

ZORGVERZEKERAAR

OZF



| **achmea**

List of Reimbursements OZF Zorgpolis and Supplementary Insurance for 2009

Where it's all about you



This list of reimbursements applies from January 1, 2009 and replaces the previous issue.
These reimbursements only apply if the cover concerned is listed on your policy schedule.

How to read this List of Reimbursements

This list of reimbursements summarizes the reimbursements that you are entitled to. Use this list as follows:

1. Look up the reimbursement in the list of reimbursements.
2. In the first column 'OZF Zorgpolis' you see the reimbursements to which you are always entitled under the basic insurance.
3. The following 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.

Explanation of abbreviations

ARH: Achmea Medical Appliances Regulations (Achmea Reglement Hulpmiddelen) - **GVS:** Medicines Reimbursement System (Geneesmiddelenvergoedingsstelsel) - **cy:** calendar year - **km:** kilometer - **mnth:** month(s) - **pp:** per person - **max.:** maximum - **trmt:** treatment(s) - **AR PGB GGZ:** Achmea Personal Budget Mental Health Care Regulations (Achmea Reglement PersoonsGebonden Budget Geestelijke Gezondheidszorg)

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.

Reimbursements under the dental insurance plan are not under the heading Dentistry in the list. Because Tand Compact en Tand Royaal are a separate insurance, these reimbursements are stated separately in the list.

Important: No rights can be derived from the list of reimbursements. The policy conditions contain a detailed description of the terms and claims. Always consult these conditions first or go to the OZF website before you visit a care provider. For instance a number of reimbursements require prior approval. You can download the policy conditions from our website or request them from us.

List of Reimbursements for 2009

Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal AV Top (collective)
Acne treatment	-	-	A maximum of € 350,- for the whole duration of the insurance
Adoption maternity care for children under 12 months or medical screening on adoption	-	A maximum of 3 days, maximum 3 hours per day A maximum of € 300,- per adoption child	A maximum of 3 days, maximum 3 hours per day A maximum of € 300,- per adoption child
AeroChamber	-	A maximum of € 50,- pp per cy	A maximum of € 50,- pp per cy
Alternative medicines	-	A maximum of € 100,- pp per cy	100%
Alternative forms of treatment and therapy provided by a practitioner who is a member of a professional association recognized by us	-	A maximum of € 35,- per day, up to a maximum of € 175,- 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 and chelation therapy)	A maximum of € 50,- per day, up to a maximum of € 500,- 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 and chelation therapy)
Contraceptives • own contribution GVS	100% (except for own contribution GVS) -	- -	- A maximum of € 250,- pp per cy
Davos Asthma Center	100%, after our approval	-	-
Audiology Center	100%	-	-
Childbirth • at home • clinical • clinical without hospitalization (on medical grounds) • clinical without hospitalization (without medical grounds) • natal care	100% 100% 100% Reimbursement of costs of using delivery room € 186,- Balance is a statutory own contribution Contracted: 100% Non-contracted: lower reimbursement (see website)	- - - Delivery room: 50% reimbursement of statutory own contribution -	- - - Delivery room: 100% reimbursement of statutory own contribution -
Monitoring equipment for preventing cot death • 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%

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal AV Top (collective)
Therapy in extra heated water for rheumatics	-	-	A maximum of € 200,- pp per cy
Glasses and contact lenses			
• single focus glasses or	-	-	A maximum of € 150,- per 24 mnth
• multifocal glasses or	-	-	A maximum of € 200,- per 24 mnth
• contact lenses	-	-	A maximum of € 150,- or € 200,- per 24 mnth
Foreign countries			
• urgent care	100% Dutch tariffs	100% to a maximum of € 35.000,- pp per cy for a stay of no longer than 3 mnth	100% to a maximum of € 35.000,- pp per cy for a stay of no longer than 3 mnth
• non-urgent care	Contracted: 100% Non-contracted: 100% Dutch tariffs (with due regard for the conditions and exclusions)	-	-
• travel and accommodation expenses of family members if insured person taken into hospital, for care mediation	-	A maximum of € 35,- per day from the 15th day for all family members together. Transport by own car € 0.28 per km; maximum reimbursement for 700 km per hospitalization	A maximum of € 35,- per day from the 15th day for all family members together. Transport by own car € 0.28 per km; maximum reimbursement for 700 km per hospitalization
• transport costs on hospitalization, contracted care, for care mediation	-	Contracted taxi transport 100%; own car € 0.28 per km; public transport (lowest class) 100%; Non-contracted taxi transport € 0.70 per km	Contracted taxi transport 100%; own car € 0.28 per km; public transport (lowest class) 100%; Non-contracted taxi transport € 0.70 per km
<i>(Ring the transport line for authorization 0900-2302340)</i>			
• repatriation/transport of remains to the Netherlands	-	100%, after approval from Achmea Alarmcentrale	100%, after approval from Achmea Alarmcentrale
• vaccinations and medicines (malaria, DTP, yellow fever, typhoid, cholera, hepatitis A/B) needed for travel to foreign countries	-	Meditel and Travel Clinics (from Achmea Vitale): 100% Non-contracted 75%	Meditel and Travel Clinics (from Achmea Vitale): 100% Non-contracted 75%
Camouflage therapy	-	-	A maximum of € 350,- for the whole duration of the insurance
Chiropractor	-	-	A maximum of 24 treatments per cy; a maximum of € 35,- per day
Dietary advice/Nutritional education	Contracted: 100% to a maximum of 4 hours pp per cy Non-contracted: reimbursement as per the List of Reimbursements for Basic Paramedical Care	-	Contracted: a maximum of € 115,- pp per cy
Dyslexia care	Contracted: 100% Non-contracted: lower reimbursement (see website), after our approval	-	-
Primary psychological care	Contracted: a maximum of 8 sessions (max. 1 hr) pp per cy, statutory own contribution € 10,- per session Non-contracted: a maximum of 8 sessions (max. 1 hr) pp per cy, lower reimbursement (see website), statutory own contribution € 10,- per session	-	-
Depilation treatment (of the face for women)	-	-	A maximum of € 545,- for the whole duration of the insurance
Genetic testing and counseling	100%	-	-

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal AV Top (collective)
Occupational therapy	Contracted: 100% for a maximum of 10 hours pp per cy. Non-contracted: reimbursement as per the List of Reimbursements for Basic Paramedical Care	-	-
Pharmaceutical care <ul style="list-style-type: none"> • as per the Achmea Regulations for Pharmaceutical Care, which include further conditions and exclusions • own contribution above-limit price GVS 	100% (except for own contribution above-limit price GVS) Non-contracted: 80% (except for own contribution above-limit price GVS)	-	- A maximum of € 250,- 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 • contracted care in the case of non-chronic disorders • non-contracted care for certain chronic and non-chronic disorders • other treatments in the case of non-contracted care for chronic and non-chronic disorders • kinesiotherapy; certain indications (contracted) 	Up to 18, 100%; 18 and older 100% from the 10th treatment Up to 18, a maximum of 9 treatments pp per case, possibly extended by 9 remedial therapy or physiotherapy treatments; 18 and older, no reimbursement Number of treatments the same as for contracted care. A maximum of € 20,- per treatment, after our approval Number of treatments the same as for contracted care. Reimbursement as per the List of Reimbursements for Basic Paramedical Care, after our approval -	Up to 18, no reimbursement; 18 and older, the first 9 treatments pp per cy A maximum of 9 physiotherapy and/or remedial therapy treatments pp per cy for chronic and non-chronic disorders together A maximum of 9 treatments pp per cy. A maximum of € 20,- per treatment, after our approval Number of treatments the same as for contracted care. Reimbursement as per the List of Reimbursements for Basic Paramedical Care, after our approval A maximum of € 175,- pp per cy	Up to 18, no reimbursement; 18 and older, the first 9 treatments pp per cy A maximum of 27 physiotherapy and/or remedial therapy treatments pp per cy for chronic and non-chronic disorders together A maximum of 9 treatments pp per cy. A maximum of € 20,- per treatment, after our approval Number of treatments the same as for contracted care. Reimbursement as per the List of Reimbursements for Basic Paramedical Care, after our approval A maximum of € 350,- pp per cy
Hospital accommodation <ul style="list-style-type: none"> • accommodation expenses for outpatient treatment in a hospital • accommodation and traveling expenses for you or your family members on hospitalization (except for psychiatric hospitals) of the insured person from the 15th day of stay and a distance between home and hospital of at least 50 km 	- -	A maximum of € 35,- pp per night A maximum of € 35,- per night. A maximum of € 500,- per cy for all family members together. Own car € 0.28 per km; Public transport (lowest class) 100%	A maximum of € 35,- pp per night A maximum of € 35,- per night for all family members together. Own car € 0.28 per km; Public transport (lowest class) 100%
Birth TENS loan (contracted supplier)	-	-	100%
Medical mental health care, non-clinical	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Medical mental health care, PGB	As per the AR PGB GGZ	-	-
Flu vaccination	-	-	100%
Recovery and Balance, aftercare training for ex-cancer patients	-	A maximum of € 600,- pp per cy	A maximum of € 700,- pp per cy
Convalescent home (contracted)	-	-	A maximum of € 65,- per day for up to 60 days pp per cy (except for psychosomatic care), after our approval
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

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal AV Top (collective)
General Practitioner care	100%	-	-
Medical appliances	Contracted, as per the ARH (certain appliances are subject to our prior approval, a max. reimbursement or a statutory own contribution) Non-contracted: as per the ARH lower reimbursement (see website)	-	-
IVF (In Vitro Fertilization)	First three attempts for each pregnancy to be realized, after our approval. Reimbursement of medicines for first three attempts as per the GVS	-	-
Maternity package	-	100%	100%
Maternity care			
• at home	A maximum of 10 days. Statutory own contribution of € 3.80 per hour. Maternity care not contracted by us: extra own contribution of € 5,- per hour	-	-
• in hospital on medical grounds	100%	-	-
• in hospital without medical grounds	A maximum of 10 days. Statutory own contribution of € 15,- per hospital day plus the amount with which hospital tariff exceeds € 108,-	-	-
• postponed on medical grounds (contracted maternity center)	-	-	A maximum of € 300,- for maternity care
• extended; medically necessary after 10th day	-	-	A maximum of 5 days. A maximum of € 200,- per day
Lactational care (help with breastfeeding)	-	-	A maximum of € 115,- pp per cy
Speech Therapy (except for dyslexia and language development disorders)	Contracted: 100% Non-contracted: reimbursement as per the List of Reimbursements for Basic Paramedical Care	-	-
Manual lymph drainage	See physiotherapy chronic	See physiotherapy chronic	See physiotherapy chronic
Mechanical respiration	100%	-	-
Melatonin (for certain disorders)	-	-	A maximum of € 100,- pp per cy, after our approval
Motorized exercise machine (CPM)	100%	-	-
Kidney dialysis	100%	-	-
Cancer diagnosis in children (by Skion)	100%	-	-
Eye surgery (laser treatment)	-	-	A maximum of € 500,- per eye for the whole duration of the insurance
Organ transplants (contracted institutions)	Contracted: 100% Non-contracted: 100%, after our approval	-	-
• nursing the donor	A maximum of 3 mnth, liver transplant a maximum of 6 mnth	-	-
Orthodontics			
• in special cases	100%, after our approval	-	-
Osteopathy	-	-	A maximum of 12 treatments per cy; a maximum of € 40,- per day
Menopause consultant	-	-	See alternative forms of treatment

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal AV Top (collective)
Person with diabetes or rheumatism	-	-	75%; a maximum of € 115,- pp per cy
Personal alarm system (on medical grounds)	As per the ARH (see Medical appliances)	Contracted: 100% costs of Achmea Alarmcentrale Non-contracted: a maximum of € 35,- per cy	Contracted: 100% costs of Achmea Alarmcentrale Non-contracted: a maximum of € 35,- per cy
Plastic/Cosmetic surgery • plastic surgery (on medical grounds) • cosmetic surgery (without medical grounds)	100%, after our approval (except for breast enlargement and exchanging breast prostheses other than following mastectomy, liposuction of the stomach, upper eyelids and prominent ears) -	100% correction of upper eyelids at care providers contracted by us 100% correction of prominent ears (up to 18 years) at care providers contracted by us	100% correction of upper eyelids at care providers contracted by us 100% correction of prominent ears (up to 18 years) at care providers contracted by us
Bedwetting alarm (purchase or rent) from age 7	-	-	Max. € 90,-
Podotherapy/Podology	-	-	75%. A maximum of € 115,- pp per cy (except for shoes and shoe adaptations)
Prenatal screening • counseling • Structured Echoscopic Investigation (SEO) • Combination test - up to 36 on medical grounds - 36 or older	100% 100% 100% 100%	- - - -	- - - -
Preventative courses • coping with heart problems • lymph edema, awareness and/or self-management course • coping with rheumatoid arthritis, arthrosis or Bechterew's disease • type 2 diabetics patients, basic or follow-up educational course • losing weight • giving up smoking • the "Free from alcohol" training • basic resuscitation course • First Aid • first aid for children's accidents • baby massage	-	Compensation per course: 75% up to a maximum of € 115,- pp per cy	Compensation per course: 75% up to a maximum of € 115,- pp per cy
Preventative examinations (contracted) • cervical cancer (smear test) • breast cancer • cardiovascular diseases • prostate cancer	-	100% (except for population screening)	100% (except for population screening)
Wigs	As per the ARH (see Medical appliances)	-	Supplement to ARH to a maximum of € 190,50 pp per cy, after our approval
Psoriasis • costs of hiring UV-B equipment for treatment at home • treatment in contracted day care center	100%, after our approval -	- A maximum of € 750,- pp per cy	- A maximum of € 1.250,- pp per cy
Admission to psychiatric hospital	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Psychological care • long-term	-	-	For contracted care: 100%
Psychotherapy	See medical mental health care, non-clinical	-	-
Rehabilitation	100%	-	-
Second opinion (medical specialist, dentist)	100% for care under the OZF Zorgpolis	-	-
Sports doctor (Sport Medische Instellingen)	-	100%, a maximum of 2 x pp per cy costs of an injury and/or repeat visit	100%, a maximum of 2 x pp per cy costs of an injury and/or repeat visit

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Ryaal AV Top (collective)
Sports medical examination by Sport Medische Instellingen (except for "compulsory" sports 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 (contracted)	-	-	100% (except for reversal operation)
Arch supports (with the exception of podotherapeutic and podological supports)	-	-	75%; 1 pair of arch supports pp per cy
Stutter therapy <ul style="list-style-type: none"> in the various stutter centers in accordance with the Del Ferro-BOMA-Hausdörfer method 	100% -	- A maximum of € 225,- for the whole duration of the insurance	- A maximum of € 500,- for the whole duration of the insurance
Telemonitoring in the case of chronic heart failure (hire and guidance)	100%, equipment supplied by Philips	-	-
Therapeutic holiday camps for children <ul style="list-style-type: none"> Victory Camps/Dikke Vrienden Kamp Stichting de Luchtballon Diabetes Jeugdvereniging Nederland Stichting Kinderoncologische Vakantiekampen Stichting de Ster Nederlandse Hartstichting 	-	-	A maximum of € 10,- per day; a maximum of 42 days pp per cy
for disabled people	-	-	A maximum of € 10,- per day; a maximum of 42 days pp per cy
Trans-therapy (rent) <ul style="list-style-type: none"> neuromodulator (BioStim) biofeedback equipment (FemiScan) 	-	100% after our approval	100% after our approval
Thrombosis service	100%	-	-
VAC pump	100%	-	-
Nursing (extramural)	100% (except for artificial respiration at home and palliative care), after our approval	-	-
Transport of sick persons <ul style="list-style-type: none"> by public transport, own car, rental car or taxi <i>(Ring the transport line for authorization 0900-2302340)</i> 	On certain medical grounds up to a maximum of 200 km one way: own transport € 0.28 per km; public transport 100%; contracted taxi 100%; non-contracted taxi € 0.70 per km; statutory own contribution € 89,- pp per cy	-	Other medical grounds on hospitalization or discharge from hospital or AWBZ institution and for visits to an orthopedic appliance manufacturer: own transport € 0.28 per km; public transport 100%; contracted taxi 100%; non-contracted taxi € 0.70 per km. Statutory own contribution € 89,- pp per cy. 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	100%, after our approval. Reimbursement of medicines as per GVS	-	-
Independent treatment centers	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Visit to OZF-insured family member in hospital	-	-	A maximum of 3 visits per week; reimbursement € 0.28 per km in excess of 80 km
Hospital nursing and specialist medical care <ul style="list-style-type: none"> specific number of treatments 	100% (except for a specific number of treatments) Contracted: 100% non-contracted: lower reimbursement (see website)	- -	- -

List of Reimbursements for 2009 Dentistry

Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance Tand Compact	Supplementary insurance Tand Royaal AV Top (collective)
Dental care up to 22 (dentist, dental surgeon, dental hygienist or contracted dental prosthetician)	100% Non-contracted dental prosthetician lower reimbursement, see website (except for cast fillings, crowns, bridges, implants and orthodontics)	-	-
Adults	-	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 permission	-	-
In special cases	100%, after our approval in some cases there is a statutory own contribution	-	-
Implants	100%, for certain disorders, after our approval	-	-
Dentures	75% reimbursement for fully removable full dentures. Non-contracted dental prosthetician lower reimbursement (see website). 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,- for each set of upper or lower dentures	-	Supplement to 100% reimbursement for fully removable full dentures (except for own contribution of € 125,- per upper or lower denture)
Orthodontics (for insured persons up to 22)	-	-	80% to a maximum of € 1.760 for the whole duration of the insurance
Crowns, bridges, inlays, jackets, implants and false teeth	-	-	80% to a maximum of € 725,- pp per 12 mnth for inlays, crowns, jackets, implants, bridge sections and false teeth together
Maximum total reimbursement per insured person per calendar year	-	€ 225,-	no maximum reimbursement (except for orthodontics and crowns, bridges, etc.)

Not reimbursed: examination report (C70 and C75), missed appointments (C90), Z codes (subscriptions), gum shield (M60) and external bleaching of teeth (E97, E98 and E00)

Visit www.ozf.nl for a list of contracted care providers, Achmea Reglement Hulpmiddelen, Achmea Reglement Farmaceutische Zorg, Achmea Reglement PersoonsGebonden Budget Geestelijke Gezondheidszorg, Overzicht Vergoedingen Basisprestaties Paramedische Zorg, professional associations of alternative healers who fulfil the quality requirements of OZF Achmea, terms and conditions, leaflets, forms and information about our insurance.

Care Services	Description
Achmea emergency center	Available 24/7 for urgent medical help abroad. Provided by EuroCross International
Holiday doctor	Free advice for non-urgent medical questions before and/or during holidays
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.