



List of Reimbursements OZF Zorgpolis and Supplementary Insurance for 2010

Where it's all about you



List of Reimbursements 'OZF Zorgpolis' and supplementary insurances 2010

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, 2010

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 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 (Geneesmiddelenvergoedingsstelsel) - **cy:** calendar year - **mnth:** month(s) - **km:** kilometer - **max:** maximum - **min:** minimum - **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 on the back of 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 of treatments for cataract, groin rupture, hip and knee arthrosis, gallbladder, cruciate ligament and meniscus, breast cancer, dorsal and cervical hernia, and incontinence. 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 2010

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 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
Alternative (homeopathic and antroposofic) registered medicines	-	A maximum of € 100,- pp per cy (supplied by a contracted pharmacist)	100% (supplied by a contracted pharmacist)
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	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 grounds) • clinical without hospitalization (without medical grounds) • natal care 	100% 100% 100% Reimbursement of costs of using delivery room € 190,- Balance is a statutory own contribution Contracted: 100% Non-contracted: lower reimbursement (see website)	- - - - -	- - - - -
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 and contact lenses <ul style="list-style-type: none"> • single focus glasses or • multifocal glasses or • contact lenses • laser eye surgery 	- - - -	- - - -	A maximum of € 150,- per 24 mnth A maximum of € 200,- per 24 mnth A maximum of € 150,- or € 200,- per 24 mnth 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 (<i>Ring the transport line for authorization 0900-2302340</i>) • repatriation/transport of remains to the Netherlands • vaccinations and consultations (DTP, yellow fever, typhoid, cholera, hepatitis A/B)* needed for travel to foreign countries • medicines malaria* 	A maximum of 100% 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% Dutch tariffs - - - - -	100% to a maximum of € 35.000,- pp per cy for a stay of no longer than 3 mnth - A maximum of € 35,- per day from the 15th day of stay for all family members together. Transport by own car € 0,25 per km; maximum reimbursement for 700 km per hospitalization Contracted taxi transport 100%; own car € 0,25 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% 100% if supplied by internet pharmacist eFarma; other care providers: 75%	100% to a maximum of € 35.000,- pp per cy for a stay of no longer than 3 mnth - A maximum of € 35,- per day from the 15th day of stay for all family members together. Transport by own car € 0,25 per km; maximum reimbursement for 700 km per hospitalization Contracted taxi transport 100%; own car € 0,25 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% 100% if supplied by internet pharmacist eFarma; 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	Contracted: 100% to a maximum of 4 hours pp per cy Non-contracted: lower reimbursement (see website)	-	Contracted: a maximum of € 115,- pp per cy
Dyslexia care	Contracted: 100% Non-contracted: lower reimbursement (see website)	-	-
Primary psychological care	Contracted: a maximum of 8 sessions (max. 1 hr) pp per cy, statutory own contribution € 10,- per session Non-contracted: lower reimbursement (see website)	-	-
Depilation treatment (of the face for women)	-	-	See skin treatment
Genetic testing and counseling	100%	-	-
Occupational therapy	Contracted: 100% for a maximum of 10 hours pp per cy. Non-contracted: lower (see website)	-	-
Pharmaceutical care	See the policy conditions or our website for comprehensive explanation of our new basic principles on pharmacy	-	-
<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 	-	-	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 physiotherapy and/or remedial therapy session in 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) 	<p>Up to 18 years, 100%; 18 and older 100% from the 10th treatment</p> <p>Up to 18 years, a maximum of 9 treatments pp per case, possibly extended by 9 remedial therapy or physiotherapy treatments</p> <p>Number of treatments the same as for contracted care. A maximum of € 20,- per treatment</p> <p>Number of treatments the same as for contracted care. Reimbursement as per the List of Reimbursements for Basic Paramedical Care</p> <p>-</p>	<p>Up to 18 years, no reimbursement 18 years and older, a maximum of 9 treatments pp per cy for chronic and non-chronic disorders together</p> <p>A maximum of 9 physiotherapy and/or remedial therapy treatments pp per cy for chronic and non-chronic disorders together</p> <p>A maximum of 9 treatments pp per cy. A maximum of € 20,- per treatment</p> <p>Number of treatments the same as for contracted care. Reimbursement as per the List of Reimbursements for Basic Paramedical Care</p> <p>A maximum of € 175,- pp per cy</p>	<p>Up to 18 years, no reimbursement 18 years and older, the first 9 treatments</p> <p>A maximum of 27 physiotherapy and/or remedial therapy treatments pp per cy for chronic and non-chronic disorders together</p> <p>A maximum of 9 treatments pp per cy. A maximum of € 20,- per treatment</p> <p>Number of treatments the same as for contracted care. Reimbursement as per the List of Reimbursements for Basic Paramedical Care</p> <p>A maximum of € 350,- pp per cy</p>

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Lodging provision <ul style="list-style-type: none"> accommodation expenses for multi-day outpatient treatment in a hospital accommodation and traveling expenses for you or your family members on hospitalization (except for psychiatric hospitals) 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,- pp per day
	-	A maximum of € 35,- per day, up to a maximum of € 500,- per cy for all family members together. Own car € 0,25 per km; Public transport (lowest class) 100%	A maximum of € 35,- per day for all family members together. Own car € 0,25 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)	-	-
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
Hospice	-	-	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,-* * for the entire duration of the insurance
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 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. 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)	-	-
Maternity package	-	100%	100%



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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Maternity care <ul style="list-style-type: none"> at home in hospital on medical grounds in hospital without medical grounds postponed on medical grounds (contracted maternity center) extended; medically necessary after 10th day 	<p>A maximum of 10 days. Statutory own contribution of € 3,90 per hour. Maternity care not contracted by us: extra own contribution of € 5,- per hour</p> <p>100%</p> <p>A maximum of 10 days. Statutory own contribution of € 15,50 per hospital day plus the amount to which hospital tariff exceeds € 110,50</p> <p>-</p> <p>-</p>	-	-
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)	-	-
Manual lymph drainage	See physiotherapy for chronic disorders	See physiotherapy for chronic disorders	See physiotherapy for chronic disorders
Mechanical respiration	100%	-	-
Melatonin	-	-	100% if supplied by internet pharmacist eFarma or a maximum of € 100,- if from another contracted pharmacist
Motorized exercise machine (CPM)	100%	-	-
Kidney dialysis	100%	-	-
Cancer diagnosis in children	100% (by Skion)	-	-
Organ transplants (contracted institutions)	Contracted: 100% Non-contracted: 100%, after our approval Non-contracted ZBC [ITC]: lower reimbursement (see website)	-	-
<ul style="list-style-type: none"> nursing the donor 	A maximum of 3 mnth liver transplant 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 for insured 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 [Emergency Center] Non-contracted: a maximum of € 35,- per cy after our approval	Contracted: 100% costs of Achmea Alarmcentrale [Emergency Center] Non-contracted: a maximum of € 35,- per cy 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)
Plastic/Cosmetic surgery <ul style="list-style-type: none"> plastic surgery (on medical grounds) correction of prominent ears (up to 18 years) other cosmetic surgery (without medical grounds) 	Contracted: 100% Non-contracted: lower reimbursement (see website) (except for breast enlargement and exchanging breast prostheses other than following mastectomy, non-medically indicated surgical removal or breast prostheses, liposuction of belly, upper eyelids and prominent ears) after our approval - -	100% correction of upper eyelids at care providers contracted by us 100% at care providers contracted by us -	100% correction of upper eyelids at care providers contracted by us 100% at care providers contracted by us -
Bedwetting alarm (from 7 years' age) (purchase or rent)	-	-	A maximum of € 90,- for the entire duration of the insurance
Podotherapy/Podology	-	-	75%. A maximum of € 115,- pp per cy (except for shoes and shoe adaptations)
Prenatal screening <ul style="list-style-type: none"> counseling Structured Echoscopic Investigation (SEO) Combination test <ul style="list-style-type: none"> up to 36 on medical grounds 36 or older 	Contracted 100% 100% 100% 100% Non contracted: lower reimbursement (see website)	- - - -	- - - -
Preventative courses <ul style="list-style-type: none"> coping with heart problems lymph edema, awareness and/or self-management course coping with rheumatoid arthritis, arthrosis or Bechterew's disease type 2 diabetics, 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 sleep therapy 	-	Compensation of 75% of expense up to a maximum of € 115,- per course, pp per cy	Compensation of 75% of expense up to a maximum of € 115,- per course, pp per cy
Preventative examinations (contracted) <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> costs of hiring UV-B equipment for treatment at home treatment in day care center (contracted) 	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 <ul style="list-style-type: none"> long-term 	-	-	For contracted care: 100%
Psychotherapy	See medical mental health care, non-clinical	-	-
Rehabilitation	100%	-	-

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Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance AV Compact	Supplementary insurance AV Royaal - AV Top (collective)
Second opinion (medical specialist, dentist)	100% for care under the OZF Zorgpolis	-	-
Sports doctor (Sport Medische Instellingen)		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 (except for "compulsory" sports physicals) (<i>Sport Medische Instellingen</i>)	-	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 surgery)
Arch supports (with the exception of podotherapeutic and podological supports)	-	-	75%; a maximum of € 150,- 1 pair of arch supports pp per cy
Stutter therapy • in the various stutter centers	100%	-	-
• in accordance with the Del Ferro-BOMA-Hausdörfer method	-	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%, if equipment is supplied by Philips	-	-
Therapeutic holiday camps for children • 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 14 days pp per cy
for disabled people	-	-	A maximum of € 10,- per day; a maximum of 14 days pp per cy
Trans-therapy (for incontinence treatment) • rent of neuromodulator (BioStim) • rent of biofeedback equipment (FemiScan)	-	100% after our approval	100% after our approval
Thrombosis service	100%	-	-
Vaccinations	-	See foreign countries	See foreign countries
VAC pump	100%	-	-
Nursing (extramural)	100% (except for artificial respiration at home and palliative care), after our approval	-	-
Transport of sick persons • by public transport, own car, rental car or taxi (Ring the transport line for authorization 0900-2302340)	On certain medical grounds up to a maximum of 200 km one way: own transport € 0,25 per km; public transport 100%; contracted taxi 100%; non-contracted taxi € 0,70 per km. Statutory own contribution € 91,- 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 € 0,25 per km; public transport 100%; contracted taxi 100%; non-contracted taxi € 0,70 per km. Statutory own contribution € 91,- pp per cy. Maximum reimbursement € 1.000,- pp per cy
• 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 € 0,25 per km in excess of 80 km distance

List of Reimbursements for 2010 Dentistry

Description of treatment	Basic insurance OZF Zorgpolis	Supplementary insurance Tand Compact	Supplementary insurance Tand Royaal - AV Top (collective)
Hospital nursing and specialist medical care (except for a specific number of treatments)	Contracted: 100% Non-contracted: lower reimbursement (see website)	- -	- -
Dental care up to 22 (dentist, dental surgeon, oral hygienist or contracted dental prosthetician)	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)	-	-
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 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, jackets, implants and false teeth
Dentures	75% reimbursement for 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,- 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 € 1.760,- for the entire duration of the insurance (for insured persons up to 22 years)
Crowns, bridges, inlays, jackets, implants and false teeth	-	-	80% to a maximum of € 725,- pp per 12 mth 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.)

The following are 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 Medical Appliances Regulations, Achmea Pharmaceutical Care Regulations, Overview of Reimbursements on 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 emergency center [Achmea Alarmcentrale]	Available 24/7 for urgent medical help in foreign countries. Provided by EuroCross Assistance
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.

Inquiries
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