

'Nationale-Nederlanden Top' additional insurance package

Product number: 6700107

Valid from 01-01-2025 to 31-12-2025 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on a combination of 'in-kind' and 'refund' cover. This means you are insured for:

Reimbursement for healthcare in kind:

- contracted healthcare is 100% of the statutory fixed rate or if there is no statutory fixed rate, of the agreed rate.
- non-contracted healthcare is 75% of the statutory fixed rate or if there is no statutory fixed rate, of the average agreed rate (but never more than the statutory maximum rate or the market rate applicable in the Netherlands); or of the claimed rate if that is lower.

reimbursement for refund-based healthcare is up to 100% of:

- the statutory fixed rate or if there is no statutory fixed rate, the statutory maximum rate; or if there is no statutory maximum rate:
- the market rate applicable in the Netherlands.

In any case, we never reimburse more than the claimed rate or the maximum stated for the insured healthcare.

In order to be reimbursed for the healthcare, the terms and conditions of insurance associated with this reimbursement overview apply. This healthcare is not subject to the deductible.

What is reimbursed	Amount reimbursed	Characteristics
Alternative and psychosocial healthcare		
Alternative and psychosocial healthcare (D.7.)	Maximum 1.500 euros per year	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
<i>The reimbursement of 1.500 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none">• alternative and psychosocial treatments (D.7.1.)	Maximum 50 euros per day	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
<ul style="list-style-type: none">• alternative medicines (D.7.2.)	100%	<ul style="list-style-type: none">• This healthcare is not subject to the deductible
Glasses, contact lenses and laser eye surgery		
Glasses, contact lenses, laser eye surgery and the statutory personal contribution under the general insurance policy (D.4.7.a., D.4.7.b., D.4.7.c. and D.1.4.)	Maximum 500 euros per 2 years, for all the healthcare combined	<ul style="list-style-type: none">• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
Urgent medical care abroad (D.14.a.)	Outside the Netherlands or your country of residence 100% of the claimed rate this includes the reimbursement under your general insurance policy	
Urgent oral care abroad (D.14.b.)	Maximum 250 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From 18 year(s)
Repatriation in the event of illness (D.14.c.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Transport of human remains (D.14.f.)	Maximum 6.000 euros	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Forwarding medicines and medical aids (D.14.g.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Communications costs (D.14.h.)	Maximum 350 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Medical advice provided by emergency service (D.14.i.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Dietetics		
Dietetics (D.18.)	On top of the reimbursement under the general insurance policy 100% we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Occupational therapy		
Occupational therapy (D.17.1.)	Maximum 2 hours per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • Up to and including 17 year(s)
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Maximum 2 hours per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	<ul style="list-style-type: none"> • This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. • This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract • This healthcare is not subject to the deductible
Physiotherapy and exercise therapy (D.16.1.)	Maximum 50 sessions per year	<ul style="list-style-type: none"> • This is healthcare in kind; for healthcare providers with a contract for this healthcare we reimburse: 100% of the agreed rate. • This is healthcare in kind; for healthcare providers without a contract for this healthcare we reimburse: 75% of your invoice up to 75% of the average rate agreed with healthcare providers with whom we have a contract • This healthcare is not subject to the deductible
Mental healthcare		
Coping with traumas following a work-related incident (D.6.5.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Skin therapies		
Hair removal (D.10.2.)	Maximum 1.500 euros once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Acne treatment (D.10.3.)	Maximum 500 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Camouflage therapy (D.10.4.)	Maximum 500 euros once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Medical aids		
Head covering/headpiece other than a wig (D.4.4.b.)	Maximum 75 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Connection charges and subscription costs for personal alarm, based on social grounds (D.4.16.a.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Statutory personal contribution and/or amount above the maximum reimbursement under the general insurance policy for medical aids (D.4.1.)	Maximum 750 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
<i>You can choose from one of the following reimbursements:</i>		
Costs for purchasing a bedwetting alarm (D.4.6.)	Maximum 100% once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Costs for renting a bedwetting alarm (D.4.6.)	Maximum 4 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Orthotic insoles and medical aids for foot care (D.4.8. and D.4.9.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Home monitor (D.4.10.)	Maximum 12 months once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Braces and bandages (D.4.18.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Epileptic seizure alarms (D.4.20.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Cranial orthosis (D.4.21.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Health resort treatment		
Health resort treatment (D.9.)	Maximum 750 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care		
Carer relief (D.24.2.b.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medicines		
Statutory Medicines Reimbursement System (GVS) personal contribution for all medicines (D.3.2.c.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Medicines not included under the Medicines Reimbursement System (GVS) (D.3.4.)	Maximum 500 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Contraceptives (medicines and medical aids) (D.3.5.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From 21 year(s)
Specialist medical healthcare		
Vasectomy (D.1.1.)	Maximum 400 euros	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Sterilisation (fallopian tubes) (D.1.1.)	Maximum 1.250 euros	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Sterilisation reversal (D.1.2.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)

What is reimbursed	Amount reimbursed	Characteristics
Ear position correction surgery (D.1.3.)	Maximum 100% once per insured person	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Cosmetic treatment (D.1.7.)	Maximum 1.500 euros once per insured person, the maximum amount is for all cosmetic treatments together	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Treatment for snoring (D.1.8.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)
Replacement of breast prostheses (D.1.9.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From the age of 18, the deductible does apply to, for example, preliminary examinations, follow-up examinations or laboratory tests if these are not part of the treatment claimed under the Diagnosis-Treatment Combination ('Diagnose Behandel Combinatie', DBC)

What is reimbursed	Amount reimbursed	Characteristics
Oral care		
Statutory personal contribution for full upper and/or lower dentures (P or J codes) (D.8.3.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From 18 year(s)
Crown, bridge and inlay (R code) (D.8.2.)	Maximum 500 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Orthodontic care (D.8.5.)	Maximum 1,50 euros as long as you have this additional insurance package with us	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From 18 year(s)
Orthodontic care, regular braces (D.8.5.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Orthodontic care, low-visibility braces in category 7, 8 or 9 with codes F471A*, F481A*, F491A*, F493A, F517A, F518A and F519A (D.8.5.)	Maximum 2.250 euros as long as you have this additional insurance package with us	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Oral care in the event of an accident (D.8.6.)	Maximum 10.000 euros per accident	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Obesity treatment		
Obesity treatment (D.11.)	Maximum 500 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention		
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention for travel abroad (D.2.3.e.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Consultation on menopause or PMS (D.2.5.a.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietary advice (D.2.7.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Patients' association membership fees (D.2.9.a.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Membership fee for district nursing association ('kruisvereniging') or home care organisation (D.2.9.b.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Accommodation/admission		
Therapeutic camp (D.13.1.)	Maximum 200 euros	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)

What is reimbursed	Amount reimbursed	Characteristics
Accommodation costs (D.13.2.a.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Accommodation costs for stay at Villa ExpertCare (D.13.2.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Personal contribution for a stay in a hospice (D.13.7.)	Maximum 30 euros per day	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Recuperation home (D.13.6.)	Maximum 1.500 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
24-hour care for chronic illnesses (D.13.8.a.)	Maximum 1.000 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Home support after an admission (D.13.8.b.)	Maximum 1.000 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Childcare in the case of admission of a parent (D.13.8.c.)	Maximum 200 euros per year, per family, from the 10th day of admission	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Transport		
Statutory personal contribution for patient transport: transport by car, taxi, public transport (2nd class) or other transport (D.12.1.a.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Additional allowance per kilometre when using a car (D.12.1.b.)	Maximum 24 euros per kilometre, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Transport by taxi to specialist medical healthcare (D.12.1.c.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
<i>You can choose from one of the following reimbursements:</i>		
Transport by car to specialist medical healthcare (D.12.1.d.)	Maximum 24 euros per kilometre	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Public transport to specialist medical healthcare (D.12.1.d.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Travel costs for parents when child has been admitted (D.12.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
<i>The reimbursement of 200 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"> travel costs of parents for when child has been admitted (travel by car) (D.12.2.a.) 	Maximum 19 euros per kilometre	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
<ul style="list-style-type: none"> travel costs of parents for when child has been admitted (by public transport, 2nd class) (D.12.2.a.) 	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Foot care		
Foot care (chiropraxy and podiatry) (D.15.1.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Healthcare before childbirth		
Childbirth course (D.19.2.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Healthcare during childbirth		
Personal contribution for outpatient childbirth (D.20.1.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
TENS machine (D.20.2.)	6 weeks	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Healthcare after childbirth		
Breastfeeding-related advice (lactation consultant healthcare) (D.21.1.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Statutory personal contribution for obstetric care (D.21.2.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Additional obstetric care when medically necessary (D.21.4.)	Maximum 5 days maximum of 3 hours a day	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Aftercare following care in an incubator (D.21.5.)	Maximum 15 hours	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Obstetric care after hospitalisation (D.21.6.)	Maximum 15 hours	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Obstetric care or instruction after adoption (D.21.8.)	Maximum 3 days maximum of 3 hours a day	<ul style="list-style-type: none"> This healthcare is not subject to the deductible