

What is reimbursed in 2024?

Effective from: 1 January 2024

Reimbursement Guide Education

Contracted care

What we reimburse

This overview lists the reimbursements provided under our basic, supplemental and dental insurance policies. These reimbursements are only for care provided by contracted care providers. These are the hospitals and care providers with which we have contractual agreements regarding care, price and quality.

We have three basic insurance policies

All basic insurance policies reimburse the same care. The government stipulates this. The difference between our three basic insurance policies (Basis Budget, Basis Zeker and Basis Exclusief) is the number of hospitals and care providers where we fully reimburse your treatment and how much we reimburse for care provided by non-contracted care providers. Reimbursements under basic insurance are subject to the mandatory excess. A statutory personal contribution may also apply.

Basis Budget (arranged care policy with hospital care at selected hospitals)

- You will receive 100% reimbursement at a limited selection of hospitals and all contracted care providers.
For an overview of selected hospitals, please visit zk.nl/ziekenhuizenbasisbudget.
- You will be reimbursed 75% of the average contracted rate at non-selected hospitals and non-contracted care providers.

Emergency medical care, obstetric or midwifery care and dental surgery are fully reimbursed at all hospitals. Treatment at a non-selected hospital is also fully reimbursed if a specialist refers you. For more information about Basis Budget, please visit zk.nl/basis-budget.

Basis Zeker (arranged care policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 75% of the average contracted rate at non-contracted hospitals and care providers.

Basis Exclusief (combined policy)

- You will receive 100% reimbursement at all contracted hospitals and care providers.
- You will be reimbursed 100% of the market or statutory rate at most non-contracted care providers.
- You will be reimbursed 85% of the average contracted rate at non-contracted GGZ and community nursing care providers.

To find out how we set our rates, what rates there are, and what the statutory or market rate means, please visit zk.nl/niet-gecontracteerde-zorg.

We have five supplemental insurance policies and five dental insurance policies

You can take out supplemental insurance for care not covered by your basic insurance. For example, if you want additional reimbursements and more security. This Reimbursement Guide lists all supplemental and dental insurance policies. This enables you to compare them and determine what fits best.



Find out if we have a contract with your hospital or care provider

Visit zk.nl/zorgzoeker for an overview of all contracted hospitals and care providers.

Contracted Care Reimbursement Guide 2024

This Reimbursement Guide summarises what we reimburse. These reimbursements are only for care provided by contracted care providers. These are hospitals and care providers with which we have contractual agreements regarding care, price and quality. Unless otherwise indicated, the reimbursements apply per person per calendar year.

Alternative	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Alternative treatment, therapies and anthroposophic and homeopathic medication				€40 per day up to €250, incl. medicines	€40 per day up to €450, incl. medicines	€40 per day up to €650, incl. medicines
Abroad	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Non-urgent medical treatment abroad	Yes, up to the rate charged in the Netherlands	care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions	care according to the reimbursement that applies in the Netherlands, subject to conditions and exclusions
Overnight stay and transport costs in the case of specialist treatments provided abroad		accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.	accommodation costs: €75 per night air travel (Economy Class) 100%, public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Maximum total reimbursement of €5,000 for overnight accommodation and transport costs for you, your travel companion and your family members combined.
Emergency pharmaceutical care abroad (not reimbursed under your basic insurance)		€50	€50	€50	€50	€50
Emergency medical treatment abroad	Yes, up to the rate charged in the Netherlands	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs	supplemental coverage up to 100% of the costs
Vaccinations, consultations and preventive medication required for foreign travel			Yes	Yes	Yes	Yes
Transport of the insured person and mortal remains to the Netherlands (repatriation)		Yes	Yes	Yes	Yes	Yes
Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Pelvic physical therapy to treat urinary incontinence for insured persons aged 18 or older	Yes, treatments 1 to 9		10 treatments	14 treatments	29 treatments	36 treatments

Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Exercise programmes (for former heart failure, diabetes type 2, COPD, rheumatoid arthritis or cancer)					€350 throughout the insurance period if provided by a Cesar or Mensendieck physiotherapist or remedial therapist contracted for this purpose	€350 throughout the insurance period if provided by a Cesar or Mensendieck physiotherapist or remedial therapist contracted for this purpose
Remedial therapy in a hot water pool to treat rheumatoid arthritis					€150	€200
Occupational therapy	Yes, 10 hours		1 hour	1 hour	4 hours	5 hours
Carry over physical therapy and Cesar or Mensendieck remedial therapy treatments			2 unused treatments from last year	2 unused treatments from last year	2 unused treatments from last year	2 unused treatments from last year
Physical therapy to treat osteoarthritis of the hip or knee joint for insured persons aged 18 or older	12 treatments per 12 months		10 treatments	14 treatments	29 treatments	36 treatments
Physical therapy to treat chronic obstructive pulmonary disease (COPD) for insured persons aged 18 years or older	In the first 12 months, depending on the GOLD Classification, up to: <ul style="list-style-type: none"> • Class A: 5 treatments • Class B1: 27 treatments • Class B2, C and D: 70 treatments <p>If treatment is still required after the first 12 months, you are entitled to the following (depending on the GOLD classification):</p> <ul style="list-style-type: none"> • Class B1: 3 treatments per 12 months • Class B2, C and D: 52 treatments per 12 months 		10 treatments	14 treatments	29 treatments	36 treatments
Physical therapy to treat leg pain caused by stage II intermittent claudication (restricted blood supply to the legs) for insured persons aged 18 or older	37 treatments per 12 months		10 treatments	14 treatments	29 treatments	36 treatments
Physical therapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree)	all treatments					
Physiotherapy and Cesar or Mensendieck remedial therapy up to the age of 18: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS), 'Annexe 1 to article 2.6 of the Health Insurance Decree'	treatments 1 to 9 per diagnosis (if medically necessary, 9 additional treatments)		10 treatments	14 treatments (with a maximum of 9 manual therapy treatments per indication)	29 treatments (with a maximum of 9 manual therapy treatments per indication)	36 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: disorder on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree)	21st treatment onwards (you pay for treatments 1 to 20)		10 treatments (you pay for treatments 11 to 20)	14 treatments, with a maximum of 9 manual therapy treatments per indication (you pay for treatments 15 to 20)	20 treatments, with a maximum of 9 manual therapy treatments per indication	20 treatments, with a maximum of 9 manual therapy treatments per indication

Physical therapy and Cesar or Mensendieck remedial therapy	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Physical therapy and Cesar or Mensendieck remedial therapy for ages 18 and older: disorder not on the list approved by the Minister of Health, Welfare and Sport (VWS) (Annexe 1 to Article 2.6 of the Health Insurance Decree)			10 treatments	14 treatments (with a maximum of 9 manual therapy treatments per indication)	29 treatments (with a maximum of 9 manual therapy treatments per indication)	36 treatments (with a maximum of 9 manual therapy treatments per indication)
Physical therapy aftercare (after oncology, for cardiovascular disease, or following a stroke)		Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years	Yes, but only when provided by a contracted physiotherapist, and with a maximum duration of 2 years
Online self-help physiotherapy			Yes, if provided through Fysioapp	Yes, if provided through Fysioapp	Yes, if provided through Fysioapp	Yes, if provided through Fysioapp
Skin	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Acne treatment					€250	€250
Camouflage lessons					€200 throughout the insurance period	€200 throughout the insurance period
Electrical epilation, IPL or laser epilation					€300	€300
Online skin cancer check			yes, only through the SkinVision app	yes, only through the SkinVision app	yes, only through the SkinVision app	yes, only through the SkinVision app
Medical devices	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Hand splint					<ul style="list-style-type: none"> Finger or small thumb splint: €40 Wrist, hand or large thumb splint: €60 Dynamic or static splint: €90 	<ul style="list-style-type: none"> Finger or small thumb splint: €40 Wrist, hand or large thumb splint: €60 Dynamic or static splint: €90
Head covering					€100	€100
Medical devices reimbursed by your basic insurance	Yes, see the Medical Devices Regulations on our website					
Artificial nipple or mamilla prosthesis (custom prosthesis)				Yes	Yes	Yes
Personal alert system with medical indication	Yes, for the personal alert system (see the Medical Devices Regulations [Reglement Hulpmiddelen] on our website)				Yes, a subscription fee for a personal alert system	Yes, a subscription fee for a personal alert system
Adhesive strips for breast prosthesis				Yes	Yes	Yes
Bedwetting alarm				€100 throughout the insurance period	€100 throughout the insurance period	€100 throughout the insurance period
Wig or toupin of own hair	€465 per wig or toupin of own hair (see the Medical Devices Regulations on our website)				€100	€200
PTNS incontinence therapy (rental costs)					yes, if supplied by a contracted supplier	yes, if supplied by a contracted supplier

Medicines and dietary preparations	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Contraceptives up to the age of 21	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price)		statutory personal contribution	statutory personal contribution	statutory personal contribution	statutory personal contribution
Contraceptives, 21 or older	Yes, only in the case of endometriosis or menorrhagia, with the exception of the statutory personal contribution of €250 (upper-limit price)		yes, incl. statutory personal contribution if supplied by a contracted pharmacy	yes, incl. statutory personal contribution if supplied by a contracted pharmacy	yes, incl. statutory personal contribution if supplied by a contracted pharmacy	yes, incl. statutory personal contribution if supplied by a contracted pharmacy
Medicines from the basic insurance (statutory personal contribution)	Yes, with the exception of the statutory personal contribution of €250 (upper-limit price), see the Pharmaceutical Care Regulations on our website		Statutory personal contribution (excl. ADHD medication)	Statutory personal contribution (excl. ADHD medication)	Statutory personal contribution (excl. ADHD medication)	Statutory personal contribution (excl. ADHD medication)
Registered medicines and pharmacy preparations not reimbursed by your basic insurance (see our website for the list of medicines/disorders that we reimburse)		€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy	€750 if supplied by a contracted pharmacy
Melatonin (for sleep problems)					Yes, only from De Nationale Apotheek online pharmacy	Yes, only from De Nationale Apotheek online pharmacy

Oral health care and dentistry	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
If you have taken out supplemental dental insurance, check further in this Reimbursement Guide Then also check further on in this Guide to Reimbursements to see what, if any, reimbursement is provided by your supplementary dental insurance.						
Front tooth replacement (deferred) from 18 to 23 years	Yes					
Implants in a severely shrunken, toothless jaw for a full set of removable dentures (false teeth)	Yes, in the case of a serious developmental or growth disorder or an acquired deformity of the teeth, jaw or mouth					
Dental surgery 18 or older	Yes					
Crowns, bridges, inlays and implants up to 18				Yes	Yes	Yes
Full set of removable dentures (false teeth)	75% (the statutory personal contribution is 25%)					statutory personal contribution
Full set of removable implant-retained dentures (false teeth)	92% for the upper jaw (the statutory personal contribution is 8%) 90% for the lower jaw (the statutory personal contribution is 10%)					statutory personal contribution
Dentures - the combination of an implant-retained denture for one jaw and a non-implant-retained denture for the other jaw (code J080).	83% (the statutory personal contribution is 17%)					statutory personal contribution
Reparation or refitting of a full set of removable dentures (false teeth)	90% (the statutory personal contribution is 10%)					statutory personal contribution

Oral health care and dentistry	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Orthodontic care (braces) incl. a second opinion up to the age of 18					€2,000 throughout the insurance period	€2,500 throughout the insurance period
Note: This reimbursement may be subject to a waiting period of 1 year.						
Dental care required as a result of an accident		€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident	€10,000 per accident
Dental or orthodontic care in exceptional cases	Yes					
Dental care for people with a disability	Yes					
Dental care up to the age of 18	Yes					
Eyes and ears	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Audiology centre	Yes					
Blue-light filter on glasses lenses				€15 per 3 calendar years for a blue-light filter in prescription spectacles or €25 per 3 calendar years for non-prescription blue-light filter spectacles	€15 per 3 calendar years for a blue-light filter in prescription spectacles or €25 per 3 calendar years for non-prescription blue-light filter spectacles	€15 per 3 calendar years for a blue-light filter in prescription spectacles or €25 per 3 calendar years for non-prescription blue-light filter spectacles
Spectacles and/or contact lenses				€100 per 3 calendar years	€150 per 3 calendar years	€250 per 3 calendar years
Upper eyelid correction (with medical indication)	Yes					
Ear position correction (without medical indication) up to the age of 18					Yes, if performed by a contracted care provider	Yes, if performed by a contracted care provider
Hearing aid	Yes, with the exception of the statutory personal contribution of 25% (see the Medical Devices Regulations on our website)					
Eye drops (moistening artificial tears)			2 bottles of 10 ml if provided by online pharmacy De Nationale Apotheek	2 bottles of 10 ml if provided by online pharmacy De Nationale Apotheek	2 bottles of 10 ml if provided by online pharmacy De Nationale Apotheek	2 bottles of 10 ml if provided by online pharmacy De Nationale Apotheek
Refractive surgery/lens implantation (additional costs)					€500 throughout the insurance period	€750 throughout the insurance period
Sensory impairment care	Yes					
Mental healthcare	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Mental healthcare 18 and older	Yes					
Online coaching (HeyCoach)					1 coaching programme with a maximum personal contribution of €50, if provided by Shared Ambition.	1 coaching programme with a maximum personal contribution of €50, if provided by Shared Ambition.
Online Trauma Check			100%, if provided by Pronos	100%, if provided by Pronos	100%, if provided by Pronos	100%, if provided by Pronos

Reading Remediation & Speech Therapy	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Speech therapy	Yes					
Stutter therapy provided by a speech therapist	Yes					
Transport	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Ambulance	Yes					
Transport (patient transport) and/or accommodation costs for certain target groups (see conditions)	accommodation costs: €89 per night personal vehicle €0.38 per km, public transport (lowest class) or taxi 100%, with the exception of a statutory personal contribution of €118 for transport costs incurred.					statutory personal contribution
Foot care	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Chiropodiatric care (for diabetic, medical or rheumatoid foot conditions)	Yes, limited (see also "Preventive foot care for insured persons with an increased risk of foot ulcers")				€25 per treatment up to €100	€25 per treatment up to €150
Podiatry/podology/podopostural therapy and/or arch supports					€200 incl. 1 pair of arch supports	€250 incl. 1 pair of arch supports
Preventive foot care for insured persons at increased risk of foot ulcers	Yes, limited					
Hospital and nursing	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Male circumcision (with medical indication)	Yes					
Primary care stay (with medical indication)	Yes					
Genetic research and advice	Yes					
Guest house (accommodation expenses) during outpatient treatment cycle				€35 per night	€35 per night	€35 per night
Guesthouse for your visitors (overnight accommodation and transport costs for visitors during a stay in hospital, a GGZ institution or hospice)				€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.	€35 per night for all visitors combined public transport (lowest class) 100%, personal vehicle or taxi €0.38 per km Transport (by public transport, taxi or personal vehicle) is subject to a personal contribution of €100. Maximum total reimbursement of €500 for accommodation and/or transport costs for all visitors combined.
Mechanical ventilation (including per diem for energy costs at home)	Yes					
Specialist medical care	Yes					

Hospital and nursing	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Accommodation costs in connection with CAR T-cell therapy	€89 per night					
Plastic surgery (with medical indication)	Yes, limited					
Rehabilitation	Yes					
Second opinion (for care covered by your basic insurance)	Yes					
A second opinion arranged by Royal Doctors		Yes	Yes	Yes	Yes	Yes
Sterilisation					Yes, if performed by a contracted care provider	Yes, if performed by a contracted care provider
Home dialysis	Yes					
Transplantation of organs and tissue	Yes					
Nursing and care in your own surroundings (extramural)	Yes					
Independent treatment centre (lowest class)	Yes					
Hospital treatment, examinations, tests, surgery and stay (lowest class)	Yes					
Hospital care for the organ or tissue donor	3 months, or 6 months following a liver transplant					
Second Doctor Online		Yes	Yes	Yes	Yes	Yes
Pregnancy/baby/child	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Delivery with medical indication	Yes, at a clinic or outpatient facility					
Outpatient delivery at a hospital or birth centre (use of a delivery room) without medical indication	Yes, with the exception of the statutory personal contribution of €40 In addition to the statutory personal contribution, you also pay the amount the hospital charges in excess of €286.			statutory personal contribution	statutory personal contribution	statutory personal contribution
Home birth without medical indication	Yes					
Breast pump				€75 per pregnancy	€75 per pregnancy	€75 per pregnancy
In vitro fertilisation (IVF) or intracytoplasmic sperm injection (ICSI) up to the age of 43	Yes, the first 3 attempts for IVF and ICSI treatments combined per potential pregnancy					
Maternity package				Yes	Yes	Yes
Maternity care in a birth or maternity centre	4 bed-days, with the exception of the statutory personal contribution of €5.10 per hour			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care at home (incl. maternity care related to adoption)	Yes, with the exception of the statutory personal contribution of €5.10 per hour			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care at a hospital with medical indication	Yes					

Pregnancy/baby/child	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Maternity care at a hospital without medical indication	Yes, with the exception of the statutory personal contribution of €40 per day in hospital. In addition to the statutory personal contribution, you also pay any hospital charges in excess of €286 a day.					statutory personal contribution
Maternity care (assistance during childbirth)	Yes					
Postponed maternity care (with medical indication)				15 hours per pregnancy with the exception of the personal contribution of €5.10 per hour, if provided by a contracted maternity centre	16 hours per pregnancy with the exception of the personal contribution of €5.10 per hour, if provided by a contracted maternity centre	15 hours per pregnancy if provided by a contracted maternity centre
Lactation care				€80	€80	€115
Paediatric oncological examination	Yes, if provided by the Dutch Paediatric Oncology Group (SKION)					
Prenatal screening	Yes					
Sperm cryopreservation	Yes					
TENS during delivery (pain relief)				1 TENS- device throughout the insurance period if supplied by a contracted supplier	1 TENS- device throughout the insurance period if supplied by a contracted supplier	1 TENS- device throughout the insurance period if supplied by a contracted supplier
Obstetric or midwifery care	Yes					
Freezing of human oocytes and embryos (cryopreservation)	Yes					
Fertility-enhancing treatments	Yes					
“Slimmer Zwanger” pregnancy self-help programme				1 subscription throughout the insurance period	1 subscription throughout the insurance period	1 subscription throughout the insurance period
Antenatal classes				€50 per pregnancy	€50 per pregnancy	€75 per pregnancy
Prevention	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Afvallen met Afspraken (lifestyle programme for insured persons with type 2 diabetes or a BMI of 26–35)					1 programme per person throughout the insurance period Only at participating gyms	1 programme per person throughout the insurance period Only at participating gyms
Weight loss course			see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel
Meer Bewegen voor Ouderen (an exercise programme for the elderly)				€115	€115	€115
Dietetic therapy by a dietitian (with medical indication)	Yes, 3 hours					Yes, 2 hours
First aid and resuscitation courses • First aid • Baby and Child First Aid course • Basic resuscitation course				€115 per course	€115 per course	€115 per course
Combined lifestyle intervention over 18 years of age	Yes					

Prevention	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
Gezond en Fitbundel (Healthy and Fit bundle)			€250 for all costs combined	€300 for all costs combined	€350 for all costs combined	€400 for all costs combined
Flu vaccination up to the age of 60			Yes	Yes	Yes	Yes
Health check (work-related)			1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider	1x if performed by a contracted care provider
Health Check (preventive health examination)			see maximum reimbursement under Gezond en Fitbundel if provided by a contracted care provider	see maximum reimbursement under Gezond en Fitbundel if provided by a contracted care provider	see maximum reimbursement under Gezond en Fitbundel if provided by a contracted care provider	see maximum reimbursement under Gezond en Fitbundel if provided by a contracted care provider
Integrated approach to obesity up to 18 years old (including Combined Lifestyle Intervention)	Yes					
Mindfulness training			€350	€350	€350	€350
Online self-help modules to treat mental health issues			see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro	see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro	see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro	see maximum reimbursement under Gezond en Fitbundel if provided by Stichting mirro
Moonbird; for less stress and better sleep					1 Moonbird per three calendar years, with a maximum personal contribution of €89.50	1 Moonbird per three calendar years, with a maximum personal contribution of €89.50
Online "Omgaan met agressie" (dealing with aggression) training course			1 training throughout the insurance period if provided by Gezondeboel	1 training throughout the insurance period if provided by Gezondeboel	1 training throughout the insurance period if provided by Gezondeboel	1 training throughout the insurance period if provided by Gezondeboel
Online substance abuse prevention training				1 training throughout the insurance period if provided by Gezondeboel	1 training throughout the insurance period if provided by Gezondeboel	1 training throughout the insurance period if provided by Gezondeboel
Sleep improvement course (organised by Somnio, Somnox or a home care agency)			see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel
Medical examination by a sports doctor: <ul style="list-style-type: none"> • Sport-related medical examination • Sport examination • Physical exertion testing 			see maximum reimbursement under Gezond en Fitbundel if provided by an SCAS-accredited sports medicine institution	see maximum reimbursement under Gezond en Fitbundel if provided by an SCAS-accredited sports medicine institution	see maximum reimbursement under Gezond en Fitbundel if provided by an SCAS-accredited sports medicine institution	see maximum reimbursement under Gezond en Fitbundel if provided by an SCAS-accredited sports medicine institution
Sport-related medical advice and guidance			see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited sports medicine institution	see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited sports medicine institution	see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited sports medicine institution	see maximum reimbursement under Gezond en Fitbundel if provided by a sports doctor at an SCAS-accredited sports medicine institution
Sports or ice pack brace			€50 (1 brace)	€50 (1 brace)	€50 (1 brace)	€50 (1 brace)
Therapeutic holiday camp up to the age of 18					€150 if provided by organisations selected by us	€150 if provided by organisations selected by us
Fall prevention exercise intervention for the elderly	yes, 1 treatment per 12 months					
Nutrition education by a weight management consultant or dietitian (without medical indication)			see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel	see maximum reimbursement under Gezond en Fitbundel
Care for women					€115	€115

Other	Basic insurance	Basis Plus Module	Aanvullend Onderwijs 1-star	Aanvullend Onderwijs 2-star	Aanvullend Onderwijs 3-star	Aanvullend Onderwijs 4-star
<p>Course on dealing with a medical condition</p> <ul style="list-style-type: none"> • heart problems • lymphoedema • rheumatoid arthritis, osteoarthritis or Bechterew's disease • type 2 diabetes • Courses organised by patient associations 				€115 per course	€115 per course	€115 per course
Medical care for specific patient groups	Yes					
Running coaching to prevent or deal with injuries			1 FysioRunning online coaching programme	1 FysioRunning online coaching programme	1 FysioRunning online coaching programme	1 FysioRunning online coaching programme
Hospice					€40 per day	€40 per day
General practitioner care	Yes					
Integrated care for diabetes mellitus type 2 (18 years or older), COPD, asthma and/or vascular risk management (VRM)	Yes					
Child care at home for children up to the age of 12, during and after hospitalisation of one or both parents				from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week. Only at an institution affiliated with the National Childcare Register (LRK)	from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week. Only at an institution affiliated with the National Childcare Register (LRK)	from the 3rd day in hospital to the 3rd day after discharge from hospital, up to 50 hours per week. Only at an institution affiliated with the National Childcare Register (LRK)
Laboratory tests and X-rays	Yes					
Hello 24/7 informal care app (app that provides assistance in arranging care for someone else; includes a shared digital environment with tools such as a calendar, notes, chat, files)			yes, only for the Premium package	yes, only for the Premium package	yes, only for the Premium package	yes, only for the Premium package
Informal care instructions, coaching and/or courses				for informal caregiver: €150 if provided by selected organisations	for informal caregiver: €150 if provided by selected organisations	for informal caregiver: €150 if provided by selected organisations
Informal care agent				for informal caregiver: 3 hours if it is a contracted informal care agent	for informal caregiver: 4 hours if it is a contracted informal care agent	for informal caregiver: 4 hours if it is a contracted informal care agent
Substitute informal care				for informal caregiver: 1 x 120 hours for 3 consecutive months if provided by a contracted institution	for informal caregiver: 1 x 144 hours for 3 consecutive months if provided by a contracted institution	for informal caregiver: 1 x 144 hours for 3 consecutive months if provided by a contracted institution
Stop smoking programme	Yes, 1x					
Temporary domestic help with informal care support				for informal caregiver: 1 x €300 for 3 consecutive months if provided by a contracted institution	for informal caregiver: 1 x €450 for 3 consecutive months if provided by a contracted institution	for informal caregiver: 1 x €600 for 3 consecutive months if provided by a contracted institution
Thrombosis Unit	Yes					

Reimbursements covered by Aanvullend Tand Basis

Treatment description	Aanvullend Tand Basis
<ul style="list-style-type: none"> • Check-ups (C002 or C003) • Oral hygiene (M03) 	<ul style="list-style-type: none"> • One check-up (C002 or C003) and up to 25 minutes of dental cleaning (M03), or • two check-ups (C002 and/or C003) and up to 15 minutes of dental cleaning (M03),
<ul style="list-style-type: none"> • anaesthesia (A10 and A15) • fillings (V codes) • extraction of teeth and molars (H codes) • X-rays (X10 and X22) • implantology aftercare check-up (J090) • comprehensive implantology aftercare check-up (J091) 	€75
Dental care required due to an accident	€2,000 per accident

Reimbursements covered by Aanvullend Tand 1, 2, 3 and 4 star

Treatment description	Aanvullend Tand 1-star	Aanvullend Tand 2-star	Aanvullend Tand 3-star	Aanvullend Tand 4-star
consultations (C codes)	100%	100%	100%	100%
oral hygiene (M codes)	75%	75%	75%	75%
all other dental treatments	75%	75%	75%	100%
Reimbursement for all treatments combined	€250	€500	€1,000	€1,250
Dental care required as a result of an accident	€2,000 per accident	€2,000 per accident	€2,000 per accident	€2,000 per accident



Reimbursements covered by Extra Vitaal

Treatment description	Extra Vitaal
Medical devices for activities of daily living (ADL medical devices)	€100 if supplied by Vegro or Medipoint Harting-Bank
Clear for your optimal personal nutrition plan (no reimbursement for the sensor)	100% for the one-time use of the Clear service
Memory training provided by a home care agency	€115
Flu vaccination up to the age of 60	Yes
Hearing aid (statutory personal contribution)	€300 of the statutory personal contribution per device
Informal care agent	for informal caregiver: 1 hour if it is a contracted informal care agent
Substitute informal care	for informal caregiver: 1 x 24 hours for 3 consecutive months if provided by a contracted institution
At-home sports online	25% of the cost of a monthly or annual subscription, up to €55 Only at selected gyms
Online self-help modules to treat mental health issues	Yes if provided by Stichting mirro
Optometrist	1 eye examination per 3 calendar years
Orthopaedic footwear	statutory personal contribution
Personal training (introductory package)	€100, if provided by a contracted care provider
Personal Health Check (extensive general health examination to aid prevention and early diagnostics)	1 preventive health assessment by &NIPED (Netherlands Institute for Prevention and e-Health Development)
Personal alert system required for social reasons, including the subscription fee	Yes
Personal alert system for temporary use, including the subscription fee	Yes, 4 weeks if supplied by a contracted supplier
Professional response to a personal alert	Yes, if provided by a contracted care provider
At-home palliative care by volunteers	€200, if the volunteer is affiliated with the National Association of Volunteers in Palliative Care (VPTZ) or the Dutch Patients' Association (NPV).
Safety consultation for insured persons with health risks who want to continue living in their own home	Yes, 1x Only if provided by a home care agency contracted for this purpose

No rights can be derived from this Reimbursement Guide.

This Guide to Reimbursements summarises the reimbursements. Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at zk.nl/voorwaarden or obtained from us by calling +31 71 751 00 51.

Accessibility pledge.

We believe it is important that our information is accessible to everyone. Let us know if you have any trouble reading our information. Send an email explaining your problem and where it can be found to toegankelijkheid@zilverenkruis.nl. We will do our best to rectify it.



We are happy to help



Visit zk.nl/contact

for an overview of all contact options



If you prefer to speak to someone in person,

call us on +31 71 751 00 51.

- From 08:00 to 20:00 on working days
- From 09:00 to 13:00 on Saturdays
(**Extra:** from 09:00 to 17:30 on Saturday, 11 November, and Saturday, 30 December.
From 09:00 to 17:00 on Sunday, 31 December)



You can also write to us at

Zilveren Kruis, PO box 444, 2300 AK Leiden

You can view and download documents regarding your health insurance at zk.nl/informatiedocument. If you have any questions, please call +31 71 751 00 51.

Visit zk.nl for a list of contracted care providers, reimbursement rates for non-contracted care providers, Medical Devices Regulations (Reglement Hulpmiddelen), Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg), Personal Care Allowance Regulations (Reglement Zvw-pgb), professional associations of alternative healthcare professionals that meet our criteria, policy conditions, brochures, forms and other information about our insurance policies. You can also obtain the information from us.

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