

# What is covered?

This cover plan provides you with clear details of what is covered under our basic '**Alles Verzorgd Polis**' health insurance policy as well as the additional cover you are entitled to as part of your employer's **Plus package**.

## Basic Insurance Policy: 'Alles Verzorgd 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 basic 'Alles Verzorgd Polis' insurance, you can choose from an extensive list of contracted healthcare providers. You can manage your healthcare needs online, by post, by telephone or at one of our service locations.

## 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.

### Additional cover as part of the Plus package

As you are insured with us through your employer, you enjoy additional cover as part of the Plus package on top of the 'Standaard' Supplemental Insurance, 'Extra' Supplemental Insurance and 'Optimaal' Supplemental Insurance. This package includes additional cover for physiotherapy treatments, a personal health check and informal care support. Our five supplemental health insurance packages: 'Instap', 'Budget', 'Standaard Plus', 'Extra Plus' and 'Optimaal Plus' Supplemental Insurance. For more information on the Plus package, please visit [defriesland.nl/av-plus](https://defriesland.nl/av-plus) (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.

### Our three supplemental dental insurance packages

You can supplement your basic 'Alles Verzorgd Polis' insurance with one of the following three supplemental dental insurance packages: 'Standaard', 'Extra' and 'Optimaal' Supplemental Dental Insurance. For more information on our supplemental dental insurance packages, please visit our website at [defriesland.nl/aanvullende-tandartsverzekeringen](https://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](https://mijndefriesland.nl).

## Basic 'Alles Verzorgd Polis' Health Insurance and Supplemental Health Insurance Cover Plan 2023

**Please note:** 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.*

**Additional cover provided under the employer's group insurance policy.**

Description	Basic Insurance Policy	'Instap' Supplemental Insurance	'Budget' Supplemental Insurance	'Standaard Plus' Supplemental Insurance	'Extra Plus' Supplemental Insurance	'Optimaal Plus' Supplemental Insurance
<b>Alternative/complementary therapies</b>				Max. €200, full cover for anthroposophic and homeopathic medicine, consultations max. €40 per day	Max. €400, full cover for anthroposophic and homeopathic medicine, consultations max. €40 per day	Max. €600, full cover for anthroposophic and homeopathic medicine, consultations max. €40 per day
<b>Contraceptives*</b>	Full cover up to age 21, excl. possible co-payment as defined by the Medicine Reimbursement System (GVS)		Full cover from age 21	Full cover from age 21	Full cover from age 21	Full cover from age 21
<b>Hearing centre*</b>	Full cover					
<b>Respiratory support*</b>	Full cover					
<b>Childbirth and maternity care:</b>						
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					
Co-payment for the basic insurance policy for childbirth and maternity care					Childbirth: full cover Maternity care: 80%	Full cover
Delayed maternity care (in certain circumstances)					Max. 15 hours	Max. 15 hours
Obstetric care	Full cover, excl. co-payment (all expenses higher than €236 per day) for childbirth at the hospital with no medical recommendation					
<b>Exercise therapy:</b>						
Exercise programmes				Max. €350 per medical indication	Max. €400 per medical indication	Max. €450 per medical indication
Medical fitnessExtra				Max. €120, for a maximum period of 6 months	Max. €120, for a maximum period of 6 months	Max. €120, for a maximum period of 6 months
"Dans op Recept" for Parkinson's patients					Max. €350	Max. €500
<b>Glasses and contact lenses</b>				Max. €60 once every 3 years	Max. €75 once every 3 years	Max. €150 once every 3 years
<b>Cover abroad:</b>						
Emergency care provided by Eurocross via the De Friesland Alarm Service*	Max. tariff in the Netherlands	Full cover	Full cover	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	Full cover	Full cover
Death abroad		Transportation of mortal remains	Transportation of mortal remains	Transportation of mortal remains	Transportation of mortal remains	Transportation of mortal remains
Preventive medicines and consultations				Max. €175	Max. €250	Full cover
<b>Training courses</b>				Max. €100 for all training courses combined + extra: max. €100	Max. €125 for all training courses combined + extra: max. €100	Max. €150 for all training courses combined + extra: max. €100
<b>Dietary advice*</b>	Full cover, max. 3 hours			Extra: max. €120	Extra: max. €120	Max. €120, in line with the basic insurance policy + extra: max. €120
<b>Genetic testing and advice*</b>	Full cover					
<b>Occupational therapy*</b>	Full cover, max. 10 hours					
<b>Physiotherapy and remedial therapy:</b>						
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. 9 treatments	Max. 12 treatments + extra: 2 treatments, subject to max. 9 treatments for manual therapy	Max. 18 treatments + extra: 2 treatments, subject to max. 9 treatments for manual therapy	Max. 36 treatments + extra: 2 treatments, subject to max. 9 treatments for manual therapy
Other conditions	Up to age 18: max. 18 treatments per diagnosis					

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

Pelvic physical therapy as treatment for urinary incontinence\*

From age 18: max. 9 treatments, once only

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

Description	Basic Insurance Policy	'Instap' Supplemental Insurance	'Budget' Supplemental Insurance	'Standaard Plus' Supplemental Insurance	'Extra Plus' Supplemental Insurance	'Optimaal Plus' Supplemental Insurance
Physiotherapy and remedial therapy for intermittent claudication*	From age 18: a maximum of 37 treatments during a maximum period of 12 months					
Physiotherapy and remedial therapy for arthritis of the hip or knee joint*	From age 18: a maximum of 12 treatments during a maximum period of 12 months					
Physical therapy and remedial therapy for COPD from GOLD II*	From age 18: maximum number of treatments depends on severity of condition					
Probe for pelvic physical therapy			Max. €30	Max. €30	Max. €30	Max. €30
<b>Combined lifestyle intervention for overweight and obese patients (GLI)</b>	Full cover					
<b>Medical care for specific patient groups (provided by a geriatric specialist or a doctor specialising in learning and/or behavioural disabilities)*</b>	Full cover					
Medicines*	Full cover, excl. co-payment				Full cover Prior approval required for some medicines	Full cover Prior approval required for some medicines
<b>Skin therapy:</b>						
Lessons in camouflage					Max. €150, once only	Max. €150, once only
Electrical epilation/laser hair removal treatment					Max. €300	Max. €500
Acne treatment				Max. €250	Max. €250	Max. €250
<b>General practitioner</b>	Full cover					
<b>Medical devices and wound care products*</b>	In accordance with the 'Reglement Hulpmiddelen'					
<b>IVF*</b>	Up to age 43, 1st, 2nd and 3rd treatment per potential pregnancy					
<b>Childcare in the event that a custodial parent is hospitalised</b>				Extra: max. €200	Extra: max. €200	Max. €200 + extra: max. €200
<b>Lactation consultant's advice</b>					Max. €100 per childbirth	Max. €100 per childbirth
<b>Membership of a patient organisation</b>						Max. €25
<b>Speech therapy*</b>	Full cover					
<b>Informal care broker</b>				Extra: max. €250	Max. €500 + extra: max. €250	Max. €750 + extra: max. €250
<b>Replacement of informal care providers</b>				Extra: max. 14 days	Extra: max. 14 days	Full cover, max. 21 days + extra: max. 14 days
<b>Specialised medical care*</b>	Full cover					
<b>Mental health support:</b>						
Online self-help modules provided by mirro.nl				Extra: full cover	Extra: full cover	Extra: full cover
Telephone/online mental health support (Mental Check-in)				Extra: 1 consultation	Extra: 1 consultation	Extra: 1 consultation
Mindfulness				Extra: max. €250	Extra: max. €250	Extra: max. €250
<b>Kidney dialysis*</b>	Full cover					
<b>Pediatric oncology testing</b>	Full cover, provided by the Prinses Máxima Center for pediatric oncology					
<b>Surgery:</b>						
Lop ear correction up to age 18						Full cover
Sterilisation						For men: max. €300 (performed by medical specialist); full cover (performed by GP) For women: max. €1,200
<b>Organ transplantation*</b>	Full cover Medical care for donor: max. 13 weeks. For liver transplants: max. 6 months					
<b>Menopause consultation</b>						Max. €200, once only

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

Description	Basic Insurance Policy	'Instap' Supplemental Insurance	'Budget' Supplemental Insurance	'Standaard Plus' Supplemental Insurance	'Extra Plus' Supplemental Insurance	'Optimaal Plus' Supplemental Insurance
<b>Pedicure for rheumatism and diabetes sufferers</b>					Max. €125	Max. €200
<b>Personal health check</b>				Extra: 1 health check	Extra: 1 health check	Extra: 1 health check
<b>Plastic surgery*</b>	Full cover in specific cases (e.g. mutilation or certain specified congenital abnormalities)					
<b>Bed-wetting alarm</b> (purchased or hired)					Full cover, once only	Full cover, once only
<b>Podiatric therapy, podiatry and podopostural therapy</b>					Max. €150	Max. €250
<b>Mental healthcare from age 18:</b>						
Mental healthcare services*	Full cover					
Primary mental healthcare					Max. €375 The cover applies to primary mental healthcare and running therapy combined	Max. €375 The cover applies to primary mental healthcare and running therapy combined
Running therapy					Max. €375 The cover applies to running therapy and primary mental healthcare combined	Max. €375 The cover applies to running therapy and primary mental healthcare combined
<b>Cranial remodelling helmet</b>						Max. €900
<b>Travel expenses associated with hospital visits and accommodation expenses</b>		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 vehicle: €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 vehicle: €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
<b>Rehabilitation*</b>	Full cover					
<b>Second opinion*</b>	Full cover					
<b>Sports medical examination</b>				Max. €150	Max. €200	Max. €250
<b>Support pessary</b>					Full cover	Full cover
<b>Orthotics and therapeutic insoles</b>					Max. €125 once every 2 calendar years	Max. €125 once every 2 calendar years
<b>Stop smoking programme</b>	Full cover, max. once per calendar year					
<b>Dental care:</b>						
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					
Crowns and bridges up to age 18					Full cover	Full cover
Braces (orthodontics) up to age 18					Max. €1,250 for the entire term of the insurance, subject to a 1-year waiting period	Max. €1,750 for the entire term of the insurance, subject to a 1-year waiting period
Dental accident cover		Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance 'AV Tand'	Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance 'AV Tand'	Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance 'AV Tand'	Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance 'AV Tand'	Max. €10,000 per accident; if applicable, in addition to the compensation provided under supplemental dental insurance 'AV Tand'
<b>Terminal care</b>		Max. €30 per day	Max. €30 per day	Max. €30 per day	Max. €30 per day	Max. €30 per day
<b>Therapeutic holiday camps for children</b>					Max. €250, max. 6 weeks	Max. €500, max. 6 weeks
<b>PTNS treatment for urinary incontinence</b>					Full cover for treatment from a contracted healthcare provider	Full cover for treatment from a contracted healthcare provider
<b>Thrombosis clinic*</b>	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	Basic Insurance Policy	'Instap' Supplemental Insurance	'Budget' Supplemental Insurance	'Standaard Plus' Supplemental Insurance	'Extra Plus' Supplemental Insurance	'Optimaal Plus' Supplemental Insurance
<b>Overnight stay (specialised and primary care)*</b>	Full cover, max. 1,095 days					
<b>Outpatient nursing and care (district nursing)</b>	Full cover					
<b>Transport and accommodation expenses:</b>						
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					
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	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	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	'Standaard' Supplemental Dental Insurance	'Extra' Supplemental Dental Insurance	'Optimaal' Supplemental Dental Insurance*
<b>Maximum compensation per calendar year</b>	€250	€500	€1,000
<b>Dental care from age 18</b>	100% for codes A, C, M and V; 80% for other codes; 80% of costs of materials and technical supplies; 100% co-payment for dentures  All compensation amounts count towards the maximum compensation per calendar year	100% for codes A, C, M and V; 80% for other codes; 80% of costs of materials and technical supplies; 100% co-payment for dentures  All compensation amounts count towards the maximum compensation per calendar year	100% for codes A, C, M and V; 80% for other codes; 80% of costs of materials and technical supplies; 100% co-payment for dentures  All compensation amounts count towards the maximum compensation per calendar year
<b>Braces (orthodontics) from age 18</b>			Max. €750 for the entire term of the insurance for a new treatment  This compensation amount counts towards the maximum compensation per calendar year
<b>Dental accident cover</b>	Max. €2,000 per accident	Max. €2,000 per accident	Max. €2,000 per accident

\*'Optimaal' Supplemental Dental Insurance is subject to dental review