

What is covered?

This cover plan provides you with clear details of what is covered under our basic 'Zelf Bewust Polis' health insurance policy as well as the additional cover you are entitled to if you have taken out supplemental health and/or dental insurance with your basic insurance.

Basic Insurance Policy: 'Zelf Bewust Polis'

Our basic insurance covers the most essential healthcare costs. Each year, the government determines which healthcare services are covered by the basic insurance. Under our 'Zelf Bewust Polis' insurance, you can choose from an extensive list of contracted healthcare providers. In some cases, you will need to order your medical device(s) online from a specialist shop. You want to conveniently manage your healthcare needs online and pay your premiums automatically.

Supplemental health insurance

If you require additional cover for healthcare services not included in your basic insurance, we have several options available for supplemental insurance. For instance, you can choose to take out additional cover for physiotherapy, dental accidents, contraceptives or emergency care abroad. You can supplement your basic 'Zelf Bewust Polis' insurance with one of the following three supplemental health insurance packages: 'Instap', 'Opstap' and 'Doorstap'. For more information, please visit our website at defriesland.nl/aanvullende-zorgverzekeringen (currently only available in Dutch).

Supplemental dental insurance

Dental care for children up to the age of 18 is covered under the basic insurance. From age 18, you pay the costs of your dental care yourself. You can choose to take out supplemental insurance to cover these costs. You can supplement your basic 'Zelf Bewust Polis' insurance with one of the following two supplemental dental insurance packages: 'Opstap' and 'Doorstap' Supplemental Dental Insurance. For more information, please visit our website at defriesland.nl/aanvullende-tandartsverzekeringen (currently only available in Dutch).

Your supplemental insurance is specified on your insurance policy statement, which you will find in your personal *Mijn De Friesland* dashboard at mijndefriesland.nl.

Basic 'Zelf Bewust Polis' Health Insurance and Supplemental Health Insurance Cover Plan 2023

Please note: The sole purpose of this cover plan is to provide a clear summary of the various insurance policies for comparison's sake. This plan only provides a general description of the healthcare benefits you are entitled to and does not form part of any contract. The insurance policy conditions may stipulate more specific conditions for the various insurance policies. In this case you must comply with these conditions in order to be entitled to the relevant healthcare benefits. Limited compensation may also apply, for example, in the event of treatment from a non-contracted healthcare provider. For comprehensive information, please carefully read the insurance policy conditions or contact us for assistance.

Unless stated otherwise, all compensation amounts listed in this cover plan apply per insured person, per calendar year.

Description	'Zelf Bewust Polis'	'Instap' Supplemental Insurance	'Opstap' Supplemental Insurance	'Doorstap' Supplemental Insurance
Contraceptives*	Full cover up to age 21, excl. possible co-payment as defined by the Medicine Reimbursement System (GVS)			Full cover from age 21
Hearing centre*	Full cover			
Respiratory support*	Full cover			
Childbirth and maternity care:				
Maternity care	Depending on the mother's and child's needs, a minimum of 24 hours up to a maximum of 80 hours, excluding a co-payment of €4.80 per hour			
Obstetric care	Full cover, excl. co-payment (all expenses higher than €236 per day) for childbirth at the hospital with no medical recommendation			
Cover abroad:				
Emergency care provided by Eurocross via the De Friesland Alarm Service*	Max. tariff in the Netherlands	Full cover	Full cover	Full cover
Non-emergency care*	Max. tariff in the Netherlands			
Repatriation in case of illness or accident		Full cover	Full cover	Full cover
Death abroad		Transportation of mortal remains	Transportation of mortal remains	Transportation of mortal remains
Dietary advice*	Full cover, max. 3 hours			
Genetic testing and advice*	Full cover			
Occupational therapy*	Full cover, max. 10 hours			
Physiotherapy and remedial therapy:				
Conditions listed in Annex 1 of the <i>Besluit zorgverzekering</i> [Health Insurance Decree]*	Up to age 18: full cover. From age 18: from the 21st treatment		Max. 6 treatments	Max. 9 treatments
Other conditions	Up to age 18: max. 18 treatments per diagnosis			
Pelvic physical therapy as treatment for urinary incontinence*	From age 18: max. 9 treatments, once only			

Physiotherapy and remedial therapy for intermittent claudication*

From age 18: no more than 37 treatments during a maximum period of 12 months

* From age 18, this care is deducted from your compulsory and voluntary excess provided that this is covered by your basic insurance policy.

Description	'Zelf Bewust Polis'	'Instap' Supplemental Insurance	'Opstap' Supplemental Insurance	'Doorstap' Supplemental Insurance
Physiotherapy and remedial therapy for arthritis of the hip or knee joint*	From age 18: no more than 12 treatments during a maximum period of 12 months		Max. 6 treatments	Max. 9 treatments
Physical therapy and remedial therapy for COPD from GOLD II*	From age 18: maximum number of treatments depends on severity of condition			
Combined lifestyle intervention for overweight and obese patients (GLI)	Full cover			
Medical care for specific patient groups (provided by a geriatric specialist or a doctor specialising in learning and/or behavioural disabilities)*	Full cover			
Medicines*	Full cover, excl. co-payment			
General practitioner	Full cover			
Medical devices and wound care products*	In accordance with the <i>Reglement Hulpmiddelen</i> [Medical Devices Regulations]			
IVF*	Up to age 43, 1st, 2nd and 3rd treatment per potential pregnancy			
Speech therapy*	Full cover			
Specialised medical care*	Full cover			
Kidney dialysis*	Full cover			
Pediatric oncology testing	Full cover, provided by the Prinses Máxima Center for pediatric oncology			
Organ transplantation*	Full cover Medical care for donor: max. 13 weeks. For liver transplants: max. 6 months			
Plastic surgery*	Full cover in specific cases (e.g. mutilation or certain specified congenital abnormalities)			
Mental healthcare from age 18:				
Mental healthcare services*	Full cover			
Travel expenses associated with hospital visits in the event of hospitalisation and accommodation expenses		Co-payment €100 per calendar year. After that, max. € 750 Public transport: lowest class Private vehicles: €0.37 per kilometre Accommodation expenses: max. €35 per night	Co-payment €100 per calendar year. After that, max. € 750 Public transport: lowest class Private vehicles: €0.37 per kilometre Accommodation expenses: max. €35 per night	Co-payment €100 per calendar year. After that, max. € 750 Public transport: lowest class Private vehicles: €0.37 per kilometre Accommodation expenses: max. €35 per night
Rehabilitation*	Full cover			
Second opinion*	Full cover			
Stop smoking programme	Full cover, max. once per calendar year			
Dental care:				
Dental care up to age 18	Full cover			
Dental care and dental implants up to age 23	Full cover			
Dental care from age 18*	Special dentistry and certain specified types of dental care, excl. co-payment			
Dental accident cover		Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance ' <i>AV Tand</i> '	Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance ' <i>AV Tand</i> '	Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance ' <i>AV Tand</i> '
Terminal care in hospice		Max. € 30 per day	Max. € 30 per day	Max. € 30 per day
Thrombosis clinic*	Full cover			
Overnight stay (specialised and primary care)*	Full cover, max. 1095 days			
Outpatient nursing and care (district nursing)	Full cover			
Transport and accommodation expenses:				
Patient transport by private vehicle, taxi or lowest class in public transport*	Co-payment € 113 per calendar year. Full cover above this amount, provided that all criteria are met. Private vehicles: €0.37 per kilometre.			

Ambulance transport*	Full cover			
Accommodation expenses instead of transport*	Max. € 82 per stay, subject to a minimum of two consecutive nights			

* From age 18, this care is deducted from your compulsory and voluntary excess provided that this is covered by your basic insurance policy.

Description	'Zelf Bewust Polis'	'Instap' Supplemental Insurance	'Opstap' Supplemental Insurance
Transport and accommodation in the event of expert treatment		Max. €5,000 per treatment Accommodation: max. €75 per person per night. Transport expenses: Air transport: 100% (Economy Class) Public transport: 100% (lowest class) Private vehicles and taxis: €0.37 per kilometre	Max. €5,000 per treatment Accommodation: max. €75 per person per night. Transport expenses: Air transport: 100% (Economy Class) Public transport: 100% (lowest class) Private vehicles and taxis: €0.37 per kilometre
Sensory disability care*	Full cover		

* From age 18, this care is deducted from your compulsory and voluntary excess provided that this is covered by your basic insurance policy.

Description	'Opstap' Supplemental Dental Insurance	'Doorstap' Supplemental Dental Insurance
Dental care from age 18	80% up to €250	80% up to € 500
Dental accident cover from age 18	Max. € 2,000 per accident	Max. € 2,000 per accident
