

Concise coverage summary

Terms & conditions	Basic health-care plan	Vrije Keuze Startfit	Vrije Keuze Extrafit	Vrije Keuze Benfit	Vrije Keuze Optifit	Vrije Keuze Topfit	Vrije Keuze Superfit
A							
Abroad: emergency treatment Top coverage	Max. the statutory or prevailing market rate in the Netherlands.	In an EU/EEA or treaty country: Max. the statutory or prevailing market rate in the country in question. Outside EU/EEA and treaty countries: Max. twice the statutory or prevailing market rate in the Netherlands.	In an EU/EEA or treaty country: Max. the statutory or prevailing market rate in the country in question. Medicines not registered in the Netherlands max. €50. Outside EU/EEA and treaty countries: Max. twice the statutory or prevailing market rate in the Netherlands. Medicines not registered in the Netherlands max. €50.	In an EU/EEA or treaty country: Max. the statutory or prevailing market rate in the country in question. Medicines not registered in the Netherlands max. €75. Outside EU/EEA and treaty countries: Max. twice the statutory or prevailing market rate in the Netherlands. Medicines not registered in the Netherlands max. €75.	In an EU/EEA or treaty country: Max. the statutory or prevailing market rate in the country in question. Medicines not registered in the Netherlands max. €150.	Max. the statutory or prevailing market rate in the country in question. Medicines not registered in the Netherlands max. €250.	Max. the statutory or prevailing market rate in the country in question. Medicines not registered in the Netherlands max. €350.
Abroad: planned treatment Top coverage	Max. the statutory or prevailing market rate in the Netherlands.	-	Health care and services covered by Extrafit: Max. the statutory or prevailing market rate in the Netherlands. Specialist medical care: Full coverage at a hospital recognised by ONVZ within 60km of the Dutch border.	Health care and services covered by Benfit: Max. the statutory or prevailing market rate in the Netherlands. Specialist medical care: Full coverage at a hospital recognised by ONVZ within 60km of the Dutch border.	Health care and services covered by Optifit: Max. the statutory or prevailing market rate in the Netherlands. Specialist medical care: Full coverage at a hospital recognised by ONVZ within 60km of the Dutch border.	Health care and services covered by Topfit: Max. the statutory or prevailing market rate in the Netherlands. Specialist medical care: Full coverage at a hospital recognised by ONVZ within 60km of the Dutch border.	Health care and services covered by Superfit: In an EU/EEA or treaty country: max. twice the statutory or prevailing market rate in the Netherlands. Outside EU/EEA and treaty countries: max. the statutory or prevailing market rate in the Netherlands. Specialist medical care: Full coverage at a hospital recognised by ONVZ within 60km of the Dutch border. Health care and services which are not otherwise covered by the basic health-care plan: In an EU/EEA or treaty country: Max. twice the statutory or prevailing market rate in the Netherlands, but only where this exceeds the amount that would have been reimbursed had the care been provided in the Netherlands.
Alternative/non-conventional medicine Top coverage	-	-	If treated by a doctor, max. € 27 per treatment, max. 1 treatment per day, max. 20 treatments. Alternative/non-conventional (homeopathic and anthroposophic) medicine and (laboratory-based) investigations: no coverage.	If treated by a doctor or acupuncturist, max. €27 per treatment, max. 1 treatment per day, max. 20 treatments. Alternative/non-conventional (homeopathic and anthroposophic) medicine and (laboratory-based) investigations: no coverage.	If treated by a doctor, max. €85 per treatment, max. 1 treatment per day, max. €750. If treated by a practitioner who is a member of a professional organisation that is recognised by ONVZ, max. €65 per treatment, max. 1 treatment per day, max. €250. Registered homeopathic and anthroposophic medicine and (laboratory-based) investigations together: €250, if prescribed by an attending doctor/practitioner and supplied by a pharmacy.	If treated by a doctor, max. €85 per treatment, max. 1 treatment per day, max. €1,000. If treated by a practitioner who is a member of a professional organisation that is recognised by ONVZ, max. €65 per treatment, max. 1 treatment per day, max. €500. Registered homeopathic and anthroposophic medicine and (laboratory-based) investigations together: €500, if prescribed by an attending doctor/practitioner and supplied by a pharmacy.	If treated by a doctor, max. €85 per treatment, max. 1 treatment per day, max. €1,250. If treated by a practitioner who is a member of a professional organisation that is recognised by ONVZ, max. €65 per treatment, max. 1 treatment per day, max. €500. Registered homeopathic and anthroposophic medicine and (laboratory-based) investigations together: €750, if prescribed by an attending doctor/practitioner and supplied by a pharmacy.
Antenatal/post-natal care: maternity care	Min. 24 hours, max. 80 hours, max. 10 days, (excluding personal contribution).	-	Maternity package.	Maternity package and max. €250, together for: - personal contribution for a birth in an outpatient clinic without medical necessity; - personal contribution for maternity care; - incubator care; - additional or deferred maternity care.	Maternity package and max. €400, together for: - personal contribution for a birth in an outpatient clinic without medical necessity; - personal contribution for maternity care; - incubator care; - additional or deferred maternity care.	Maternity package and max. €550, together for: - personal contribution for a birth in an outpatient clinic without medical necessity; - personal contribution for maternity care; - incubator care; - additional or deferred maternity care.	Maternity package and max. €550, together for: - personal contribution for a birth in an outpatient clinic without medical necessity; - personal contribution for maternity care; - incubator care; - additional or deferred maternity care.
C							
Contraceptives	Up to the age of 21: 100%, for registered medicines, contraceptives, copper IUDs and pessaries. From the age of 21: 100% on certain medical grounds.	-	-	From the age of 21: 100%, for registered medicines, contraceptives, copper IUDs and pessaries.	From the age of 21: 100%, for registered medicines, contraceptives, copper IUDs and pessaries.	From the age of 21: 100%, for registered medicines, contraceptives, copper IUDs and pessaries.	From the age of 21: 100%, for registered medicines, contraceptives, copper IUDs and pessaries.
D							
Dental care: orthodontics Top coverage	100% for a very serious developmental or growth disorder in relation to the framework of the mouth.	-	-	Up to the age of 18: max. €1,365 for the duration of the health-care plan.	Up to the age of 18: 100%.	Up to the age of 18: 100%. From the age of 18: max. €500.	100%
Dental health care: up to the age of 18 (excluding orthodontics and specialist dental health care)	100%, with the exception of cast fillings, crowns, bridgework and dental implants (unless these are for the replacement of permanent incisors or canine teeth (front teeth) which have not developed, or are missing as the result of an accident). Prior permission from ONVZ may be required in certain cases.	-	-	-	Max. €500 for general dental care.	100% for general dental care.	100% for general dental care. Following an accident: up to max. €5,000 including technical costs and costs related to any prostheses required.
Dental health care: from the age of 18 (excluding orthodontics and specialist dental health care)	100% for care by a dental surgeon. 75% for a full, removable dental prosthesis. 100% for repair and rebasing of a full, removable dental prosthesis. Prior permission from ONVZ may be required in certain cases.	-	-	-	-	-	General dental health care: max. €1,600. Following an accident: max. once per calendar year up to max. €5,000 including technical costs and costs related to any prostheses required.
Diagnostic tests for breast cancer	-	-	MammaPrint and Oncotype DX.	MammaPrint and Oncotype DX.	MammaPrint and Oncotype DX.	MammaPrint and Oncotype DX.	MammaPrint and Oncotype DX.
Domestic assistance after hospitalisation	-	-	-	-	Max. 9 hours, through the ONVZ ZorgConsulent, after an admission of min. 5 days.	Max. 18 hours, through the ONVZ ZorgConsulent, after an admission of min. 5 days.	Max. 30 hours, through the ONVZ ZorgConsulent, after an admission of min. 5 days.
G							
General medical care	100%	-	-	-	-	-	-
H							
Health check-up (1x per calendar year)	-	100% through the ONVZ ZorgConsulent.	100% through the ONVZ ZorgConsulent.	100% through the ONVZ ZorgConsulent.	100% through the ONVZ ZorgConsulent.	100% through the ONVZ ZorgConsulent.	100% through the ONVZ ZorgConsulent.
I							
In vitro fertilisation (IVF)	100%, max. the first 3 attempts for each potential pregnancy until the insured person reaches the age of 43.	-	-	-	-	100%, up to the age of 43 in a hospital, upon approval from ONVZ.	100%, up to the age of 43 in a hospital, upon approval from ONVZ.
Influenza vaccination	-	-	-	100%	100%	100%	100%
L							
Lenses for glasses, (contact) lenses and laser eye treatment Top coverage	100% on a limited number of medical grounds, as set out in the Reglement Hulp/middelen (Medical Appliance Regulations).	-	-	-	Max. €150, together for: - prescription/corrective lenses for glasses, including the frame; - prescription/corrective contact lenses; - intraocular lenses to correct defective vision; - laser eye treatment.	Max. €300, together for: - prescription/corrective lenses for glasses, including the frame; - prescription/corrective contact lenses; - intraocular lenses to correct defective vision; - laser eye treatment.	Max. €450, together for: - prescription/corrective lenses for glasses, including the frame; - prescription/corrective contact lenses; - intraocular lenses to correct defective vision; - laser eye treatment.
M							
Medicines	100% coverage (excluding personal contributions) for medicines listed in the Regeling Zorgverzekering (Health-Care Regulations).	-	Max. €100, for: - registered medicines; - dressing material; - personal contributions. No coverage for: - non-medicines; - homeopathic and anthroposophic medicines; - contraceptives; - over-the-counter medication; - IVF medicines.	Max. €200, for: - registered medicines; - dressing material; - personal contributions. No coverage for: - non-medicines; - homeopathic and anthroposophic medicines; - over-the-counter medication; - IVF medicines.	Max. €4,540, for: - registered medicines; - dressing material; - prescription-only melatonin; - personal contributions. No coverage for: - non-medicines; - for homeopathic and anthroposophic medicines, see coverage for alternative/non-conventional medicine.	Max. €4,540, for: - registered medicines; - dressing material; - prescription-only melatonin; - personal contributions. No coverage for: - non-medicines; - for homeopathic and anthroposophic medicines, see coverage for alternative/non-conventional medicine.	100%, for: - registered medicines; - dressing material; - prescription-only melatonin; - personal contributions. No coverage for: - non-medicines; - for homeopathic and anthroposophic medicines, see coverage for alternative/non-conventional medicine.
Mental health care: General basic mental health care (GGZ) (for insured persons aged 18 years and older)	100% if prescribed by a general practitioner or corporate doctor. No coverage for treatment of adjustment disorders, assistance with work-related and relationship problems and treatment of psychological conditions without diagnosis of a psychological disorder as set out in the DSM-IV-TR.	-	-	-	Max. €500 for treatment of adjustment disorders or assistance with work-related and relationship problems. No coverage for accommodation costs.	Max. €1,000 for treatment of adjustment disorders or assistance with work-related and relationship problems. No coverage for accommodation costs.	Max. €1,500 for treatment of adjustment disorders or assistance with work-related and relationship problems. No coverage for accommodation costs.
Mental health care: Specialist mental health care (GGZ) (for insured persons aged 18 years and older)	100%, on referral by the general practitioner or medical specialist, for both treatment and accommodation. No coverage for treatment of adjustment disorders, assistance with work-related and relationship problems and treatment of simple or low-complexity psychological disorders that can be treated under general basic mental health care (GGZ).	-	-	-	-	-	-
P							
Physical therapy: therapy for posture and movement (physiotherapy is listed separately)	-	-	Max. €100, for examination and treatment by a sports doctor.	Max. €500, together for: - chiropractic therapy provided by a chiropractor; - osteopathy by an osteopath; - "Eggshell method" (E.S. ®) manual therapy by a VMT member; - examination and treatment by a sports doctor.	Max. €750, together for: - chiropractic therapy provided by a chiropractor; - osteopathy by an osteopath; - "Eggshell method" (E.S. ®) manual therapy by a VMT member; - examination and treatment by a sports doctor.	Max. €1,000, together for: - chiropractic therapy provided by a chiropractor; - osteopathy by an osteopath; - "Eggshell method" (E.S. ®) manual therapy by a VMT member; - examination and treatment by a sports doctor.	Max. €1,500, together for: - chiropractic therapy provided by a chiropractor; - osteopathy by an osteopath; - "Eggshell method" (E.S. ®) manual therapy by a VMT member; - examination and treatment by a sports doctor.
Physiotherapy and remedial therapy Top coverage	Up to the age of 18: Chronic: 100% Non-chronic: max. 18 medically necessary sessions. From the age of 18: Chronic: 100% from the 21 st session Non-chronic: no coverage. Pelvic physiotherapy for urinary incontinence: max. 9 sessions.	100%, max. 9 sessions.	100%, max. 9 sessions.	100%, max. 12 sessions.	100%, max. 35 sessions, up to 18 of these may be manual therapy sessions.	100%, up to 18 of these may be manual therapy sessions.	100%, up to 18 of these may be manual therapy sessions.
Preventive health-related courses	-	-	Max. €75 for preventive health-related courses recognised by ONVZ.	Max. €150 for preventive health-related courses recognised by ONVZ.	Max. €250 for preventive health-related courses recognised by ONVZ.	Max. €325 for preventive health-related courses recognised by ONVZ.	Max. €500 for preventive health-related courses recognised by ONVZ.
Preventive medical investigations	-	-	-	-	50% up to max. €250, by a general practitioner or medical specialist. No coverage for preventive investigation or examination through employer.	Max. €500, by a general practitioner or medical specialist. No coverage for preventive investigation or examination through employer.	Max. €750, by a general practitioner or medical specialist. No coverage for preventive investigation or examination through employer.
Programme for quitting smoking	100%, up to 1x per calendar year.	-	-	-	100% coverage for: - laser therapy; - Allen Carr training; - "De Opluchting" training.	100% coverage for: - laser therapy; - Allen Carr training; - "De Opluchting" training.	100% coverage for: - laser therapy; - Allen Carr training; - "De Opluchting" training.
S							
Specialist medical care: hospitalisation	100%	-	-	-	-	-	See <i>Privé Kamer</i> coverage.
Privé Kamer	-	-	-	-	-	-	100% for planned admission of more than one day in the Netherlands.
Private room abroad	-	-	-	-	-	-	A single or double room for planned admission of more than one day in Belgium, Germany or France.
Zorg Luxe	-	-	-	-	-	-	100% of what is offered in a Dutch hospital.
Zorg Assistent	-	-	-	-	-	-	Support in case of hospital admission in the Netherlands and coverage for transport by contracted taxi or own transport (€0.27 per km).
Sterilisation and reversal operation	-	-	-	100%, no coverage for reversal operation.	100%, no coverage for reversal operation.	100% for sterilisation and reversal operation.	100% for sterilisation and reversal operation.

ONVZ Tandfit

	Module A	Module B	Module C	Module D
Accident coverage for dental care	Max. €2,500	Max. €5,000	Max. €5,000	Max. €5,000
Dental care for insured persons from the age of 18	75% up to max. €250 including technical costs.	100% for check-ups and prevention and 75% for other dental care, including technical costs in total up to max. €750.	100% for check-ups and prevention and 75% for other dental care, including technical costs in total up to max. €1,500.	100% up to max. €1,500 including technical costs.

ONVZ Privé Zorgpakket

	Modules
Privé Kamer	A single room for a planned admission of more than one day to a hospital in the Netherlands. If a single room is not available: payment of €75 per day for each day admitted.
Zorg Luxe	Privé Kamer plus <i>Zorg Luxe</i> : including internet connection, luxury meals, newspaper and own refrigerator filled with soft drinks.
Zorg Assistent	Privé Kamer plus <i>Zorg Assistent</i> , who will support you with all matters concerning your hospital stay in the Netherlands and coverage for the transport costs.
Privé Zorg Totaal	A complete package, consisting of <i>Privé Kamer</i> , <i>Zorg Luxe</i> and the <i>Zorg Assistent</i>

This is a summary of the coverage provided by our health-care plans. The coverage listed is per insured person per calendar year, unless otherwise indicated. Additional terms and conditions or a personal contribution sometimes apply. Before taking out an excellent health-care plan you may be required to complete a medical questionnaire.

The policy terms and conditions determine the exact coverage provided. Since it is impossible to render the full policy terms and conditions on just a few pages, no rights can be derived from this coverage summary. You will find the full policy terms and conditions at www.onvz.nl/polisvoorwaarden. A copy can also be requested by telephone on +31 (0)30 639 62 22.

More information about recognised preventive health-related courses, professional organisations, recuperation homes and hospitals outside the Netherlands is available at www.onvz.nl/polisvoorwaarden.

This site also contains the list of treatment codes for dental health care check-ups and prevention and the list of personal contributions for the basic health-care plan in 2015.

- = no coverage