



List of Reimbursements for 2011

OZF Zorgpolis and Supplementary Insurance

Where it's all about you



List of Reimbursements 'OZF Zorgpolis' and supplementary insurances 2011

This list of reimbursements summarizes the expense we reimburse when you need a treatment. On our website you can easily find a reimbursement under "find your reimbursements". The policy conditions, which gives a full description of the coverage by your insurance, you can download.

Valid: as from January 1, 2011

How to read this List of Reimbursements

If you have an insurance with us for care expense, then you have the 'OZF Zorgpolis' as a basic insurance. If you have an AV Compact, AV Royaal, Tand Compact, Tand Royaal or AV Top, then you can find this on your policy schedule. Inspect your policy schedule before you search for an reimbursement.

How do you find in this list the reimbursement for a treatment?

1. In the left column you look for the treatment. The treatments are listed alphabetically [in the Dutch version].
2. In the second column you find the reimbursement from the 'OZF Zorgpolis' (your basic insurance).
3. The final columns contain the reimbursements to which you are entitled under the supplementary insurance, AV Compact, AV Royaal or AV Top.

Note: Reimbursement under the supplementary insurance comes on top of reimbursement under the basic insurance.

In the list, the following abbreviations are employed to save space:

ARRH: Achmea Medical Appliances Regulations (*Achmea Reglement Hulpmiddelen*) - **GVS:** Medicines Reimbursement System (*Geneesmiddelenvergoedingssysteem*) - **cy:** calendar year - **mnth:** month(s) - **km:** kilometer - **max:** maximum - **pp:** per person - **ZBC [ITC]:** Independent Treatment Center.

Contracted care providers

The list also contains the notion of contracted care (*gecontracteerde zorg*). We have concluded contracts with a large number of care providers so that you often receive more generous reimbursements. The *Zorgzoeker* on our website shows you which care providers have been contracted. Our website also contains lists with amounts reimbursed by non-contracted care providers. You can download these data from our website or request them from us.

Other supplementary insurances

Because Tand Compact and Tand Royaal are separate insurances, these reimbursements are stated further on in this list.

Exemption from statutory own risk through Care Mediation

If you have a treatment arranged through Care Mediation, then in a number of cases you get exemption from your statutory own risk. You can find an overview of these specialist medical treatments on our website, or request a copy from us. Our 'Care Mediation' ensures you good care, less expense and a shorter waiting time.

Approval from us

A number of treatments carry the mention 'after our approval' as a condition for reimbursement. You can apply for an approval (authorization) by letter or e-mail.

List of Reimbursements for 2011

Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Acne treatment	-	-	See skin treatment
Adoption maternity care (for children under 12 months) or medical screening on adoption	-	A maximum of 3 days, maximum 3 hrs per day A maximum of € 300,- per adoption child	A maximum of 3 days, maximum 3 hrs per day A maximum of € 300,- per adoption child
Alternative medicines (registered homeopathic and anthroposophic medicines)	-	Supplied by a contracted pharmacist: A maximum of € 100,- pp per cy (on doctor's prescription)	Supplied by a contracted pharmacist: 100% (on doctor's prescription)
Alternative forms of treatment and therapy (provided by a practitioner who is a member of a professional association recognized by us (see website))	-	A maximum of € 40,- per day, up to a maximum of € 200,- pp per cy (except for treatments, examinations, courses of a social nature or aimed at wellness and/or prevention, cures and travels, ASR therapy, cell therapy, chelation therapy and slimdown cures)	A maximum of € 40,- per day, up to a maximum of € 200,- pp per cy (except for treatments, examinations, courses of a social nature or aimed at wellness and/or prevention, cures and travels, ASR therapy, cell therapy, chelation therapy and slimdown cures)
Contraceptives	See pharmaceutical care	-	-
Davos Asthma Center	100%, after our approval	-	-
Audiology Center	100%	-	-

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Childbirth <ul style="list-style-type: none"> • at home • clinical • clinical without hospitalization (on medical indication) • clinical without hospitalization (without medical indication) • delivery in a maternity center on own request (without medical indication) • natal care 	100% 100% 100% Reimbursement of costs of using delivery room € 192,- Balance is a statutory own contribution Reimbursement of costs of using delivery room € 192,- Balance is a statutory own contribution Contracted: 100% Non-contracted: lower reimbursement (see website)	- - - Delivery room: 50% reimbursement of statutory own contribution Delivery room: 50% reimbursement of statutory own contribution -	- - - Delivery room: 100% reimbursement of statutory own contribution Delivery room: 100% reimbursement of statutory own contribution -
Monitoring equipment for preventing cot death <ul style="list-style-type: none"> • Monitoring equipment (rent) • Nanny Care sensor mat (purchase) 	-	100% for a maximum of 12 mnth, after our approval 100%	100% for a maximum of 12 mnth, after our approval 100%
Therapy in extra heated water (for rheumatics)	-	-	A maximum of € 200,- pp per cy
Glasses, contact lenses and laser surgery <ul style="list-style-type: none"> • glasses and/or contact lenses • laser eye surgery 	-	A maximum of € 100,- pp per cy	A maximum of € 200,- pp per cy A maximum of € 500,- per eye for the entire duration of the insurance
Foreign countries <ul style="list-style-type: none"> • urgent care • non-urgent care • lodging and transport costs of family members if insured person taken into hospital, for care mediation • transport costs on hospitalization in Belgium and Germany, in case of care mediation • repatriation of insured person/ transport of remains to the Netherlands • vaccinations and consultations (DTP, yellow fever, typhoid, cholera, rabies, Fröh Sommer Meningo-Encephalitis, hepatitis A/B)* • medicines against malaria* 	A maximum of 100% of Dutch tariffs Contracted: 100% Non-contracted: according to the reimbursement in the Netherlands with due regard for the conditions and exclusions, a maximum of 100% of Dutch tariffs - -	100% to a maximum of € 35.000,- pp per cy for a stay of no longer than 6 mnth - A maximum of € 35,- per day from the 15th day of stay for all family members together. Transport by own car € 0,27 per km; maximum reimbursement for 700 km per hospitalization Contracted taxi transport 100%; own car € 0,27 per km; public transport (lowest class) 100% 100%, after approval from Achmea Alarmcentrale [Emergency Center] Meditel and Travel Clinics (from Achmea Vitale): 100% Non-contracted 75% If supplied by internet pharmacist eFarma: 100% Other care providers: 75%	100% to a maximum of € 35.000,- pp per cy for a stay of no longer than 6 mnth - A maximum of € 35,- per day from the 15th day of stay for all family members together. Transport by own car € 0,27 per km; maximum reimbursement for 700 km per hospitalization Contracted taxi transport 100%; own car € 0,27 per km; public transport (lowest class) 100% 100%, after approval from Achmea Alarmcentrale [Emergency Center] Meditel and Travel Clinics (from Achmea Vitale): 100% Non-contracted 75% If supplied by internet pharmacist eFarma: 100% Other care providers: 75%
* needed for travel to foreign countries			

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Camouflage therapy	-	-	See skin treatment
Chiropractor	-	-	A maximum of 24 treatments per cy; A maximum of € 35,- per treatment
Dietary advice/Nutritional education	Dietary advice: a maximum of 4 hrs pp per cy. Contracted: 100% Non-contracted: lower reimbursement (see website)	-	Contracted: a maximum of € 115,- pp per cy (dietary advice or nutritional education)
Dyslexia care	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Primary psychological care	A maximum of 8 sessions (maximally 1 hr) pp per cy, statutory own contribution € 10,- per session Contracted: 100% Non-contracted: lower reimbursement (see website)	A maximum of 4 sessions (maximally 1 hr) pp per cy, own contribution € 10,- per session Contracted: 100% Non-contracted: lower reimbursement (see website)	A maximum of 8 sessions (maximally 1 hr) pp per cy, statutory own contribution € 10,- per session Contracted: 100% Non-contracted: lower reimbursement (see website)
Depilation treatment (of the face for women)	-	-	See skin treatment
Genetic testing and counseling	100%	-	-
Occupational therapy	A maximum of 10 hrs pp per cy Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Pharmaceutical care	See the policy conditions or our website for comprehensive explanation of our basic principles on pharmacy	-	-
<ul style="list-style-type: none"> as per the Achmea Regulations for Pharmaceutical Care, which include further conditions and exclusions 			
<ul style="list-style-type: none"> ocontraceptives <ul style="list-style-type: none"> up to 21 years 21 years and older 	100% up to GVS limit -	- Contracted: 100% up to GVS limit	- Contracted: 100% up to GVS limit
<ul style="list-style-type: none"> melatonin tablet (on prescription of (child)psychiatrist, pediatrician or (child)neurologist) 	-	-	If supplied by internet pharmacist eFarma: 100% Other contracted pharmacists: a maximum of € 100,- pp per cy
Physiotherapy and remedial therapy (except for individual or group treatment aimed at improving fitness)			
<ul style="list-style-type: none"> contracted care in the case of certain chronic disorders 	Up to 18 years, 100% 18 years and older: from the 13th treatment onwards	Up to 18 years, no reimbursement 18 years and older, a maximum of 12 treatments pp per cy for chronic and non-chronic treatment together	Up to 18 years no reimbursement 18 years and older the first 12 treatments
<ul style="list-style-type: none"> non-contracted care in the case of certain chronic disorders 	Up to 18 years, 100 % 18 years and older from the 13th treatment A maximum of € 20,- per treatment, after our approval Other performances: reimbursement as per the List of Reimbursements for Basic Paramedical Care	Up to 18 years, no reimbursement 18 years and older, a maximum of 12 treatments pp per cy for chronic and non-chronic treatment together, a maximum of € 20,- per treatment, after our approval Other performances: reimbursement as per the List of Reimbursements for Basic Paramedical Care	Up to 18 years no reimbursement 18 years and older, first 12 treatments a maximum of € 20,- per treatment, after our approval Other performances: reimbursement as per the List of Reimbursements for Basic Paramedical Care
<ul style="list-style-type: none"> contracted care in the case of non-chronic disorders 	Up to 18 years, a maximum of 9 treatments pp per case, possibly extended by 9 remedial therapy or physiotherapy treatments	A maximum of 9 physiotherapy and/or remedial therapy treatments pp per cy for chronic and non-chronic disorders together	A maximum of 27 physiotherapy and/or remedial therapy treatments pp per cy for chronic and non-chronic disorders together
<ul style="list-style-type: none"> non-contracted care in the case of non-chronic disorders 	Up to 18 years, a maximum of 9 treatments pp per cy per disorder, possibly extended by 9 extra treatments, after our approval A maximum of € 20,- per treatment. Other performances: reimbursement as per the List of Reimbursements for Basic Paramedical Care. 18 and older, no reimbursement	Irrespective of age a maximum of 12 treatments pp per cy, for chronic and non-chronic treatment together, after our approval. A maximum of € 20,- per treatment Other performances: reimbursement as per the List of Reimbursements for Basic Paramedical Care	Irrespective of age a maximum of 12 treatments pp per cy, for chronic and non-chronic treatment together, after our approval. A maximum of € 20,- per treatment Other performances: reimbursement as per the List of Reimbursements for Basic Paramedical Care

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Physiotherapy and remedial therapy (except for individual or group treatment aimed at improving fitness) <ul style="list-style-type: none"> • Pelvic physiotherapy (in connection with urine incontinency) • kinesiotherapy (certain indications) 	18 years and older, a maximum of 9 treatments per cy Non-contracted: lower reimbursement (see website)	-	-
Lodging provision <ul style="list-style-type: none"> • accommodation expenses for multi-day outpatient treatment in a hospital • accommodation and/or traveling expenses for you or your family members on hospitalization in the Netherlands (except for psychiatric hospitals) as from the 15th day of stay and a distance between home and hospital of at least 50 km 	-	A maximum of € 35,- pp per day A maximum of € 35,- per day, up to a maximum of € 500,- per cy for all family members together. Own car € 0,27 per km; Public transport (lowest class) 100%	A maximum of € 35,- pp per day A maximum of € 35,- per day for all family members together. Own car € 0,27 per km; Public transport (lowest class) 100%
Birth TENS (loan)	-	-	Contracted: 100%
Medical mental health care, non-clinical	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Flu vaccination	-	-	100% (not coming under the national vaccination program)
Recovery and Balance (aftercare training for ex-cancer patients)	-	A maximum of € 800,- pp per cy	A maximum of € 1.000,- pp per cy
Convalescent home (except for psychosomatic care)	-	-	Contracted: a maximum of € 65,- per day for up to 60 days pp per cy, after our approval
Head covering (in case of oncological treatment, if a wig is not chosen)	-	-	A maximum of € 75,- if purchased at a specialist store recognized by us
Hearing aid	As per the ARH (see Medical appliances)	-	Supplement to ARH for a hearing aid to a maximum of € 230,- per device, after our approval
Hospice (in the Netherlands)	-	-	A maximum of € 35,- per day; a maximum of € 1.050,- pp
Skin treatment <ul style="list-style-type: none"> • acne treatment • camouflage therapy • depilation treatment (of the face for women) 	-	-	A maximum of € 350,-* A maximum of € 350,-* A maximum of € 545,-* <i>* for the entire duration of the insurance</i>
General Practitioner care	100%	-	-
Medical appliances For more information on ARH see our website	Contracted, as per the ARH (certain appliances are subject to our prior approval, a maximum reimbursement or a statutory own contribution) Non-contracted: as per the ARH lower reimbursement (see website)	-	-
Freezing of sperm (under conditions)	Gathering, freezing and storing of sperm as a part of medical specialist treatments which can have infertility as a consequence	-	-



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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
IVF (In Vitro Fertilization)	First three attempts for each pregnancy to be realized. Reimbursement of medicines for first three attempts as per the GVS. In foreign countries, after our approval	-	-
Dental surgeon	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Chain care	For diabetes mellitus type 2 and COPD, subject to an agreement we made with a care group	-	-
Maternity package (for the female policy holder)	-	100%	100%
Maternity care			
• at home	A maximum of 10 days. Statutory own contribution of € 3,90 per hr Non-contracted maternity centers: extra own contribution of € 5,- per hr	-	-
• in hospital on medical grounds	100%	-	-
• in hospital without medical grounds	A maximum of 10 days. Statutory own contribution of € 15,50 per hospital day plus the amount to which hospital tariff exceeds € 111,50	-	-
• postponed on medical grounds	-	-	Contracted: a maximum of € 300,-
• extended; medically necessary (as from the 10th day)	-	-	Contracted: a maximum of € 200,- per day, maximally 5 days
Lactational care (help and advice with breastfeeding)	-	-	A maximum of € 115,- pp per cy
Speech Therapy (except for dyslexia and language development disorders)	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Walking aids (property or loan)	According to ARH (see medical appliances)	Elbow crutches, walking frames and walking aids with three or four legs: 100% if from a contracted supplier	Elbow crutches, walking frames and walking aids with three or four legs: 100% if from a contracted supplier
Manual lymph drainage	See physiotherapy for chronic disorders	See physiotherapy for chronic disorders	See physiotherapy for chronic disorders
Mechanical respiration	100%	-	-
Melatonin	-	-	See pharmaceutical care
Motorized exercise machine (CPM)	100%	-	-
Kidney dialysis (by Skion)	100%	-	-
Cancer diagnosis in children	100%	-	-
Organ transplants (contracted institutions)	Contracted: 100% Non-contracted: 100%, after our approval Non-contracted ZBC [ITC]: lower reimbursement (see website)	-	-
• nursing the donor	A maximum of 3 mnth livertransplant a maximum of 6 mnth	-	-
Osteopathy	-	-	A maximum of 12 treatments per cy; A maximum of € 40,- per day
Menopause consultant	-	-	See alternative forms of treatment
Pedicure care (in case of diabetes or rheumatism)			75%. A maximum of € 115,- pp per cy

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Psoriasis <ul style="list-style-type: none"> costs of hiring UV-B equipment for treatment at home treatment in day care center 	100%, after our approval -	- Contracted a maximum of € 750,- pp per cy	- Contracted a maximum of € 1.250,- pp per cy
Admission to psychiatric hospital	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Psychological care <ul style="list-style-type: none"> long-term 	-	-	Contracted: 100%
Psychotherapy	See medical mental health care, non-clinical	-	-
Rehabilitation	100%, after our approval	-	-
Shock wave therapy	-	-	A maximum of € 250,- pp per cy, after our approval
Second opinion	100% for care under the OZF Zorgpolis	-	-
Sports doctor (in a Sports medical Institute)	-	2 x pp per cy costs of an injury and/or repeat visit	2 x pp per cy costs of an injury and/or repeat visit
Sports medical examination (in a Sports Medical Institute, except for (compulsory) physicals)	-	1 x pp per 2 cy: Basis € 85,-; Basis Plus € 100,-; 'Groot' € 135,-	1 x pp per 2 cy: Basis € 85,-; Basis Plus € 100,-; 'Groot' € 135,-
Sterilization (except for reversal surgery)	-	-	100% if performed by an authorized family doctor (male policy holder) 100% if by a contracted medical specialist in a hospital or ZBC
Arch supports	-	-	75%; maximally € 150,- per cy, 1 pair of arch supports pp per cy
Stutter therapy <ul style="list-style-type: none"> in the various stutter centers according to the Del Ferro-BOMA-Hausdörfer method 	100% -	- A maximum of € 225,- for the entire duration of the insurance	- A maximum of € 500,- for the entire duration of the insurance
Telemonitoring in the case of chronic heart failure (hire and guidance)	100%, if equipment is supplied by Philips	-	-
Therapeutic holiday camps <ul style="list-style-type: none"> for children <ul style="list-style-type: none"> Stichting Gezond Gewicht [Healthy Weight Foundation] (Dikke Vrienden Kamp) Stichting de Luchtballon Diabetes Jeugdvereniging Nederland Stichting Kinderoncologische Vakantiekampen Stichting de Ster Nederlandse Hartstichting for disabled people 	- -	- -	A maximum of € 150,- pp per cy A maximum of € 150,- pp per cy
Trans-therapy (for incontinence treatment) <ul style="list-style-type: none"> rent of neuromodulator (BioStim) rent of biofeedback equipment (FemiScan) 	- -	100% 100%	100% 100%



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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Thrombosis service	100%	-	-
Vaccinations	-	See foreign countries	See foreign countries
VAC pump	100%	-	-
Nursing (extramural)	100%, after our approval (except for artificial respiration at home and palliative care)	-	-
Transport of sick persons <ul style="list-style-type: none"> • by public transport, own car, rental car or taxi <p>(Ring the transport line for authorization 0900-2302340)</p>	On certain medical grounds up to a maximum of 200 km one way: own transport € 0,27 per km; public transport 100% (lowest class); contracted taxi 100%; non-contracted taxi € 0,70 per km. Statutory own contribution € 92,- pp per cy	-	Other medical grounds for hospitalization or discharge from hospital or AWBZ institution and for visits to an orthopedic appliance manufacturer: own transport € 0,27 per km; public transport 100% (lowest class); contracted taxi 100%; non-contracted taxi € 0,70 per km. Own contribution € 92,- pp per cy. (not due if the maximum of the statutory own contribution based on the OZF Zorgpolis has already been reached) Maximum reimbursement € 1.000,- pp per cy
<ul style="list-style-type: none"> • by ambulance 	100%	-	-
Nutritional education	-	-	See Dietary advice
Fertility-enhancing treatments, other than IVF (under certain conditions)	100% Abroad, after our approval Reimbursement of medicines as per GVS	-	-
Independent treatment centers	Contracted: 100% Non-contracted: lower reimbursement (see website) In case of plastic and dental surgery, after our approval	-	-
Visit to OZF-insured family member in hospital	-	-	A maximum of 3 visits per week; reimbursement € 0,27 per km in excess of 80 km distance
Hospital nursing and specialist medical care (except for a specific number of treatments)	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-

List of Reimbursements for 2011 Dentistry

Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance Tand Compact	Supplementary insurance Tand Royaal - AV Top (collective)
Dental care up to 18 years	100% by dentist, dental surgeon, oral hygienist or contracted dental prosthetician. Non-contracted dental prosthetician: lower reimbursement, see website (except for cast fillings, crowns, bridges, implants and orthodontics)	-	-
Dental care 18 years and older	Surgical dental care of a specialist nature and accompanying X-ray examination, by a dental surgeon, after our approval	100% reimbursement for consultations, oral hygiene, fillings and the extraction of teeth Other treatments 75%	100% reimbursement for consultations, oral hygiene, fillings and the extraction of teeth Other treatments 80%
Disabled	100%, if no appeal can be made to the AWBZ, after our approval	-	-
In special cases	100%, after our approval; in some cases there is a statutory own contribution	-	-
Implants	100%, for certain disorders, after our approval	-	See crowns, bridges, inlays and implants
Dentures	75% reimbursement for fully removable full dentures. Non-contracted dental prosthetician: lower reimbursement (see website). Our approval required for costs > € 600,- or replacement within 5 cy 100% reimbursement for caps on implants (on medical grounds) Non-contracted dental prosthetician: lower reimbursement (see website) Statutory own contribution € 125,- per upper or lower denture, after our approval	-	Supplement to 100% reimbursement for removable full dentures (except for own contribution of € 125,- per upper or lower denture)
Orthodontics	100%, after our approval (in special cases)	-	80% to a maximum of € 2.000,- for the entire duration of the insurance (for insured persons up to 22 years)
Crowns, bridges, inlays and implants	-	-	80% to a maximum of € 725,- pp per cy, by a dentist or dental surgeon
Maximum total reimbursement per insured person per calendar year	-	€ 225,-	no maximum reimbursement (except for crowns, bridges, etc.)

The following are not reimbursed: examination reports (C70 and C75), missed appointments (C90), subscriptions (Z codes), external bleaching of teeth (E97, E98 and E00), gum shields and Mandibular Reposition Device (G71, G72 and G73).

Visit www.ozf.nl for a list of contracted care providers, Achmea Medical Appliances Regulations, Achmea Pharmaceutical Care Regulations, Overview of Reimbursements on Basic Paramedical Care, professional associations of alternative healers who fulfill the quality requirements of OZF Achmea, terms and conditions, leaflets, forms and information about our insurance.

Care Services	Description
Achmea Alarmcentrale [Achmea emergency Center]	Available 24/7 for urgent medical help in foreign countries. Provided by EuroCross Assistance. Telephone number + 31 (0) 71-3641282.
Holiday doctor	Free advice for non-urgent medical questions before and/or during holidays. Telephone number + 31 (0) 71-3641802.
Care Mediation and Care Guarantee	We shall be glad to provide you with the best advice for good and prompt care. When you move house we can also help you find a GP, dentist or physiotherapist.