

Basic Insurances Menzis Basis and Menzis Basis Vrij, Additional and Dental Insurances



## Overall Reimbursement Guide Basic Insurances Menzis Basis and Menzis Basis Vrij, Additional Insurances 2019 - Menzis Collectief

## Introduction

In this Overall Reimbursement Guide you can find an overview of the Menzis Basic Insurance Menzis Basis Menzis Basis Vrij, additional and dental insurances of Menzis Collectief. The services and reimbursements you are entitled to are listed for each type of care. The services and reimbursements specified below are per insured person per calendar year unless otherwise stated. Conditions and restrictions may apply that are not specified below. For more information on these conditions and restrictions check the insurance terms and conditions. These can be found on <a href="menzis.nl">menzis.nl</a> or can be requested from Menzis Customer Service on 088 222 40 40.

**Note:** The overview provides an overall description of the services and reimbursements you are entitled to. Conditions may apply to the different care forms. Only if you meet these conditions will you be entitled to reimbursement of the relevant care. Examples of these conditions are a referral from your general

practitioner but also the condition that your care provider is a member of a specific professional association or that you must obtain permission from Menzis beforehand. These conditions have not been included in this overview but you can find them in the insurance terms and conditions. Restrictions may also apply such as a maximum number of treatment sessions. For full information on the restrictions, consult the insurance terms and conditions.

This Reimbursement Guide is only meant to make it easy to compare the different insurances. No rights can be derived from the Reimbursement Guide.

The Dutch text is binding should any disputes arise from the interpretation of the text

Care	Menzis Basis and Menzis Basis Vrij	Collectief Aanvullend 1	Collectief Aanvullend 2	Collectief Aanvullend 3	Collectief Aanvullend 4
Acne treatment		€ 200	€ 250	€ 300	€ 500
General check-up (Prevention Consultation)	-	€ 50	€100	€ 100	€ 150
Alternative treatment methods and medicines	-	-	Up to € 40 per treatment day, medication up to 100%, together up to € 450	Up to € 40 per treatment day, medication up to 100%, together up to € 650	Up to € 40 per treatment day, medication up to 100% together up to € 850
Audiological assistance	Yes	-	-	-	-
Delivery and maternity care					
Breastfeeding	-	€ 200	€ 200	€ 200	€ 200
Maternity care	No more than 10 days (a personal contribution applies)	100% (personal contribution)	100% (personal contribution)	100% (personal contribution)	100% (personal contribution
Maternity care after adoption	-	16 hours	16 hours	16 hours	16 hours
Maternity care after admission	-	16 hours	16 hours	16 hours	16 hours
Multiple birth benefit	-	€ 250	€ 250	€ 250	€ 250
Delivery room	Yes (a personal contribution applies)	100% (personal contribution)	100% (personal contribution)	100% (personal contribution)	100% (personal contribution
Obstetric care	Yes	-	-	-	
Spectacles and contact lenses	-	-	€ 75 (per 2 calendar years)	€ 175 (per 2 calendar years)	€ 275 (per 2 calendar years)
Abroad					
Non-urgent care and medication	Dutch rate or an average of the rates contracted by Menzis in the Netherlands	In addition to the reimbursement from the Basic Insurance: up to 100% of the average of the contracted rates for medical specialist care in Belgium and Germany	In addition to the reimbursement from the Basic Insurance: up to 100% of the average of the contracted rates for medical specialist care in Belgium and Germany	In addition to the reimbursement from the Basic Insurance: up to 100% of the average of the contracted rates for medical specialist care in Belgium and Germany	In addition to the reimbursement from the Basic Insurance: up to 100% of the average of the contracted rates for medica specialist care in Belgium and Germany
Vaccination for travelling abroad	-	100%	100%	100%	100%
Emergency dental care	Yes, limited	€ 250	€ 250	€ 250	€ 250
Emergency medical care and medication	Dutch rate or an average of the rate contracted by Menzis in the Netherlands	100% in addition to the reimbursement from the Basic Insurance	100% in addition to the reimbursement from the Basic Insurance	100% in addition to the reimbursement from the Basic Insurance	100% in addition to the reimbursement from the Basic Insurance
Transport when ill, after suffering an accident or upon death	-	100%	100%	100%	100%
Camouflage products and camouflage therapy	-	€ 200	€ 250	€300	100%
Courses (health and first aid/AED courses)	-	€ 200	€ 200	€ 250	€ 350
Dietary preparations	Yes, polymer, oligomer, monomer and modular dietary preparations.	-	-	-	-
Epilation	-	€ 200 (full insurance duration)	€ 300 (full insurance duration)	€ 700 (full insurance duration)	€ 1,500 (full insurance duration)
Genetic testing	Yes	-	-	-	-
Occupational therapy	10 treatment hours	-	-	3 hours	5 hours
Physiotherapy, exercise therapy, pelvic physiotherapy					
Up to 18 years of age with a chronic indication	Yes	-	-	-	-
Up to 18 years of age without a chronic indication	g treatment sessions (to be extended by g treatment sessions when the result is not sufficient)				
From 18 years of age without a chronic indication	-				
As from 18 years of age with a chronic indication	21st and the next treatments	9 treatments	18 treatments	27 treatments	32 treatments
Pelvic physiotherapy (from 18 years of age)	9 treatments (full insurance duration)				
Intermittent claudication	37 treatments during 12 months (full insurance duration)				
Arthrosis of the hip and knee joints	12 treatments during 12 months				

Care	Menzis Basis and Menzis Basis Vrij	Collectief Aanvullend 1	Collectief Aanvullend 2	Collectief Aanvullend 3	Collectief Aanvullend 4
Exercise therapy for COPD	Maximum number of treatments depends on the class of the GOLD Classification. Consult the insurance terms and conditions for more information.	-			-
Mental Healthcare		-			
General basic mental healthcare	Yes	-	-	-	-
Specialist mental healthcare with hospitalisation	Yes, during at most 365 days (to be extended to 1,095 days after permission)	-	-		-
Specialist mental healthcare without hospitalisation	Yes	-	-	-	-
Medication	Yes, insofar as this is included in the Care Insurance Scheme (for certain medication a maximum reimbursement or personal contribution applies)	€ 750 (personal contribution)	€ 750 (personal contribution)	€ 750 (personal contribution)	€ 750 (personal contribution)
Hearing aids	Yes (a personal contribution applies)	-	€ 100 (personal contribution per aid)	€ 150 (personal contribution per aid)	€ 200 (personal contribution per aid)
Flu vaccine (non-risk group)	-	-	-	100%	100%
Hospitium or 'Bijna-Thuis-Huis'	See primary care residency	-	€ 35 per day up to € 3,200	€ 35 per day up to € 3,200	€ 35 per day up to € 3,200
General medical care	Yes	-		-	-
Medical aids and dressing material	Yes, insofar as this is included in the Care Insurance Scheme (for specific medical aids a maximum reimbursement or personal contribution applies)	-	-	-	-
Devices and aids for general daily vital functions	-	-	-	€ 100	€ 100
In-vitro fertilisation (IVF) up to the age of 43	Yes, limited	-	-	-	-
Child care when admitted to hospital		€ 20 per day up to a	€ 20 per day up to a	€ 20 per day up to a	€ 20 per day up to a
(for the parent who is the carer)  Crowns and bridges up to the age of 18		maximum of 3 months	maximum of 3 months  € 250	maximum of 3 months € 500 (a waiting time of	maximum of 3 months 100% (a waiting time of
			-	1 year applies)	1 year applies)
Speech therapy	Yes	-	-	-	-
Informal (voluntary) care		_		_	_
Voluntary care courses	-	€ 100	€100	€ 150	€ 150
Voluntary care broker	-	€ 350 (per 2 calendar years)	€ 350 (per 2 calendar years)	€ 350 (per 2 calendar years)	€ 350 (per 2 calendar years)
Respite care during holidays	- V	15 days	15 days	15 days	15 days
Artificial respiration Specialist medical care	Yes	-	-	-	-
Non-clinical dialysis (kidney dialysis)	Yes	-	-	-	-
Oncology assistance for children	Yes	-	-	-	
Orthodontics	-	-	-	Up to 18 years of age: maximum € 2,250 for the full insurance duration (a waiting time of 1 year applies). From the age of 18: -	Up to 18 years of age: 100% (a waiting time of 1 year applies). From the age of 18 maximum € 500 for the full insurance duration (a waiting time of 1 year applies)
Patient organisations					
Courses	-	€ 50	€ 50	€100	€ 100
Memberships	-	€ 50	€ 50	€50	€50
Therapies  Plastic surgery or reconstructive surgery	- Yes, several exceptions apply	€ 100	€ 100	€ 100	€ 100
Bed-wetting alarm	-	-	100% (one-off)	100% (one-off)	100% (one-off)
Prevention		-		<u> </u>	
Courses:					
- First Aid/AED					
- Pregnancy					
- Fall prevention - Quit smoking		€ 100	€ 200	£ 200	€ 400
- Quit smoking - General health		E 100	€ 200	€300	£ 400
Flu jab					
Nutritional consult					
Menopause consult	-	J			
Wigs and alternatives					
Wigs	Yes, a maximum reimbursement applies	-	} € 100	} €300	} € 500
Alternatives	-	-	J	J	J
Rehabilitation	Yes	-	-	-	-
Second opinion	Yes	-	-	-	-
Soft brace/splint	Yes, if for long-term use	€50	€50	€50	€50
Sporting Medical Advice	-	€ 100	€ 150	€ 200	€ 250
Sterilisation					
Man	-	-	€300	€300	€ 300
Woman	-	-	€ 1,200	€ 1,200	€ 1,200
Quit smoking programme	Yes, once per calendar year	-	-	-	-
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Care	Menzis Basis and Menzis Basis Vrij	Collectief Aanvullend 1	Collectief Aanvullend 2	Collectief Aanvullend 3	Collectief Aanvullend 4
Dental expenses after an accident	Yes (up to the age of 18)	€ 10,000, after permission			
Transplantation (organ or tissue)	Yes	-	-	-	-
Thrombosis service	Yes	-	-	-	-
Hospitalisation (in hospital or institution)	Yes	-	-	-	-
Accommodation expenses related to guest houses or hospices visiting family member	-	-	€ 300	€ 450	€ 450
Accommodation expenses related to guest houses or hospices staying as a patiënt	-	-	€ 350	€ 350	€ 350
Nursing and care (community nurse care and medical specialist nursing at home)	Yes	-	-	-	-
Foot Care (orthopaedic arch supports, pedicure care, chiropody and podiatry)	Yes (in relation to type 2 diabetes mellitus)	-	€ 100	€ 150	€ 200
Contraceptives (for women)	Yes (up to the age of 21)	100%	100%	100%	100%
Patient transport					
Transport by ambulance	Yes, 200 kilometres at most for a single journey	-	-	-	-
Non-emergency patient transport service (with regard to kidney dialisys, oncology treatment with chemotherapy, immunotherapy or radiotherapy, when you can only move around using a wheelchair, when you need supervision to move around due to your limited sight, for children who need intensive pediatric care and in special cases)	Yes, a personal contribution and a maximum reimbursement applies				-
Sensory care for the disabled	Yes	-	-	-	-

Care	Menzis Basis and Menzis Basis Vrij	Collectief Tand 250	Collectief Tand 500	Collectief Tand 1000
Dental care (up to 18 years of age)				
Consultations	Yes	-	-	-
Tartar removal	Yes	-	-	-
Anaesthesia	Yes	-	-	-
X-rays	Yes	-	-	-
Fillings	Yes	-	-	-
Root canal treatment	Yes	-	-	-
Surgery	Yes	-	-	-
Crowns and bridges	-	See Collectief Aanvullend 2, 3 and 4	See Collectief Aanvullend 2, 3 and 4	See Collectief Aanvullend 2, 3 and 4
Orthodontics	-	See Collectief Aanvullend 3 and 4	See Collectief Aanvullend 3 and 4	See Collectief Aanvullend 3 and 4
Prothesis	Yes	-	-	-
Parodontology	Yes	-	-	-
Gnathology	Yes	-	-	-
Fluoride treatment	Yes	-	-	-
Special dentistry	Yes, a personal contribution applies	-	-	-
Dental care (from 18 years of age)				
Consultations	-			
Tartar removal	-			
Anaesthesia	-			
X-rays	-			
Fillings	-			
Root canal treatment	-			
Surgical intervention by a dentist	Yes, limited		80% up to € 500 and no reimbursement for orthodontics and external bleaching	80% up to € 1,000 and no reimbursement for orthodontics and external bleaching. A waiting time of 1 year applies to crowns, bridges and implants
Crowns, bridges and inlays	-	80% up to € 250 and no		
Prostheses	-	reimbursement for orthodontics		
• Full prosthesis	Yes, a personal contribution applies	and external bleaching		
Partial (plate)	-			
Partial (frame)	-			
Parodontology	-			
Implants	-			
Gnathology	-			
Orthodontics	-	See Collectief Aanvullend 4	See Collectief Aanvullend 4	See Collectief Aanvullend 4
Front teeth replacement (from 18 up to 22 years of age)	Yes, after permission		-	-
Special dentistry	Yes, a personal contribution applies	-	-	-
Surgical intervention by an oral surgeon	Yes, limited	-	-	-

