



**Your extra
benefits
at VGZ**



VGZ Werkt 2025

The group healthcare insurance for you!

Modernising the healthcare sector is more important than ever. That's how you get the best care. Now and in the future. But we do not do this alone. For example, we also work together with your employer to offer you the most suitable healthcare insurance. What's more, you also get a discount on your supplementary insurance and extra generous reimbursements, and we offer many extras for a healthy lifestyle.

Our basic insurances

The basic insurance includes the most important care. Think of your GP, hospital care and the pharmacy. You can choose from three basic insurance policies. You decide which basic insurance is best for you.

Basic insurance



VGZ Basis Keuze Contracted care policy

- Healthcare provider with a contract**
Reimbursed up to 100%
- Healthcare provider without a contract**
Up to 70% of the average contract rate reimbursed
- Large number of contracted care providers

Most popular choice



VGZ Ruime Keuze Contracted care policy

- Healthcare provider with a contract**
Reimbursed up to 100%
- Healthcare provider without a contract**
Up to 80% of the average contract rate reimbursed
- Large number of contracted care providers



VGZ Eigen Keuze Combined insurance

- Healthcare provider with a contract**
Reimbursed up to 100%
- Healthcare provider without a contract**
Reimbursed up to 100% of the market rate
- Mental healthcare, nursing and care**
Up to 85% of the average contracted rate reimbursed
- Large number of contracted care providers





No excess for most medications

VGZ is the only health insurer in the Netherlands that does not charge the mandatory or voluntary excess for preferred medications. This way, you directly benefit from the cost savings of preferred medications. However, the handling costs charged by the pharmacy are still subject to the excess. Learn more about our basic insurance policies at: vgz.nl/basisverzekering (in Dutch).

Supplementary (dental) insurance

Supplementary insurance

- ✓ VGZ Werkt Basis
- ✓ VGZ Werkt Instap
- ✓ VGZ Werkt Goed
- ✓ VGZ Werkt Beter
- ✓ VGZ Werkt Best

Dental insurance

- ✓ VGZ Werkt Tand Instap
- ✓ VGZ Werkt Tand Goed
- ✓ VGZ Werkt Tand Beter
- ✓ VGZ Werkt Tand Best

Your benefits with VGZ at a glance

- ✓ Group discount on supplementary insurance for the whole family
- ✓ Extra generous reimbursements for physiotherapy, dental care and orthodontics
- ✓ Up to €700 personal healthcare budget for courses and training: the personal health budget
- ✓ Programmes especially for you in our 3 lifestyle apps
- ✓ Discount on exercise and healthcare products, such as a new bicycle
- ✓ Personal support from a digital coach

Key reimbursements for supplementary packages in 2025

All reimbursements apply per calendar year. For a complete overview, please visit vgz.nl/vergoedingen (in Dutch).

Supplementary insurances	VGZ Werkt Basis	VGZ Werkt Instap	VGZ Werkt Goed	VGZ Werkt Beter	VGZ Werkt Best
Physiotherapy, treatments per year					
The number of treatments applies to: Physiotherapy, Cesar/Mensendieck exercise therapy, oedema therapy and scar therapy.	- no reimbursement	6 treatments	9 treatments	20, of which up to 9 for manual therapy	32, of which up to 9 for manual therapy
Informal care					
- Informal care mediator - Substitute informal care	- no reimbursement - no reimbursement	- no reimbursement - no reimbursement	- €250 - 5 days for the entire term of the supplementary insurance	- €500 - 10 days for the entire term of the supplementary insurance	- €750 - 15 days for the entire term of the supplementary insurance
Alternative care					
Treatment, consultation and certain medicines	- no reimbursement	- no reimbursement	- no reimbursement	€300 per calendar year up to €40 per day for treatment and consultation	€500 per calendar year up to €40 per day for treatment and consultation
Temporary stay and holiday abroad					
Emergency care and repatriation	complete	complete	complete	complete	complete
Prevention					
You will receive a prevention budget that you can use for courses, a lifestyle check, and support and advice for your physical and mental health, including online psychological consultations.	- no reimbursement	€75 per calendar year	€400 per calendar year	€600 per calendar year	€700 per calendar year
Maternity Care					
- Pregnancy course	- no reimbursement	- no reimbursement	- no reimbursement	- €100 per calendar year	- €100 per calendar year
- Personal contribution for maternity care	- no reimbursement	- no reimbursement	- no reimbursement	- up to €125 per childbirth	- complete reimbursement
- Delivery without medical necessity in a birth centre	- no reimbursement	- no reimbursement	- no reimbursement	- complete (difference between the amount of the invoice and the reimbursement from health insurance)	- complete (difference between the amount of the invoice and the reimbursement from health insurance)
- Delivery and maternity care without medical necessity in a hospital	- no reimbursement	- no reimbursement	- no reimbursement	- up to €200 per delivery	- up to €200 per delivery
- Lactation consultant	- no reimbursement	- no reimbursement	- no reimbursement	- up to €200	- up to €200
Mindfulness					
For burnout complaints ages 18 and up	- no reimbursement	- no reimbursement	€350 per calendar year	€350 per calendar year	€350 per calendar year
Contraceptives ages 21 and up					
	- no reimbursement	- no reimbursement	Reimbursement for contraceptive pill, implant, IUD, ring or diaphragm. Maximum reimbursement is based on the amount set in the Medicines Reimbursement System (GVS).	Reimbursement for contraceptive pill, implant, IUD, ring or diaphragm. Maximum reimbursement is based on the amount set in the Medicines Reimbursement System (GVS).	Reimbursement for contraceptive pill, implant, IUD, ring or diaphragm. Maximum reimbursement is based on the amount set in the Medicines Reimbursement System (GVS).
Glasses and contact lenses					
	- no reimbursement	- no reimbursement	- no reimbursement	Per 3 calendar years €100 reimbursement	Per 3 calendar years €125 reimbursement

Supplementary insurances	VGZ Werkt Basis	VGZ Werkt Instap	VGZ Werkt Goed	VGZ Werkt Beter	VGZ Werkt Best
Skin treatments Budget for: acne treatment camouflage therapy hair removal ages 16 and up	- no reimbursement	- no reimbursement	- no reimbursement	Budget for skin treatments €250 per calendar year. A maximum reimbursement of €85 per day applies. For camouflage therapy, we reimburse a maximum of one treatment per calendar year.	Budget for skin operations €350 per calendar year. A maximum reimbursement of €85 per day applies. For camouflage therapy, we reimburse up to one treatment per calendar year.

Foot treatment

Budget for foot treatments and/or podotherapy	- no reimbursement	- no reimbursement	Budget for foot treatments €100 per calendar year	Budget for foot treatments €300 per calendar year	Budget for foot treatments €500 per calendar year
Accommodation at a Logeerhuis for children with mental disabilities or family accommodation	- no reimbursement	up to €45 per night	up to €45 per night	up to €45 per night	up to €45 per night
Taxi transport between place of residence and work	- no reimbursement	- no reimbursement	up to €350 per calendar year	up to €350 per calendar year	up to €350 per calendar year
Shoe inserts	- no reimbursement	- no reimbursement	up to €70 per calendar year	up to €125 per calendar year	up to €180 per calendar year

Resources budget

Reimbursement for, among other things, wigs, personal contribution hearing aids, ADL aid resources	- no reimbursement	- no reimbursement	- no reimbursement	up to €250 per calendar year	up to €500 per calendar year
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Dental insurance	VGZ Werkt Tand Instap	VGZ Werkt Tand Goed	VGZ Werkt Tand Beter	VGZ Werkt Tand Best
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Dental care ages 18 and up

You will receive a single budget that you can use for the following dental care: - Periodic check-ups and problem-focused consultations - General dental care - Dental crowns, bridges and implants, partial prostheses and gum treatments	- Not applicable. There's only reimbursement for specific dental care	- Up to €250 per calendar year	- Up to €650 per calendar year	- Up to €1,150 per calendar year
- Periodic check-ups and problem-focused consultations - General dental care, w.o. preventive oral care (all fees in the VGZ Works conditions) - Dental crowns, bridges and implants, partial prostheses and gum treatments	- a periodic check-up is reimbursed 100% once per calendar year - 80% reimbursement for dental cleaning up to 25 minutes per calendar year - 80% reimbursement up to a maximum of €100 per calendar year for fillings, anaesthesia and photos	- 100% reimbursement until your budget runs out - 80% reimbursement until your budget runs out - 80% reimbursement until your budget runs out	- 100% reimbursement until your budget runs out - 80% reimbursement until your budget runs out - 80% reimbursement until your budget runs out	- 100% reimbursement until your budget runs out - 80% reimbursement until your budget runs out - 80% reimbursement until your budget runs out

Orthodontics

- Up to age 18			- up to €2,000 for the entire duration of the supplementary insurance	- up to €3,000 for the entire term of the supplementary insurance
- From age 18			- up to €500 for the entire duration of the supplementary insurance	- up to €1,500 for the entire duration of the supplementary insurance
Dental accident cover	Up to €10,000 per accident	Up to €10,000 per accident	Up to €10,000 per accident	Up to €10,000 per accident

For VGZ Werkt Tand Best, a qualifying period of 12 months applies to dental crowns and bridges, partial dental prostheses, implants and orthodontics. For VGZ Werkt Tand Beter, a qualifying period for orthodontics applies to insured persons up to the age of 18. This means that you'll pay a premium during the qualifying period, but won't yet receive any reimbursement for crowns, bridges, partial dental prostheses, implants and orthodontics. Do you currently have another supplementary insurance, and does it have the same or a higher reimbursement for this care? Then a qualifying period doesn't apply to you.

View all reimbursements and terms and conditions

This reimbursement overview isn't complete. For an overview of all reimbursements, please visit [vgz.nl/vergoedingen](https://www.vgz.nl/vergoedingen) (in Dutch). All conditions can be found at [vgz.nl/voorwaarden](https://www.vgz.nl/voorwaarden) (in Dutch).

This reimbursement table contains a summary of the policy conditions. Please find a full overview of the policy conditions at www.vgz.nl/english. This overview is subject to type and printing errors.

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1.3 million others
before you

We're here to help you choose

We offer a wide range of packages for you.

Need help choosing? Visit vgz.nl/help-mij-kiezen (in Dutch).

In three simple steps, you'll find a package that suits you.

Sign up directly

Have you found your ideal health insurance?

Then sign up at vgz.nl/groupinsurance.

We're here for you

Do you have any questions? Visit vgz.nl/contact (in Dutch) or call 0900 - 84 90 (normal rate). Our staff is happy to help you.



COÖPERATIE VGZ

**Voorop in gezondheid en zorg.
Voor iedereen.**