

Medical aid regulations

These regulations are part of your health insurance policy with the associated terms and conditions of insurance.

General terms and conditions for medical aids

The insurance includes entitlement to reimbursement of adequately functioning medical aids, both on an ownership basis and on loan.

Replacement of medical aids within the usual period of use is possible if they have ceased to function adequately, unless the defect is caused by careless use or neglect.

Entitlement to reimbursement of medical aids does not extend to common medical aids. 'Common medical aids' are medical aids that do not have a direct relationship to an impairment or disorder of the insured person. This means that a common medical aid is generally available over the counter and is more or less part of daily life, which includes aids such as computers and mobile phones.

Function-based specification of medical aids

Entitlement to medical aids is generally specified in a function-based manner. This means that the legislation and regulations on an impairment provide a rough specification of entitlement to medical aids instead of providing an exhaustive list of medical aids that are reimbursed. Having a function-based specification of a medical aid means that reimbursement will only be issued for that specific medical aid, and not for any medical aid. To qualify for reimbursement, a medical aid must meet the 'latest practical and theoretical standards' criterion and other criteria.

It is up to health insurers to designate when entitlement to medical aids is subject to function-based specification of the medical aid. We do that in our policy conditions and these Regulations. If you want to claim reimbursement of the costs of a medical aid that is not explicitly listed in these Regulations, you can submit a claim for it.

Use of and responsibility for medical aids

Personal responsibility: users are under an obligation to use medical aids with care. In case of negligent use on your part, you will have to pay for repair or replacement yourself.

Special conditions: procurement of medical aids from non-contracted suppliers is subject to specific conditions.

Ownership, loan and deductible

Certain medical aids will become the user's property, while others are provided on loan. The costs of a medical aid may be set off against the deductible. You will have to pay a deductible if you are aged 18 or older and receive healthcare covered by the general insurance policy.

In the case of medical aids on loan, you, as the user, will be required to sign a loan agreement and will be under an obligation to return the medical aid after use.

If a medical aid transfers to your possession, it is strictly for your own use. You may not sell it to anyone.

Suppliers and reimbursements

Medical aids supplied by contracted suppliers are subject to different reimbursement rules to those supplied by non-contracted suppliers.

Definitions

Offer	Medical aids with the functional characteristics needed to meet the function-based prescription.
Application	An application is a written or digital request for a medical aid.
Adequate medical aid	An appropriate or suitable medical aid given the insured person's circumstances.
Common medical aid	'Common medical aids' are medical aids that do not have a direct relationship to an impairment or disorder of the insured person. This means that a common medical aid is generally available over the counter and is more or less part of daily life. A low-cost, permanent medical aid may also be considered a common medical aid. A 'permanent' medical aid is a medical aid that can be used for a long period of time. Medical aids that replace medical aids commonly used for activities of daily living and that are not particularly expensive are also not covered by the general insurance policy.
Function-based prescription	Function-based prescription means that the insured person's specific disorder or impairment and a medical aid user's difficulty being a full member of society are taken into consideration in determining the functionality that the medical aid must provide.
Period of use	The minimum period that a medical aid can be used for. Medical aids must have a level of quality that means replacement will normally not be needed before the end of the period of use.
Contracted medical aid supplier	Suppliers with whom the health insurer has entered into an agreement for the supply of specific medical aids.
Medical aid	Medical aids are products (as per the description of medical aid requirements) that can be used to support the insured person in activities of daily living.
Ready-for-use standard-version medical aid	A medical aid that is ready for use (commercially available) is a medical aid designed and made to meet specific functional needs and that is usually available in a number of sizes. The medical aid does not have to be customised by the supplier for use by a certain insured person. A standard-version medical aid is made in industrial serial production based on standard sizes and models. It can be set and configured as necessary for use by an individual insured person based on instructions and information from the manufacturer. Prior to being put on the market, the medical aid in its standard version must meet the EU Regulation on Medical Devices and have CE conformity marking.
Customised ready-for-use medical aid	A prefabricated medical aid that is suitable for use by one specific insured person only after certain customisations. The medical aid in its standard version is made based on standard models or patterns without covering all individual features. The complete prefabricated medical aid with customisations is an individually fitted medical aid with bespoke status. This means that it does not have the CE marking, albeit that some or all of the components and accessories may do.
Functional requirements	The requirements specify what requirements the product to be used must meet in terms of version and functionality. These requirements do not

	depend on the brand, meaning that requirements are not tied to a specific type/make of product.
Medical aid supplier	The party supplying the medical aid to the insured party.
Quality requirements	Conditions that medical aid suppliers must meet.
Medical indication/grounds	A medical indication is a statement of medical grounds issued by a prescriber. It specifies whether an insured party needs certain medical aids.
Deciding together	The insured person and the healthcare provider jointly decide how to address a certain health problem. They discuss the nature and background of the problem, the various options on how to address it, the pros and cons of the options, and what considerations are important for the individual.
Practical and theoretical standards	The medical aid's effectiveness and appropriateness must have been proven through objective, medical research. For some kinds of healthcare, information about 'theoretical standards' is often not available. If this is the case, the healthcare or service in the field in question must be considered responsible and adequate healthcare: 'theoretical standards'.
Permission ¹	Written or digital permission that health insurers issue to an insured party and/or supplier. This is permission for a requested medical aid, which may be subject to a certain period of use or maximum quantity. This permission is sometimes referred to as 'authorisation'.
Referring party	A healthcare provider who refers the insured person to another healthcare provider.
Insured person	The person whose risk of needing medical care, as defined in the Dutch Health Insurance Act ('Zorgverzekeringswet'), is covered by a health insurance policy and is specified as such on the policy sheet issued by the health insurer.
Prescriber	The party authorised to prescribe the (function-based) medical aid.

¹In other communications or statements, we use the term 'approval'.

Categories and names of medical aids

Category	Where to find the regulations
Prostheses and hairpieces	Art. 2.6(a); Art. 2.8
Medical aids for breathing problems	Art. 2.6(b); Art. 2.9
Medical aids for hearing problems	Art. 2.6(c); Art. 2.10
Medical aids relating to incontinence (urinary or faecal)	Art. 2.6(d); Art. 2.11
Medical aids for mobility problems	Art. 2.6(e); Art. 2.12
Medical aids for vision problems	Art. 2.6(f); Art. 2.13
Skull protectors	Art. 2.6(g)
Costs relating to home dialysis	Art. 2.6(hh); Art. 2.29
Contraceptives	Art. 2.6(i); Art. 2.16
Medical aids for bed-based nursing and other care	Art. 2.6(j); Art. 2.17
Medical aids for skin disorders	Art. 2.6(k); Art. 2.18
Syringes and injection pens to administer medication (except for insulin)	Art. 2.6(l); Art. 2.19
Elastic compression stockings and other medical aids for vascular problems	Art. 2.6(m)
Medical aids for thrombosis	Art. 2.6(n)
Medical aids for diabetes	Art. 2.6(o)
Infusion pump to administer medication	Art. 2.6(p); Art. 2.22
Feeding aids	Art. 2.6(r); Art. 2.24
Medical aids relating to speaking problems	Art. 2.6(s)
Medical aids for communication, information access and alerting	Art. 2.6(t); Art. 2.26
Medical aids for alleviation of chronic pain	Art. 2.6(y)

Prostheses and hairpieces

Facial prosthetics

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Medical specialist	
Owned or on loan	You acquire this medical aid; you are the owner	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted healthcare provider will assess whether you meet the conditions. Our prior approval is not required in this case	You always need our prior approval if you want to go to a non-contracted healthcare provider. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted healthcare provider
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Ocular prosthesis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Medical aids to fully or partially replace or cover an eyeball (prosthetic eye or scleral shell prosthesis).	
Prescriber	Medical specialist	
Owned or on loan	You acquire this medical aid; you are the owner	
Prior permission from health insurer/quote from supplier required	For the initial provision of a prosthetic eye or scleral shell prosthesis, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Voice prosthesis or speech amplifiers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Medical specialist. Nursing specialist under the supervision of a medical specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care	

Reimbursement	<ul style="list-style-type: none"> Once every five years for a voice generator. 100% for voice prosthesis and speech amplifier. Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars	When you or your general practitioner place or replace a medical aid this comes under the 'Medical aid' clause. Placement and replacement in the hospital comes under the 'Specialist medical healthcare' clause.	

Hairpieces/wigs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The medical indication or situation below applies to you:</p> <ul style="list-style-type: none"> You have complete or partial baldness due to a medical condition or medical treatment. <p>Conditions</p> <ul style="list-style-type: none"> The medical aid is effective and appropriate to your personal situation. There must be medical grounds for the healthcare. The healthcare must be neither unnecessarily expensive nor unnecessarily extensive, because it will then not be effective healthcare in your situation. The medical aid supplier looks at the appropriateness of the medical aids that have been selected and maintains a care plan to demonstrate their effectiveness. Ineffective healthcare is not covered by your general insurance policy, not even if you pay for part of it yourself. You are entitled to a functioning medical aid. 'Functioning' is taken to mean that the medical aids are ready for use on delivery. Instructions for use must be given upon the first purchase and accessories may be required for operation. For a medical aid to be considered (or continue to be considered) a functioning and adequate medical aid, repairs, replacement or adjustments may be needed. A spare medical aid may also be reimbursed or provided if having a spare can in all reasonableness be considered necessary. The idea is for you to always have an adequate, functioning medical aid at your disposal; the medical aid supplier will determine whether this is the case. <p>What is not reimbursed</p> <ul style="list-style-type: none"> Hairpieces for normal male hair loss (alopecia androgenetica) 	
Prescriber	Attending doctor	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Haarwerken' (Accreditation scheme for hairpieces) set up by SEMH and/or have an 'ANKO Haarwerk' specialist certificate. SEMH is the 'Stichting Erkenningsregeling leveranciers Medische Hulpmiddelen' (Accreditation scheme foundation for suppliers of medical aids). ANKO is the 'Algemene Nederlandse Kappers Organisatie' (General Dutch Hairdressers Organisation).
Reimbursement	<ul style="list-style-type: none"> €465 maximum for hairpieces/wigs. Deductible applies from the age of 18 	<ul style="list-style-type: none"> €465 maximum for hairpieces/wigs. This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Shoulder, arm and hand prostheses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> Medical aids that are used exclusively while at work or in a learning environment. 	
Prescriber	Rehabilitation doctor at a rehabilitation centre where they work according to the Prosthetic Prescription Protocol (PPP) for the arm	
Owned or on loan	You acquire this medical aid; you are the owner	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> You need our permission. You need our permission for a repair/adjustment costing more than €750. You need our permission before ordering a second medical aid. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	<ul style="list-style-type: none"> Rehabilitation centre PPP-arm: a rehabilitation centre that adheres to the Prosthetic Prescription Protocol for the arm. Our website tells you which medical aid supplier you can go to for this care 	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen' (Accreditation scheme for orthopaedic device makers) and work according to the Prosthetic Prescription Protocol (PPP) for the arm
Reimbursement	<ul style="list-style-type: none"> 100% for shoulder, arm and hand prostheses. Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Lower limb prosthetics

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> Medical aids that are used exclusively while at work or in a learning environment 	
Prescriber	<ul style="list-style-type: none"> Rehabilitation doctor. Physician assistant for prosthesiology who works according to the Prosthetic Prescription Protocol for the lower limb ('PPP been') 	
Owned or on loan	<ul style="list-style-type: none"> You will be given this medical aid on an ownership basis (you will own it) if you are 16 years or younger. You will be given this medical aid on loan if you are 17 years or older. 	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for a repair/adjustment costing more than €750. You need our permission for a second provision. You need our permission in specific cases. The contracted medical aid supplier will tell you if this applies. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen' (Accreditation scheme for orthopaedic device makers) and work according to the Prosthetic Prescription Protocol for the lower limb ('PPP been').
Reimbursement	<ul style="list-style-type: none"> 100% for lower limb prosthesis: leg or foot. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		

Further particulars		
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Breast prosthesis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have undergone surgical removal of your mammary glands (partial or complete mastectomy), or You have no or virtually no development of the mammary glands. <p>You are entitled to a personal (custom-designed) prosthesis if a ready-for-use version is not possible or not a responsible option.</p>	
Prescriber	Attending doctor	
Owned or on loan	You acquire this medical aid; you are the owner	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case You need our permission for a personalised (custom-designed) prosthesis 	<p>You always need our prior permission if you want to go to a non-contracted medical aid supplier.</p> <p>This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'SEMH Erkenningsregeling Mammacare Zorgaanbieders' (Accreditation scheme for breast care providers)
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars	If you can swim with your breast prosthesis, you will not be entitled to a swimming prosthesis.	

Medical aids for breathing problems

Respiratory device with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> You are entitled to a permanent facility at home and a back-up facility (cylinders, in case of outage of the basic facility). Aside from that, the medical aid supplier will also assess whether you are entitled to a mobile facility, which can be used for short stays away from home. A mobile facility can be used only for a specific period of time. The medical aid supplier will subsequently choose the mobile facility from the current range that best fits your personal situation and use. If the medical aid supplier concludes that you are entitled to a mobile facility, you will be supplied 1 mobile facility and 1 battery. In the event of use of a stationary concentrator, we reimburse the electricity costs based on average electricity costs charged by electricity suppliers and the average use of concentrators. It will then be up to you to submit the counter reading to your medical aid supplier. 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Pulmonologist. Cardiologist. Neurologist. Paediatrician. Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	<p>You always need our prior permission if you want to go to a non-contracted medical aid supplier.</p> <p>This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	

Reimbursement	<ul style="list-style-type: none"> • 100% for respiratory device and accessories. • You will be reimbursed €0.12 per operating hour to cover electricity costs. If the reimbursement is insufficient in your situation, you can submit a request to us for a possible supplementary allowance, providing an explanation and proof backing the request • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Sleeping position trainer

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> • The medical indication or situation below applies to you: <ul style="list-style-type: none"> ◦ You have positional obstructive sleep apnoea (POSA) as per the current Dutch Institute for Healthcare Improvement (CBO) guideline in combination with the ruling by 'Zorginstituut Nederland'. • The requesting doctor must sign a fully completed questionnaire that is available from your medical aid supplier. • Use of the device must be in accordance with the current Dutch Institute for Healthcare Improvement (CBO) guideline on OSA. A contracted medical aid supplier will assess whether you are using the device as per the applicable, current guideline and therefore continue to be entitled to reimbursement for the medical aid. If you give the medical aid supplier prior permission, they will make this assessment based on data read remotely and periodically (using telemonitoring equipment). If you do not consent to that or do not have telemonitoring equipment yet, you will have to schedule at least 1 software-based read-out of your equipment by the medical aid supplier to have your use assessed (as per the current CBO guideline on OSA). If a non-contracted medical aid supplier does not have this assessment made by a nurse who is registered in accordance with the Dutch Individual Healthcare Professions Act ('Wet op de beroepen in de individuele gezondheidszorg', Wet BIG), you can opt to have one of our medical advisers assess your use of your sleep position trainer. For details of the procedure to follow, please check the reimbursements section on our website. 	
Prescriber	<ul style="list-style-type: none"> • Pulmonologist. • ENT specialist. • Neurologist. • Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> • For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Permission from us is not required in this case, unless your AHI (apnea-hypopnea index: number of times your breathing stops per hour) is over 30. • If you already have a medical aid for your OSA for combination therapy. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the

		medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

CPAP device and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have Obstructive Sleep Apnea (OSA) as per the current CBO guideline. The requesting doctor must sign a fully completed questionnaire that is available from your medical aid supplier. Use of the device must be in accordance with the current Dutch Institute for Healthcare Improvement (CBO) guideline on OSA. <p>A contracted medical aid supplier will assess whether you are using the device as per the applicable, current guideline and therefore continue to be entitled to reimbursement for the medical aid. If you give the medical aid supplier prior permission, they will make this assessment based on data read remotely and periodically (using telemonitoring equipment). If you do not consent to that or do not have telemonitoring equipment yet, you will have to schedule at least a software-based read-out of your equipment by the medical aid supplier to have your use assessed (as per the current CBO guideline on OSA).</p> <p>If a non-contracted medical aid supplier does not have this assessment made by a nurse who is registered in accordance with the Dutch Individual Healthcare Professions Act ('Wet op de beroepen in de individuele gezondheidszorg', Wet BIG), you can opt to have one of our medical advisers assess your use of your CPAP device. For details of the procedure to follow, please check the reimbursements section on our website.</p>	
Prescriber	<ul style="list-style-type: none"> Pulmonologist. ENT specialist. Neurologist. Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Our permission is not required in this case. You need our permission if you already have a medical aid for your OSA for combination therapy. You need our permission for subsequent requests with changes. 	<p>You always need our prior permission if you want to go to a non-contracted medical aid supplier.</p> <p>This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Nebuliser with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medicine must be registered in the Medicines Reimbursement System (GVS) and reimbursed by us. 	
Prescriber	<ul style="list-style-type: none"> Attending doctor. Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	

Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	<p>100% reimbursement for hypertonic saline solution: 3% to 7% sodium chloride if the following medical indication or situation applies to you:</p> <ul style="list-style-type: none"> You have cystic fibrosis (CF) and are aged 6 or older. If you are aged under 6 and have CF or if you do not have CF, an application can be submitted to our 'Medische Beoordelingen' (Medical Assessments) department. Such an application must, however, include a detailed justification from the medical aid supplier and attending doctor or clinical nurse specialist. <p>Hypertonic saline solution is yours to keep.</p>	

Mucus suction device and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> tracheostomy (with or without cannula), progressive neurological disorder such as MS, ALS and other neuromuscular diseases, excessive mucus production after major ENT surgery, terminal patient who coughs up a lot of mucus, premature child with severe congenital defects or metabolic diseases, terminal pulmonary diseases (post-surgery or otherwise). 	
Prescriber	<ul style="list-style-type: none"> Attending doctor. Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Tracheal cannula and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	When you, your general practitioner or your home care provider place or replace a medical aid, this comes under the 'Medical aid' clause. Placement and replacement in the hospital comes under the 'Specialist medical healthcare' clause.	
Prescriber	<ul style="list-style-type: none"> Medical specialist. Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	

Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission if you need more than the maximum quantities of one or more of the following products: <ul style="list-style-type: none"> 1 pair of (encrustation) tweezers every 5 calendar years; 1 stoma light every 5 calendar years; 300ml (sweet) oil per calendar year; More than 2 shower covers per calendar year. You need our permission for other stoma guards (e.g. scarves and covers) if the costs of these are higher than a total of €60.00 per calendar year. 	<p>You always need our prior permission if you want to go to a non-contracted medical aid supplier.</p> <p>This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

MRD (mandibular repositioning device)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have Obstructive Sleep Apnea (OSA) as per the current CBO guideline. The requesting doctor must sign a fully completed questionnaire that is available from your medical aid supplier. Teeth ready for MRD treatment and insertion. The period of use of an MRD is 5 years. Any required adjustments and/or dental treatments that are expected to be needed must be performed prior to the treatment with a (first) MRD, i.e. before the MRD can be inserted. The costs of these prior adjustments and/or treatments are not covered under this MRD care. Dental alterations after starting to use the MRD. If dental alterations have to be performed by your own dentist after you have started using an MRD, always bring the MRD to the dentist so that the dental alteration can be aligned with the MRD. If the dental alterations in question are such that the MRD has to be adjusted or replaced, the medical aid supplier or (affiliated) dentist must seek our approval first, including in the request a cost estimate and specifying the medical grounds for the procedure. We do not reimburse adjustments to the MRD for cosmetic dental alterations. <p>What is not reimbursed</p> <ul style="list-style-type: none"> Fitting in a centre for dental care in exceptional circumstances. Devices that only reduce or prevent snoring. Dental alterations for an MRD. 	
Prescriber	<ul style="list-style-type: none"> Pulmonologist. ENT specialist. Neurologist. Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Our permission is not required in this case, unless: <ul style="list-style-type: none"> your AHI (apnea-hypopnea index: number of times your 	<p>You always need our prior permission if you want to go to a non-contracted medical aid supplier.</p> <p>This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>

	<p>breathing stops per hour) is over 30; or</p> <ul style="list-style-type: none"> • replacement will be required within 5 years; or • if you already have a medical aid for your OSA for combination therapy. 	
Mandatory quality requirements for the medical aid supplier	<ul style="list-style-type: none"> • Dentist accredited by the 'Nederlandse Vereniging voor Tandheelkundige Slaapgeneeskunde' (Netherlands Association for Dental Sleep Medicine). The dentist must be accredited by the 'Nederlandse Vereniging voor Tandheelkundige Slaapgeneeskunde' (Netherlands Association for Dental Sleep Medicine) or have a similar accreditation (such as EADSM Expert Level Accreditation). • Dental surgeon accredited by the 'Nederlandse Vereniging voor Tandheelkundige Slaapgeneeskunde' (Netherlands Association for Dental Sleep Medicine). The dental surgeon must be accredited by the 'Nederlandse Vereniging voor Dental surgeon Slaapgeneeskunde' (Netherlands Association for Dental Sleep Medicine) or have a similar accreditation (such as EADSM Expert Level Accreditation). • Orthodontist accredited by the 'Nederlandse Vereniging voor Tandheelkundige Slaapgeneeskunde' (Netherlands Association for Dental Sleep Medicine). The orthodontist must be accredited by the 'Nederlandse Vereniging voor Tandheelkundige Slaapgeneeskunde' (Netherlands Association for Dental Sleep Medicine) or have a similar accreditation (such as EADSM Expert Level Accreditation). • Our website tells you which healthcare provider you can go to for this healthcare. 	
Reimbursement	<ul style="list-style-type: none"> • 100% • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Inhalation chambers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • You use it in combination with metered-dose inhalers. 	
Prescriber	Attending doctor.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • Maximum of 2 per year • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Positive expiratory pressure device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> • Manometer. 	
Prescriber	<ul style="list-style-type: none"> • Attending doctor. • Nursing specialist under the supervision of a medical specialist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	

Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for hearing problems

Hearing aids

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. You have severe tinnitus. The audiogram is not over 12 months old. The medical aid must be fitted as per the most recent version of the Hearing Protocol The medical aid is effective and appropriate to your personal situation. There must be medical grounds for the healthcare. The healthcare must be neither unnecessarily expensive nor unnecessarily extensive, because it will then not be effective healthcare in your situation. The medical aid supplier looks at the appropriateness of the medical aids that have been selected and maintains a care plan to demonstrate their effectiveness. Ineffective healthcare is not covered by your general insurance policy, not even if you pay for part of it yourself. The hearing aid is included in the national hearing aids database. You may qualify for a hearing aid that is not included in the national hearing aids database if: you have tried at least two different hearing aids from the database first; and the hearing care professional or audiologist has provided adequate justification for such, showing that there are no hearing aids in this database that are appropriate in your case. You are entitled to a functioning medical aid. A medical aid is considered to be a functioning medical aid if it is ready for use when delivered. Upon the first purchase, the medical aid must come with instructions for use, batteries or charging equipment, and the accessories needed to make the medical aid work properly. For a medical aid to be considered (or continue to be considered) a functioning and adequate medical aid, repairs, replacement or adjustments may be needed. <p>What is not reimbursed</p> <ul style="list-style-type: none"> Replacement of <ul style="list-style-type: none"> consumer batteries special purpose batteries accessories, with the exception of those needed for the device to operate 	
Prescriber	<ul style="list-style-type: none"> Up to age 18: Audiology centre For hearing aid wearers aged between 18 and 67: triage hearing care professional registered with the StAr quality assurance organisation for hearing care professionals and/or in the CvC register of hearing care professionals For insured persons aged between 18 and 67 who do not wear a hearing aid: ENT specialist or audiology centre From age 67: triage hearing care professional registered with StAr (StAr = Stichting Audicienregister: quality assurance organisation for hearing care professionals) and/or in CvC's (Centre for Certification) register of hearing care professionals 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for a hearing aid that is not included in the national hearing aids database 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier is a triage hearing care professional registered with the StAr quality assurance organisation for hearing care professionals and/or in the CvC register of hearing care professionals. This medical aid supplier

		works according to the most recent version of the Hearing Protocol.
Reimbursement	<p>Up to age 17 inclusive:</p> <ul style="list-style-type: none"> • 100% for hearing aids • This healthcare is not subject to the deductible. <p>From the age of 18:</p> <ul style="list-style-type: none"> • A statutory personal contribution of 25%. • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair	You can normally keep using your hearing aid for at least 5 years. If your hearing aid needs any adjustments or repairs before the end of this 5-year period, contact the contracted medical aid supplier that provided the hearing aid. We have an agreement with the healthcare provider about the costs of repairs or adjustments that are needed during the first 5 years.	You can normally keep using your hearing aid for at least 5 years. You are responsible for any adjustments and/or repairs during this period.
Further particulars	If you have a 'Natura Just' health insurance policy, you can go to a selected contracted healthcare provider. The selected healthcare providers are listed on our website.	

Assistive listening device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> • One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> ○ There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. ○ You have severe tinnitus. • The audiogram is not over 9 months old. • The medical aid must be fitted as per the most recent version of the Hearing Protocol. 	
Prescriber	<ul style="list-style-type: none"> • ENT specialist. • Audiology centre 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Alarm clock/alerting device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> • One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> ○ There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. ○ You have severe tinnitus. • The audiogram is not over 9 months old. • The medical aid must be fitted as per the most recent version of the Hearing Protocol. 	
Prescriber	<ul style="list-style-type: none"> • ENT specialist. • Audiology centre. 	
Owned or on loan	You acquire this medical aid; you are the owner.	

Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> You need our permission for the initial provision up to 60dB. Up to 55 decibels of hearing loss: not only a written request with a prescription and justification by an ENT specialist or audiology centre is needed, but also a clear specification of why the medical aid is needed, why the usual medical aids are inadequate and which other medical aids have been tried first. For the initial provision of an installation from 60 dB, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Hearing dogs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You are profoundly deaf and rely on help to perform general or household activities of daily living. The dog increases your independence and substantially reduces your dependence on healthcare support 	
Prescriber	<ul style="list-style-type: none"> Audiology centre with report from occupational therapist. ENT specialist with report from occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an accredited member of Assistance Dogs Europe (ADEU).
Reimbursement	<ul style="list-style-type: none"> 100% for hearing dog; and €293.03, per quarter, maximum cover for costs associated with feeding and veterinary and other care for the dog. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Other hearing assistive devices/assistive listening devices Hearing loops, infrared system, FM device and streamers

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> There is rehabilitation potential for the hearing in your ear and hearing loss of at least 35 decibels. This value was obtained by averaging the hearing loss at frequencies of 1000 Hz, 2000 Hz and 4000 Hz. You have severe tinnitus 	

	<ul style="list-style-type: none"> The audiogram is not over 12 months old. The medical aid must be fitted as per the most recent version of the Hearing Protocol.
Prescriber	<ul style="list-style-type: none"> Up to age 18: Audiology centre. From age 18 to 67 for hearing aid wearers: triage hearing care professional registered with the StAr quality assurance organisation for hearing care professionals and/or in the CvC register of hearing care professionals. For insured persons aged between 18 and 67 who do not wear a hearing aid: ENT specialist or audiology centre. From age 67: triage hearing care professional registered with StAr (StAr = Stichting Audicienregister: quality assurance organisation for hearing care professionals) and/or in CvC's (Centre for Certification) register of hearing care professionals.
Owned or on loan	You acquire this medical aid; you are the owner.
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission if you need an additional medical aid/provision. <p>You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	<p>Our website tells you which medical aid supplier you can go to for this care.</p> <p>A non-contracted medical aid supplier is a triage hearing care professional registered with the StAr quality assurance organisation for hearing care professionals and/or in the CvC register of hearing care professionals. This medical aid supplier works according to the most recent version of the Hearing Protocol.</p>
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. <ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair	
Further particulars	If you have a 'Natura Just' health insurance policy, you can go to a selected contracted healthcare provider. The selected healthcare providers are listed on our website.

Medical aids relating to incontinence (urinary or faecal)

Absorbent incontinence products

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> You are 3 or 4 years old and have a non-physiological (non-natural) form of incontinence. You are 5 years or older and have long-term or chronic urinary or bowel incontinence (involuntary loss of urine or faeces). This incontinence does not improve on its own within a short period and cannot be adequately treated within a reasonable time. Pelvic floor strengthening exercises or bladder training (pelvic floor therapy) do not help either. The medical aid is effective and appropriate to your personal situation. There must be medical grounds for the healthcare. The healthcare must be neither unnecessarily expensive nor unnecessarily extensive, because it will then not be effective healthcare in your situation. The medical aid supplier looks at the appropriateness of the medical aids that have been selected and maintains a care plan to demonstrate their effectiveness. Ineffective healthcare is not covered by your general insurance policy, not even if you pay for part of it yourself. You are entitled to a functioning medical aid. 'Functioning' is taken to mean that the medical aids are ready for use on delivery. Instructions for use must be given upon the first purchase and accessories may be required for operation. For a medical aid to be considered (or continue to be considered) a functioning and adequate medical aid, repairs, replacement or adjustments may be needed. A spare medical aid may also be reimbursed or provided if having a spare can in all reasonableness be considered necessary. The idea is for you to always have an adequate, functioning medical aid at your disposal; the medical aid supplier will determine whether this is the case. If pelvic floor therapy could help with your form of incontinence, reimbursement is only possible once you start this therapy. Depending on the nature of the incontinence, pelvic floor therapy may help relieve your symptoms. We can approve absorbent incontinence products that you wear on your body if you are actually prepared to follow this therapy, but only in situations where you can in all 	

	<p>reasonableness be required to take this therapy. If you are not prepared to follow the therapy, we will assume that you do not need incontinence products given that these will not be a form of effective healthcare.</p> <ul style="list-style-type: none"> Children under the age of 3 are never entitled to reimbursement <p>What is not reimbursed</p> <ul style="list-style-type: none"> Cleaning and odour products. Skin protection products. Clothing (except for net pants). Bedwetting alarm for treatment of nocturnal enuresis (nocturnal bedwetting). Mattress protectors (except in the event of a special individual healthcare need). Incontinence products for nocturnal enureses (night-time bedwetting). Incontinence products for short-term incontinence. <p>For example, after an operation, pregnancy or bladder infection.</p>
Prescriber	<ul style="list-style-type: none"> General practitioner. Medical specialist. Physician assistant. Nursing specialist (Master's degree level 6). UCS nurse (degree from higher professional education; level 6). This healthcare provider may write a letter of referral, but cannot determine the nature of the treatment. Continence nurse degree from intermediate professional education level 4. This healthcare provider may write a letter of referral, but cannot determine the nature of the treatment.
Owned or on loan	You acquire this medical aid; you are the owner.
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> You need our permission for the initial provision for children between the ages of 3 and 5 <p>You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this medical aid.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. <ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair	
Further particulars	If you have a 'Natura Basis' or 'Natura Just' health insurance policy, you can go to a selected contracted healthcare provider. The selected healthcare providers are listed on our website.

Anal douche

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Attending doctor	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<p>A contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.</p> <p>You need our permission for special versions.</p>	<p>You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-i specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	Only on medical grounds	

Ostomy supplies

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed	

	<ul style="list-style-type: none"> Cleaning and odour products. Clothing. Mattress protectors (except in the event of a special individual healthcare need) 	
Prescriber	<ul style="list-style-type: none"> Medical specialist. Stoma nurse. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-s specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	If you have a 'Natura Basis' or 'Natura Just' health insurance policy, you can go to a selected contracted healthcare provider. The selected healthcare providers are listed on our website.	

Catheters with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Clinically inserted catheters are paid for by the hospital	
	<p>What is not reimbursed</p> <ul style="list-style-type: none"> Cleaning and odour products. Skin protection products. Clothing (except for net pants). Mattress protectors (except in the event of a special individual healthcare need). Incontinence products for short-term incontinence. <p>For example, after an operation, pregnancy or bladder infection.</p>	
Prescriber	<ul style="list-style-type: none"> General practitioner. Medical specialist. Physician assistant. Nursing specialist (Master's degree level 6). UCS nurse (degree from higher professional education; level 6). <p>This healthcare provider may write a letter of referral, but cannot determine the nature of the treatment.</p> <ul style="list-style-type: none"> Continence nurse degree from intermediate professional education level 4. <p>This healthcare provider may write a letter of referral, but cannot determine the nature of the treatment.</p>	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	If you have a 'Natura Basis' or 'Natura Just' health insurance policy, you can go to a selected contracted healthcare provider. The selected healthcare providers are listed on our website.	

Medical aids for mobility problems

Orthoses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>You are entitled to an orthosis for permanent use if you have a</p> <ul style="list-style-type: none"> • severe condition. <p>What is not reimbursed</p> <ul style="list-style-type: none"> • A medical aid used exclusively for sports. • Long-term use of a hernia truss for an abdominal hernia <p>The long-term use of a hernia truss for abdominal hernia is not in line with current theoretical and practical standards.</p>	
Prescriber	<ul style="list-style-type: none"> • Medical specialist. • Nursing specialist. • Physician assistant. 	
Owned or on loan	<p>You acquire this medical aid; you are the owner.</p>	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> • A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered. Our permission is not required in this case • A list of these suppliers is available on our website. • You need our permission for the initial provision of a complex orthosis. A contracted medical aid supplier can tell you more about this. • From the age of 17, you will need our permission for a second one. 	<p>You always need our prior permission if you want to make use of a non-contracted medical aid supplier.</p> <p>This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.</p>
Mandatory quality requirements for the medical aid supplier	<p>Our website tells you which medical aid supplier you can go to for this care.</p>	<p>A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Instrumentmakerijen (OIM)' (Accreditation scheme for orthopaedic device makers).</p>
Reimbursement	<ul style="list-style-type: none"> • 100% • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	<p>You are entitled to a hernia truss if you have a parastomal hernia. Contact your medical aid supplier of ostomy products for this.</p> <p>A hernia truss for temporary use before an operation does not come under 'Medical aids' but rather under the hospital budget referred to in the 'Specialist medical healthcare' clause</p>	

Foot-propelled 'trippelstoel' chair

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> • One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> ○ You are only mobile while seated and you have impaired hand or arm function that makes the use of other mobility aids impossible. ○ You are unable to stay upright without using hands. • A foot-propelled 'trippelstoel' chair can be used for a short or uncertain period of time or for long-term use. • Only for use indoors. <p>What is not reimbursed</p> <ul style="list-style-type: none"> • Use in the event of standing problems only. 	
Prescriber	<p>For a short or uncertain period of time:</p> <ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner), • (district/transfer) nurse, • clinical nurse specialist, • physician assistant, • occupational therapist. <p>We do not need a report from an occupational therapist.</p> <p>For long-term use:</p> <ul style="list-style-type: none"> • Attending doctor with advisory report from occupational therapist. • Physician assistant with advisory report from occupational therapist. • Clinical nurse specialist for geriatric healthcare with advisory report from occupational therapist. • Rehabilitation doctor with advisory report from occupational therapist. 	
Owned or on loan	<p>You are given this medical aid on loan.</p>	

Prior permission from health insurer/quote from supplier required	You need our permission for a 'trippelstoel' chair for long-term use. For short-term use, the contracted medical aid supplier determines whether the conditions have been met.	You always need our prior permission if you want to make use of a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	If you have a 'Natura Basis' health insurance policy, you can go to a selected contracted healthcare provider for long-term use of a 'trippelstoel' chair. The selected healthcare providers are listed on our website.	

Environmental control devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have a physical disability. You fully or almost fully rely on such systems to operate household appliances. You are under an obligation to install antivirus software on the hardware used for this medical aid. The costs of any damage arising from not having adequate antivirus software will be at your own expense. 	
Prescriber	Attending doctor.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible.
Reimbursement for replacement/repair		
Further particulars		

Orthopaedic shoes

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> Work footwear. Medical aids used exclusively while playing sports. 	
Prescriber	<ul style="list-style-type: none"> For low-complexity care: general practitioner or podiatrist. For highly complex care: orthopaedic surgeon, rehabilitation doctor, rheumatologist, geriatric specialist, physician assistant or clinical nurse specialist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for early replacement of your medical aid. You need our permission for temporary orthopaedic shoes. You need our permission for other orthopaedic modifications to (commercially available) shoes when 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier

	such modifications will cost more than €400.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	<p>Up to age 15 inclusive:</p> <ul style="list-style-type: none"> 100% Statutory personal contribution of €67 per pair. This healthcare is not subject to the deductible. <p>From the age of 16:</p> <ul style="list-style-type: none"> 100% Statutory personal contribution of €134 per pair. Deductible applies from the age of 18. 	<p>Up to age 15 inclusive:</p> <ul style="list-style-type: none"> This depends on the health insurance you have chosen. Statutory personal contribution of €67 per pair. This healthcare is not subject to the deductible. <p>From the age of 16:</p> <ul style="list-style-type: none"> This depends on the health insurance you have chosen. Statutory personal contribution of €134 per pair. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Adapted tables

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> You are a wheelchair user. 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Occupational therapist. Medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Balance bike

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The medical indication or situation below applies to you:</p> <ul style="list-style-type: none"> Long-term use is considered to be necessary to be able to walk and a more simple mobility aid is not possible, and you have: <ul style="list-style-type: none"> balance disorders; impaired function lower limbs; or exercise intolerance or muscle weakness. <p>What is not reimbursed</p> <ul style="list-style-type: none"> simple mobility aids Non-simple mobility aids that are intended to increase the radius of action, because transport and participation in mobility comes under the Dutch Social Support Act (Wmo) (such as an e-bike) 	
Prescriber	Medical specialist with advisory report from occupational therapist	

Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions and whether the healthcare is covered under your insured healthcare. Our permission is not required in this case. A list of these suppliers is available on our website.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The non-contracted medical aid supplier must be able to supply everything relating to non-simple mobility aids (total range) and not only one single medical aid or one single brand.
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Complex walker

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • Long-term use is considered to be necessary to be able to walk and a more simple mobility aid is not possible, and you have: <ul style="list-style-type: none"> ○ balance disorders; ○ impaired function lower limbs; or ○ exercise intolerance or muscle weakness. • Above age 18, this cover is provided only for the following non-general medical aids: reverse walker, Parkinson's walker, heavy-duty walker. What is not reimbursed <ul style="list-style-type: none"> • simple mobility aids • Non-simple mobility aids that are intended to increase the radius of action, because transport and participation in mobility comes under the Dutch Social Support Act (Wmo) (such as an e-bike) 	
Prescriber	Medical specialist with advisory report from occupational therapist	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	Contracted medical aid supplier	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The non-contracted healthcare provider must be able to supply everything relating to non-simple mobility aids (total range) and not only one single medical aid or one single brand.
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible.
Reimbursement for replacement/repair		
Further particulars		

Adapted chairs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> • The medical indication or situation below applies to you: <ul style="list-style-type: none"> ○ You have limitations related to sitting. • Additional conditions for an adapted chair: 	

	<ul style="list-style-type: none"> ○ a chair with normal ergonomic requirements is not sufficient; and ○ this does not solely concern obesity, gigantism or dwarfism; and ○ the chair has specific padding or an abduction bar or an arthrodesis seat or pads for lateral support (additional adjustments are also permitted) <p>What is not reimbursed</p> <ul style="list-style-type: none"> • Chair for the elderly, chair with only a stand-up device, and other chair for certain age groups. • Chair intended solely for fixation purposes or to minimise agitation. 	
Prescriber	<ul style="list-style-type: none"> • Rehabilitation doctor, rheumatologist, orthopaedist or neurologist with advisory report from the occupational therapist. • For a chair for a child: general practitioner, occupational therapist or medical specialist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> • For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for a chair for a child. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Wheelchairs

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> • Use is for a short or uncertain period of time. • For long-term use this medical aid is provided under the Dutch Long-Term Care Act (Wlz) or Dutch Social Support Act (Wmo), or through the Dutch Employee Insurance Agency (UWV) and, accordingly, does not come under your health insurance. 	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Geriatric nursing specialist. • Physician assistant. • Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For this provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • Maximum of 26 weeks • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Service dog

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have permanent, severe physical functional limitations. There is a need for assistance with mobility or activities of daily living. The dog: <ul style="list-style-type: none"> increases independence and substantially reduces dependence on indicated healthcare, healthcare support or informal care The dog being trained as a service dog may not have been in your possession prior to permission. 	
Prescriber	Attending doctor with advisory report from occupational therapist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an accredited member of Assistance Dogs Europe (ADEU).
Reimbursement	<ul style="list-style-type: none"> 100% for service dog Maximum of €292.03 per quarter for costs associated with feeding and veterinary and other care for the service dog Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Lying/standing/sitting orthosis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Sitting or lying orthoses that are part of a wheelchair or a special needs pushchair qualify for reimbursement only if the wheelchair or special needs pushchair was also provided by us.	
Prescriber	<ul style="list-style-type: none"> For sitting/lying orthosis: medical specialist with advisory report from occupational therapist. For standing orthosis: general practitioner, occupational therapist or medical specialist. 	
Owned or on loan	Depending on the medical aid, you can either borrow it or own it.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required, unless an electric sit-to-stand stander is requested.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars		

Robotic arm, arm support and eating device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have severe physical functional limitations in arm, hand and finger function causing you not to be able to eat, drink or move items independently. This relates to necessary assistance for mobility or activities of daily living. The medical aid: <ul style="list-style-type: none"> increases independence and reduces dependence on healthcare support or informal care 	
Prescriber	<ul style="list-style-type: none"> Robotic manipulators and arm supports: rehabilitation doctor and/or statement of the reasons from a member of the treatment team if the rehabilitation doctor signs the request Eating device and drinking aid: medical specialist with advisory report from occupational therapist 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars		

Anti-decubitus cushion

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The medical indication or situation below applies to you: <ul style="list-style-type: none"> You suffer from pressure ulcers (bedsores), or to prevent the occurrence of pressure ulcers. Pain alone does not constitute medical grounds for entitlement. <p>What is not reimbursed</p> <ul style="list-style-type: none"> An anti-decubitus cushion for the seat of a wheelchair is not an allowance under the Dutch Health Insurance Act ('Zorgverzekeringswet'). 	
Prescriber	<ul style="list-style-type: none"> Attending doctor (specialist/general practitioner) (District/transfer) nurse. Physician assistant. Geriatric nursing specialist. Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible, except for costs involved in the use of and consumables for the medical aid in question. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible, except for costs involved in the use of and

		consumables for the medical aid in question.
Reimbursement for replacement/repair		
Further particulars		

Transfer aids

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Use is for a short or uncertain period of time only.	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Geriatric nursing specialist. • Physician assistant. • Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	The contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier		
Reimbursement	<ul style="list-style-type: none"> • 26 weeks • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	Slide sheets come under beds/mattresses	

Other medical aids relating to washing and going to the toilet

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Use is for a short or uncertain period of time only.	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Geriatric nursing specialist. • Physician assistant. Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	A contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 26 weeks • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars	This concerns toilet seat risers supplied separately, shower chairs, toilet chairs, etc.	

Medical aids for vision problems

Lenses for glasses and filter lenses up to age 18

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The medical indication or situation below applies to you:</p> <ul style="list-style-type: none"> You have medical grounds for contact lenses, but wearing lenses is not desirable, for example due to: <ul style="list-style-type: none"> a high refractive error (more than 10 dioptres); large differences in strength between the left and right eye (more than 4 dioptres); strong cylinder formation (more than 4 dioptres); keratoconus and corneal transplantation, or You have pathological myopia with a refractive error of at least -6 dioptres, or You have had surgery on one or both eyes due to a refractive error, or You have pure accommodative esotropia <p>Lenses for glasses and filter lenses are prescription lenses used for vision correction.</p> <p>What is not reimbursed</p> <ul style="list-style-type: none"> Frame. Transition lenses, sunglasses lenses. Anti-glare treatment and other coatings of the glasses. Preventive use in the treatment of pathological myopia with a refractive error of under -6 dioptres. 	
Prescriber	You need a referral with medical diagnosis from an ophthalmologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an optician who is a qualified orthoptist or optometrist.
Reimbursement	<ul style="list-style-type: none"> Up to age 17 inclusive: 100% Statutory personal contribution of €64 per calendar year in the case of a new lens on one side. Statutory personal contribution of €128 per calendar year in the case of a new lens on both sides. This healthcare is not subject to the deductible. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Statutory personal contribution of €64 per calendar year in the case of a new lens on one side. Statutory personal contribution of €128 per calendar year in the case of a new lens on both sides. This healthcare is not subject to the deductible.
Reimbursement for replacement/repair		
Further particulars	Filter lenses are special coloured lenses with a medical filter that filter certain parts of light but are not sunglasses. You need a medical indication for this.	

Contact lenses (with vision correction)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The medical indication or situation below applies to you:</p> <ul style="list-style-type: none"> You have a medical condition or trauma where contact lenses can provide greater improvement than glasses would. This concerns improvement of visual acuity or quality, for example by: <ul style="list-style-type: none"> a high refractive error (more than 10 dioptres); large differences in strength between the left and right eye (more than 4 dioptres); strong cylinder formation (more than 4 dioptres); keratoconus and corneal transplantation, OR For insured persons aged under 18 in the event of pathological myopia with a refractive error of at least -6 dioptres <p>Contact lenses, scleral contact lenses and bandage contact lenses are prescription lenses used for vision correction.</p>	

	What is not reimbursed <ul style="list-style-type: none"> Preventive use in the treatment of pathological myopia with a refractive error of under -6 dioptres. 	
Prescriber	You need a referral with medical diagnosis from an ophthalmologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> You need our permission for the initial provision of bandage contact lenses or contact lenses for certain indications. Your medical aid supplier will provide further details about this. For the initial provision of scleral contact lenses or coloured contact lenses, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an optician who is a qualified contact lens specialist or optometrist.
Reimbursement	<ul style="list-style-type: none"> 100% Statutory personal contribution of €64 per calendar year in the case of a new lens on one side. Statutory personal contribution of €128 per calendar year in the case of a new lens on both sides. Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Statutory personal contribution of €64 per calendar year in the case of a new lens on one side. Statutory personal contribution of €128 per calendar year in the case of a new lens on both sides. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	Insured healthcare <ul style="list-style-type: none"> Contact lenses with vision correction. Scleral contact lenses with vision correction. A scleral contact lens is a hard, larger than usual lens shaped a bit like a bucket hat. The rim of the lens rests on the white of the eye (sclera) and, unlike with regular lenses, the vaulted centre part does not make contact with the cornea. You need a medical indication for this. Bandage contact lenses with vision correction. These are special lenses used to protect the eye. Unless otherwise specified, the lenses will remain in your eye for a certain period of time, day and night. You need a medical indication for this. Coloured contact lenses. These are special hand-coloured, custom-made contact lenses. You need a medical indication for this. Coloured lenses for cosmetic purposes are not included. Daily contact lenses. But only if another type of contact lenses is not an option for medical reasons 	

Other optical aids

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> Ptosis crutches: You have eyelid dysfunction Moisture chamber glasses: You have lacrimal gland dysfunction (dysfunction of eye-related structures) Artificial tears with hyaluronic acid: lacrimal gland dysfunction (dysfunction of eye-related structures)	
Prescriber	You need a referral with medical diagnosis from an ophthalmologist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision. Artificial tears with hyaluronic acid are always subject to prior permission from us.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be an optician who is a qualified contact lens specialist or optometrist.

Reimbursement	<ul style="list-style-type: none"> • 100% • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	Artificial tears with hyaluronic acid are over-the-counter medicines and will, in principle, not be reimbursed. They may only be eligible for reimbursement if they are needed on medical grounds. However, not all medical grounds automatically mean entitlement to reimbursement. Artificial tears with hyaluronic acid must be provided by a pharmacy.	

Bioptic (telescopic) glasses and glasses with magnifying lenses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • You have vision loss where glasses or contact lenses no longer reasonably suffice. 	
Prescriber	Ophthalmologist or visual advice centres run by Stichting Visio or Stichting Bartiméus	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	The medical aid supplier must have a low-vision specialist with an optometry qualification from a university of applied sciences or an optician's qualification at an intermediate professional education level supplemented with the Low Vision module from a university of applied sciences.
Reimbursement	<ul style="list-style-type: none"> • 100% • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Input and output devices for use by persons with a visual impairment

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions		
Prescriber	Attending doctor with (if there is one) the report from the Stichting Visio or Stichting Bartiméus	
Owned or on loan	You are given this medical aid on loan	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> • For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission for a braille writer or braille printer repair costing more than €150. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.

Reimbursement for replacement/repair		
Further particulars	Braille writing machines are being phased out and so may only, as standard, be supplied on a replacement basis to existing users. Referrals for new patients or patients currently using electronic typewriters must be for a refreshable braille display.	

Reading aids

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have difficulty reading due to a visual impairment. You can only read with the help of this medical aid. Glasses, contact lenses, a simple magnifying glass or other simple (common) aid will not suffice. 	
Prescriber	<ul style="list-style-type: none"> Ophthalmologist. Visual advice centres run by Stichting Visio or Stichting Bartiméus. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Tactile reading device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Only if other medical aids are inappropriate and you are able to operate the device.	
Prescriber	You need a referral with a medical diagnosis from a visual advice centre operated by Stichting Visio or Stichting Bartiméus.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

White canes

	Contracted medical aid supplier	Non-contracted medical aid supplier
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Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> • White cane tips. • Support canes and walking sticks (identification cane). 	
Prescriber	Attending doctor or occupational therapist	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision of a standard, commercially available version, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You do need our permission for the provision of a non-standard version however.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must have a complete range in this category of medical aids and therefore be able to supply more than one single medical aid (or one single brand).
Reimbursement	<ul style="list-style-type: none"> • 100% • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Guide dog for the blind

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • You are blind or visually impaired and a guide dog significantly improves your mobility or orientation in society. 	
Prescriber	You need a referral with a medical diagnosis from a visual advice centre operated by Stichting Visio or Stichting Bartiméus.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be a full member of the International Guide Dog Federation (IGDF).
Reimbursement	<ul style="list-style-type: none"> • 100% for a guide dog; and • €293.03 maximum, per quarter for costs associated with feeding and veterinary and other care for the dog. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Skull protectors

Skull protectors

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • You have a consciousness dysfunction 	
Prescriber	Medical specialist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Costs relating to home dialysis

Costs relating to home dialysis

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Insured healthcare <ul style="list-style-type: none"> Costs relating to home dialysis: <ul style="list-style-type: none"> reasonably required adaptations of the home that relate directly to home dialysis and (if necessary) reversal of such adaptations; other costs directly related to home dialysis. 	
Prescriber	Attending doctor at the dialysis centre.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Contraceptives

Diaphragm

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Your general practitioner fits the contraceptive device. If the medical aid is inserted by a medical specialist, the medical aid comes under the 'Specialist medical healthcare' clause.	
Prescriber	Attending doctor	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	You are younger than 21: <ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	You are younger than 21: <ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

IUD

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Your general practitioner fits the contraceptive device. If the medical aid is inserted by a medical specialist, the medical aid comes under the 'Specialist medical healthcare' clause.	
Prescriber	Attending doctor	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	Up to age 20 inclusive: <ul style="list-style-type: none"> • 100% • Deductible applies from the age of 18. 	Up to age 20 inclusive: <ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for bed-based nursing and other care

Anti-decubitus mattresses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • You suffer from pressure ulcers (bedsores), or to prevent the occurrence of pressure ulcers. • Pain alone does not constitute medical grounds for entitlement. 	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Physician assistant. • Geriatric nursing specialist. • Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> • For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission if you want to change healthcare providers. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Beds/mattresses

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> • you need bed-based nursing and/or other care, and/or • the medical aid allows you to preserve self-reliance for a long period of time. 	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) 	

	<ul style="list-style-type: none"> • (District/transfer) nurse. • Physician assistant. • Geriatric nursing specialist. • Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> • For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. • You need our permission if you want to change medical aid suppliers. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A bed from a non-contracted medical aid supplier must meet the current standard for medical beds (including those for children): <ul style="list-style-type: none"> • medical beds (NEN IEC Standard 60601-2-52:2009/AMD1:2015) or • medical beds for children (NEN-EN 50637 children's care beds)
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Bed cradles, bed rails, bed back rests and overbed tables

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	This concerns bed cradles, bed rails, bed back rests and overbed tables for a short or uncertain period of time. Bed cradles, bed rails and overbed tables for long-term use are covered only when combined with a bed supplied on medical grounds. See also Beds/mattresses. Bed back rests are not available for long-term use.	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Physician assistant. • Geriatric nursing specialist. • Occupational therapist. • Obstetrician. (in particular a bed cradle and bed back rest) 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Safety bed rails, lifting poles and medical aids for help getting out of bed independently

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Safety bed rails, lifting poles and medical aids for help getting out of bed independently. See also Beds/mattresses.	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Physician assistant. • Geriatric nursing specialist. • Occupational therapist. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Bed shorteners/extenders

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	Bed shorteners and extenders: only possible in combination with a bed provided on medical grounds See also Beds/mattresses. In the case of a bed raiser, its use must be for a limited or uncertain duration.	
Prescriber	<ul style="list-style-type: none"> • Attending doctor (specialist/general practitioner) • (District/transfer) nurse. • Physician assistant. • Geriatric nursing specialist. • Occupational therapist. • Obstetrician. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> • 100% • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for skin disorders

Dressings

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> The following medical indications or situations apply to you: <ul style="list-style-type: none"> You have complex wounds (or a high risk thereof) or You have severe scars or You have a chronic skin disorder Long-term medical treatment with these medical aids is medically required. The use of dressings for a severe scar is subject to a demonstrable disorder of physical function or disfigurement due to a scar. In the event of a wound, a statement is required confirming that the wound is severe and requires long-term treatment. The healthcare provider requesting permission for the healthcare must do so using the ZN dressings application form. <p>If the prescriber is the general practitioner, stating the code with the aids to provide (as generically as possible) and the quantity (showing the estimated treatment duration) on the prescription will suffice.</p> <p>What is not reimbursed</p> <ul style="list-style-type: none"> Dressings for a scar for cosmetic or preventive reasons. Dressings for short-term wound care. Antibacterial dressings for the treatment of moderate to severe atopic eczema. Over-the-counter products (such as skin care and protection products (ointments)) generally do not qualify for reimbursement. Only if there are medical grounds for use of the product may these products may qualify for reimbursement. 	
Prescriber	<ul style="list-style-type: none"> Attending doctor. Physician assistant. Nursing specialist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> You need our permission for over-the-counter products. Please enclose the dressings application form with the request for permission. For further provisions, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-w specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement replacement/repair		
Further particulars		

Hypoallergenic footwear

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The medical indication or situation below applies to you:</p> <ul style="list-style-type: none"> You have an allergy for which commercially available hypoallergenic footwear does not suffice. 	
Prescriber	Dermatologist or allergist.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for early replacement of your medical aid. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven (OSB)' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	Up to age 15 inclusive:	Up to age 15 inclusive:

2025 medical aid regulations

	<ul style="list-style-type: none"> • 100% • Statutory personal contribution of €67 per pair. • This healthcare is not subject to the deductible. <p>From the age of 16:</p> <ul style="list-style-type: none"> • 100% • Statutory personal contribution of €134 per pair. • Deductible applies from the age of 18. 	<ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Statutory personal contribution of €67 per pair. • This healthcare is not subject to the deductible. <p>From the age of 16:</p> <ul style="list-style-type: none"> • This depends on the health insurance you have chosen. • Statutory personal contribution of €134 per pair. • Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars	This relates to hypoallergenic footwear made for you personally	

Post-operative/wound care shoes

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> You have skin defects, skin ulcers, sensitivity and circulation disorders in your foot. You are in a recovery period after partial amputations, traumatic injuries or surgical procedures to your foot. 	
Prescriber	Attending doctor.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must be accredited under the 'Erkenningsregeling Orthopedische Schoentechnische Bedrijven (OSB)' (Accreditation scheme for orthopaedic shoemakers).
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Syringes and injection pens to administer medication (except for insulin)**Syringes/injection pens for uses other than for diabetes**

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have a chronic illness that requires regular injections of medication. The medicine administered must be registered in the Medicines Reimbursement System (GVS) and reimbursed under the general insurance policy. <p>What is not reimbursed</p> <ul style="list-style-type: none"> Syringes for diabetes. These come under the 'Diabetes supplies' clause Syringes for an intravenous drip. These come under the 'Ambulatory external infusion pump with accessories' clause Syringes for nutritional care. These come under the 'Feeding aids' clause 	
Prescriber	Attending doctor.	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Elastic compression stockings and other medical aids for vascular problems**Elastic compression stockings**

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> It must relate to long-term compensation for loss of function. Individually adjustable compression aids are aimed at preserving self-reliance and/or preventing formal healthcare. For example, Velcro systems. What is not reimbursed <ul style="list-style-type: none"> Support stockings, class 1 or lower. Attending doctor. 	
Prescriber		
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for the initial provision of a compression sleeve costing from €600. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier: <ul style="list-style-type: none"> is accredited under the 'Erkenningsregeling therapeutische elastische kousen (TEK)' (Accreditation scheme for elastic compression stockings); or is a skin therapist.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

Dressing and undressing aid

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> It must relate to long-term compensation for loss of function. The decision to use dressing and undressing aids for elastic compression stockings must be made based on an aim to preserve independence. 	
Prescriber	Electric dressing and undressing aid: occupational therapist or nurse/district nurse, level 4 or higher	
Owned or on loan	You will receive a highly complex electrically powered dressing and undressing aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. You need our permission for the initial provision of a highly complex, electrically powered dressing and undressing aid, as well as a statement from an occupational therapist explaining why you need this 	<ul style="list-style-type: none"> You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier. For a highly complex electrically powered dressing and/or undressing aid, you need a justification from an occupational therapist.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier is accredited under the 'Erkenningsregeling therapeutische elastische kousen (TEK)' (Accreditation scheme for elastic compression stockings)
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Other medical aids to support blood and lymphatic vessels

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	This concerns lymphoedema compression devices used in accordance with the most recent lymphoedema guidelines.	
Prescriber	Attending specialist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for thrombosis

PT INR meter/monitoring device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	This healthcare is provided by the thrombosis service	
Prescriber	Thrombosis service.	
Owned or on loan		
Prior permission from health insurer/quote from supplier required		
Mandatory quality requirements for the medical aid supplier		
Reimbursement		
Reimbursement for replacement/repair		
Further particulars		

Medical aids for diabetes

Blood glucose meter

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Paediatrician. Internist. Endocrinologist. Diabetologist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars	Blood glucose meters must meet the requirements of the consensus document on quality criteria for optimum and efficient use of diabetes aids.	A blood glucose meter from a non-contracted medical aid supplier must meet the requirements of the ISO 15197: 2013 standard

Insulin pump and accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> Replacement of: <ul style="list-style-type: none"> consumer batteries special purpose batteries accessories, with the exception of those needed for the device to operate. Pump holder, pump bag or protective cover. You will receive this on the initial provision; afterwards, you are responsible for the costs or this is part of the service provided by the product supplier. A new medical aid before the end of its service life because of new technological developments. 	
Prescriber	<ul style="list-style-type: none"> Paediatrician. Internist. Endocrinologist. Diabetologist. 	
Owned or on loan	Depending on the medical aid, you can either borrow it or own it.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	<ul style="list-style-type: none"> 100% From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. From the age of 18, the deductible applies to medical aids that will be yours to keep. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Finger-prick blood test self-sampling device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels. 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Paediatrician. Internist. Endocrinologist. Diabetologist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you	You always need our prior permission if you want to go to a non-contracted medical aid supplier.

	meet the conditions. Our permission is not required in this case	This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Test strips

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Paediatrician. Internist. Endocrinologist. Diabetologist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Injection materials to administer insulin

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	One of the following medical indications or situations applies to you: <ul style="list-style-type: none"> You are insulin-dependent or have virtually exhausted all treatment avenues with oral medication in an attempt to lower blood glucose levels 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Paediatrician. Internist. Endocrinologist. Diabetologist. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Glucose monitoring device (FGM or rtCGM)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The conditions specified on the most recent 'Zorginstituut Nederland' form are the basis for the criteria below.</p> <p>Flash glucose monitoring (FGM):</p> <ul style="list-style-type: none"> You have diabetes mellitus type 1 You have type 2 diabetes mellitus and receive intensive insulin therapy You have type 2 diabetes mellitus and are pregnant You use insulin but do not receive intensive insulin therapy. You have pre-existing type 2 diabetes and wish to become pregnant You use insulin but do not receive intensive insulin therapy. <p>Real-time glucose monitor (rt-CGM):</p> <ul style="list-style-type: none"> You have type 1 diabetes mellitus and are under the age of 18 You have hard-to-manage type 1 diabetes, i.e. permanently high HbA_{1c} (over 8% or over 64 mmol/mol) despite standard monitoring You have type 1 or 2 diabetes mellitus and are pregnant You have pre-existing type 1 or 2 diabetes and wish to become pregnant You have type 1 diabetes mellitus and serious hypoglycaemia and/or you are unable to notice hypoglycaemia (hypo-unawareness) <p>If you can demonstrate that you do not have a suitable phone, reimbursement for a reader is possible</p>	
Prescriber	<ul style="list-style-type: none"> Flash glucose monitoring (FGM): General practitioner, paediatrician, internist, endocrinologist, diabetologist Real-time glucose monitor (rtCGM): paediatrician, internist, endocrinologist and diabetologist 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must at least hold an SEMH certificate with the DISW-d specialism.
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Infusion pump to administer medication

Ambulatory external infusion pump with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>The medicine administered must be registered in the Medicines Reimbursement System (GVS) and reimbursed under the general insurance policy.</p> <p>If it is medically necessary to administer a glucose or saline solution without the administration of a medicine that comes under the Medicines Reimbursement System (GVS) (like in the case of hyperemesis gravidarum, for example), this concerns approval for gravity therapy</p> <p>What is not reimbursed</p> <ul style="list-style-type: none"> Replacement of: <ul style="list-style-type: none"> consumer batteries special purpose batteries accessories, with the exception of those needed for the device to operate. Use of infusion pump for TPN therapy at home. This comes under Specialist medical healthcare 	
Prescriber	<ul style="list-style-type: none"> Attending doctor or nurse from the hospital-at-home ('MTH') team. The referral must state the commencement date, the probable end date, and the medicine to be administered. 	

	<ul style="list-style-type: none"> The medicine must have been prescribed by the attending doctor. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	<ul style="list-style-type: none"> For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case. Unless both morphine and midazolam are being used, you need our permission for the purchase of a second device. 	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Feeding aids

Non-clinically inserted feeding tubes with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<ul style="list-style-type: none"> There must be medical grounds for it. If the medical aids and accessories are located inside the hospital, these come under specialist medical care. 	
Prescriber	<ul style="list-style-type: none"> General practitioner. Doctor for the mentally disabled. Geriatric specialist. Medical specialist. Dietician. 	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100 %, maximum of 1 per day Deductible applies from the age of 18. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18.
Reimbursement for replacement/repair		
Further particulars		

External feeding pumps with accessories

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	There must be medical grounds for it.	
Prescriber	<ul style="list-style-type: none"> General practitioner. Doctor for the mentally disabled. Geriatric specialist. Medical specialist. Dietician. 	
Owned or on loan	You are given this medical aid on loan.	

Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids relating to speaking problems

Speech-generating devices

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	What is not reimbursed <ul style="list-style-type: none"> Hardware that has not been customised specifically for your use (such as a computer, laptop or tablet) 	
Prescriber	Attending doctor with advisory report from occupational therapist or speech and language therapist.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		

Medical aids for communication, information access and alerting

Daisy device

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> You are dyslexic 	
Prescriber	Attending doctor	
Owned or on loan	You acquire this medical aid; you are the owner.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision. The request for approval must include a statement from a healthcare psychologist or remedial education generalist. This healthcare psychologist or remedial education generalist works according to the treatment protocol from the report entitled 'Dyslexie: van zorg verzekerd?' by CVZ	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.

	(Healthcare Insurance Board, now Nederlands Zorginstituut) (30/7/07). The statement must include the following information: <ul style="list-style-type: none"> dyslexia statement: actual treatment of dyslexia (at least six months of multidisciplinary treatment of reading/spelling) has taken place outside the usual education environment; treatment has been completed; treatment has produced insufficient results. 	
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	
Reimbursement	<ul style="list-style-type: none"> 100% Deductible applies from the age of 18 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Deductible applies from the age of 18
Reimbursement for replacement/repair		
Further particulars		

Personal alarms

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	<p>All of the following medical indications or situations apply to you:</p> <ul style="list-style-type: none"> You have a physical disability and a medical need for immediate medical or technical help from an outside party in the event of an emergency. You have to care for yourself for a lengthy period of time. You are unable to independently operate the telephone in an emergency. <p>What is not reimbursed</p> <ul style="list-style-type: none"> Subscription costs for (professional) alarm response from the emergency resolution centre. Personal alarm equipment if you have a medical indication that places you under the Dutch Long-Term Care Act (Wlz). 	
Prescriber	Attending doctor.	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	You need our permission for the initial provision.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must have the 'Ketenkeurmerk Persoonsgebonden Alarmeringsdiensten' (value chain quality mark for personal alerting services). Under this quality mark issued by the trade association WDTM-QAEH, this medical aid supplier is certified to (at a minimum) take on the Provider role and works together with parties that are certified for the roles of Supplier (manufacturer), Certified Installer, and Emergency Response Centre under this quality mark. This cooperation is contractually agreed and demonstrable to us
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		

Further particulars		
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Medical aids for alleviation of chronic pain

External electrostimulators (TENS)

	Contracted medical aid supplier	Non-contracted medical aid supplier
Conditions & exclusions	The medical indication or situation below applies to you: <ul style="list-style-type: none"> You have persistent, untreatable pain. There must have been a successful trial period. What is not reimbursed <ul style="list-style-type: none"> A Cefaly. 	
Prescriber	<ul style="list-style-type: none"> Medical specialist. Physician assistant. 	
Owned or on loan	You are given this medical aid on loan.	
Prior permission from health insurer/quote from supplier required	For the initial provision, the contracted medical aid supplier will assess whether you meet the conditions. Our permission is not required in this case.	You always need our prior permission if you want to go to a non-contracted medical aid supplier. This also applies to the repair, replacement or repeat provision of your medical aid by a non-contracted medical aid supplier.
Mandatory quality requirements for the medical aid supplier	Our website tells you which medical aid supplier you can go to for this care.	A non-contracted medical aid supplier must have a complete range in this category of medical aids and therefore be able to supply more than one single medical aid (or one single brand).
Reimbursement	<ul style="list-style-type: none"> 100% Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however. 	<ul style="list-style-type: none"> This depends on the health insurance you have chosen. Medical aids on loan are not subject to the deductible. The costs of usage and consumables associated with the medical aid are subject to a deductible, however.
Reimbursement for replacement/repair		
Further particulars		