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Refractive surgery/lens implantation (additional costs)					€500 throughout the insurance period	€750 throughout the insurance period
Optometrist					1 eye examination per 2 calendar years	1 eye examination per 2 calendar years
Sensory impairment care	Yes					
Mental healthcare	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Mental healthcare 18 and older	Yes					
Reading Remediation & Speech Therapy	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Speech therapy	Yes					
Stutter therapy provided by a speech therapist	Yes					
Transport	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Ambulance	Yes					
Transport (seated patient transport) and/or accommodation costs for certain target groups (see conditions).	accommodation costs: €89 per night personal vehicle €0.38 per km, public transport (lowest class) or taxi 100%, with the exception of a statutory personal contribution of €118 for costs incurred.					
Foot care	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Chiropodiatric care (for diabetic, medical or rheumatoid foot conditions)	Yes, limited and only in the case of diabetes (see also 'Foot care for insured individuals with diabetes')			€150	€200	€250
Podiatry/podology/podopostural therapy and/or arch supports				€150 incl. 1 pair of arch supports	€200 incl. 1 pair of arch supports	€250 incl. 1 pair of arch supports
Preventive foot care for insured persons at increased risk of foot ulcers	Yes, limited					
Hospital and nursing	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Male circumcision (with medical indication)	Yes					
Primary care stay (with medical indication)	Yes					
Genetic research and advice	Yes					
Guest house (accommodation expenses) during outpatient treatment cycle				€35 per day, up to €400	€35 per day, up to €500	€35 per day, up to €600

Hospital and nursing	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Guesthouse for your visitors (overnight accommodation and transport costs for visitors during a stay in hospital, a GGZ institution or hospice)			€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €300 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €400 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €600 for accommodation and/or transport costs for all visitors combined.
Hospice				€35 per day	€35 per day	€35 per day
Mechanical ventilation (including per diem for energy costs at home)	Yes					
Specialist medical care	Yes					
Accommodation costs after CAR T-cell therapy	€89 per night					
Plastic surgery (with medical indication)	Yes, limited					
Rehabilitation	Yes					
Second opinion (for care covered by your basic insurance)	Yes					
A second opinion arranged by Royal Doctors		Yes	Yes	Yes	Yes	Yes
Sterilisation					Yes	Yes
Home dialysis	Yes					
Transplantation of organs and tissue	Yes					
Nursing and care in your own surroundings (extramural)	Yes					
Independent treatment centre (lowest class)	Yes					
Hospital treatment, examinations, tests, surgery and stay (lowest class)	Yes					
Hospital care for the organ or tissue donor	3 months or 6 months following a liver transplant					
Pregnancy/baby/child	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Delivery with medical indication	Yes, at a clinic or outpatient facility					
Outpatient delivery at a hospital or birth centre (use of a delivery room) without medical indication	Yes, with the exception of the statutory personal contribution of €40 In addition to the statutory personal contribution, you also pay the amount the hospital charges in excess of €286.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Home birth without medical indication	Yes					

Pregnancy/baby/child	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
In vitro fertilisation (IVF) or intracytoplasmic sperm injection (ICSI) up to the age of 43	Yes, the first 3 attempts for IVF and ICSI treatments combined per potential pregnancy					
Maternity package				Yes	Yes	Yes
Maternity care in a birth or maternity centre	4 bed-days, with the exception of the statutory personal contribution of €5.10 per hour			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care at home (incl. maternity care related to adoption)	Yes, with the exception of the statutory personal contribution of €5.10 per hour			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care at a hospital with medical indication	Yes					
Maternity care at a hospital without medical indication	Yes, with the exception of the statutory personal contribution of €40 per day in hospital. In addition to the statutory personal contribution, you also pay any hospital charges in excess of €286 a day.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care (assistance during childbirth)	Yes					
Postponed maternity care (with medical indication)			12 hours per pregnancy	12 hours per pregnancy	12 hours per pregnancy	12 hours per pregnancy
Lactation care						€200
Paediatric oncological examination	Yes, if provided by the Dutch Paediatric Oncology Group (SKION)					
Prenatal screening	Yes					
Sperm cryopreservation	Yes					
Obstetric or midwifery care	Yes					
Freezing of human oocytes and embryos (cryopreservation)	Yes					
Fertility-enhancing treatments	Yes					
Slimmer Zwanger pregnancy self-help programme				1 subscription throughout the insurance period	1 subscription throughout the insurance period	1 subscription throughout the insurance period
Antenatal classes				€50 per pregnancy	€75 per pregnancy	€100 per pregnancy
Prevention	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Prevention budget			€300 for all costs combined	€500 for all costs combined	€600 for all costs combined	€700 for all costs combined
Weight loss course			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget

Prevention	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Course on dealing with a medical condition <ul style="list-style-type: none"> • heart problems • lymphoedema • rheumatoid arthritis, osteoarthritis or Bechterew's disease • type 2 diabetes • Courses organised by patient associations 			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
First aid and resuscitation courses <ul style="list-style-type: none"> • First aid • Baby and Child First Aid course • Basic resuscitation course 			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Health check or lifestyle check			1x, see maximum reimbursement under Prevention budget	1x, see maximum reimbursement under Prevention budget	1x, see maximum reimbursement under Prevention budget	1x, see maximum reimbursement under Prevention budget
Flu vaccination			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Online informal care courses			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Online self-help modules to treat mental health issues			Yes, if provided by Stichting mirro (see maximum reimbursement under Prevention budget)	Yes, if provided by Stichting mirro (see maximum reimbursement under Prevention budget)	Yes, if provided by Stichting mirro (see maximum reimbursement under Prevention budget)	Yes, if provided by Stichting mirro (see maximum reimbursement under Prevention budget)
Mindfulness training			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Sleep improvement course (organised by Somnio or a home care agency)			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Medical examination by a sports doctor: <ul style="list-style-type: none"> • Sport-related medical examination • Sport examination • Physical exertion testing 			Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)
Sport-related medical advice and guidance			Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)	Yes, if conducted by a sports doctor at an SCAS-accredited sports medicine institution (see maximum reimbursement under Prevention budget)
Fall prevention exercise intervention for the elderly	Yes, 1 treatment per 12 months					
Nutrition education by a weight management consultant or dietitian (without medical indication)			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget
Care for women			Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget	Yes, see maximum reimbursement under the Prevention budget

Other	Basic insurance	Basis Vitaal	Vitaal 1	Vitaal 2	Vitaal 3	Vitaal Premium
Dietetic therapy by a dietitian (with medical indication)	Yes, 3 hours		Yes, 1 hours	Yes, 2 hours	Yes, 3 hours	Yes, 4 hours
Combined lifestyle intervention over 18 years of age	Yes					
Medical care for specific patient groups	Yes					
General practitioner care	Yes					
Integrated approach to obesity up to 18 years old (including Combined Lifestyle Intervention)	Yes					
Integrated care for diabetes mellitus type 2 (18 years or older), COPD, asthma and/or vascular risk management (VRM)	Yes					
Laboratory tests and X-rays	Yes					
Informal care agent				€250	€500	€750
Substitute informal care				1 x 40 hours for 3 consecutive months if provided by a contracted institution	1 x 80 hours for 3 consecutive months if provided by a contracted institution	1 x 120 hours for 3 consecutive months if provided by a contracted institution
Stop smoking programme	Yes, 1x					
Thrombosis Unit	Yes					



Reimbursements under Tand 1, 2, 3 and 4

Treatment description	Tand 1	Tand 2	Tand 3	Tand 4
consultations (C codes)	100%	100%	100%	100%
oral hygiene (M codes)	100%	100%	100%	100%
fillings (V codes)	100%	100%	100%	100%
extractions (H codes)	100%	100%	100%	100%
all other dental treatments	80%	80%	80%	80%
Reimbursement for all treatments combined	€250	€500	€1,000	€1,500



Reimbursements under Ziekenhuis Ontzorgpakket

Treatment description	Hospital Care Package
Nursing in a hospital	Added-comfort facilities in a hospital in Belgium or Germany. Maximum of €70 per day, up to €4900 per person per year for the daily reimbursement and fee surcharge combined
Taxi transportation upon admission and discharge from hospital	Up to 4 trips per admission
Domestic help in case of admission	Up to 10 hours per admission
Child care when a parent is admitted	€20 per child up to 12 years old, per working day, from the 4th day of admission, maximum of 60 working days

No rights can be derived from this Reimbursement Guide.

This Reimbursement Guide summarises the reimbursements. Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at zk.nl/voorwaarden or obtained from us by calling +31 71 751 00 51.

Accessibility pledge.

We believe it is important that our information is accessible to everyone. Let us know if you have any trouble reading our information. Send an email explaining your problem and where it can be found to toegankelijkheid@zilverenkruis.nl. We will do our best to rectify it.



We are happy to help



Visit zk.nl/contact

for an overview of all contact options



If you prefer to speak to someone in person

Call us on +31 71 751 00 51.

- From 08:00 to 20:00 on working days
- From 09:00 to 13:00 on Saturdays
(**Extra:** from 09:00 to 17:30 on Saturday, 11 November, and Saturday, 30 December.
From 09:00 to 17:00 on Sunday, 31 December)



You can also write to us

Zilveren Kruis Achmea, PO box 444, 2300 AK Leiden

You can view and download documents regarding your health insurance at zk.nl/informatiedocument.

If you have any questions, please call +31 71 751 00 51.

Visit zk.nl for a list of contracted care providers, reimbursement rates for non-contracted care providers, Medical Devices Regulations (Reglement Hulpmiddelen), Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg), Personal Care Allowance Regulations (Reglement Zvw-pgb), professional associations of alternative healthcare professionals that meet our criteria, policy conditions, brochures, forms and other information about our insurance policies. You can also obtain the information from us.

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