

Basic ‘Alles Verzorgd Polis’ Health Insurance and Supplemental Health Insurance Cover Plan 2025

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	Basic Insurance Policy	‘Instap’ Supplemental Insurance	‘Budget’ Supplemental Insurance	‘Standaard’ Supplemental Insurance	‘Extra’ Supplemental Insurance	‘Optimaal’ Supplemental Insurance**
Alternative/complementary therapies				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
Contraceptives	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
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 €5.40 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 €261 per day) for childbirth at the hospital with no medical recommendation					
Exercise therapy:						
Exercise programmes				Max. €350 per medical indication	Max. €400 per medical indication	Max. €450 per medical indication
Medical fitness				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 [Prescribed Dancing] for Parkinson’s patients					Max. €350	Max. €500
Glasses and contact lenses				Max. €60 once every 3 years	Max. €75 once every 3 years	Max. €150 once every 3 years
Cover abroad:						
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
Training courses				Max. €100 for all training courses combined	Max. €125 for all training courses combined	Max. €150 for all training courses combined
Dietary advice*	Full cover, max. 3 hours					Max. €120, in addition to the basic insurance policy
Genetic testing and advice*	Full cover					
Occupational therapy*	Full cover, max. 10 hours					

* From age 18, this care is deducted from your compulsory and voluntary excess provided that this is covered by the Basic Insurance policy.
** From January 1, 2025, you can no longer take out the AV Optimal (Plus) with us. Do you already have an AV Optimal (Plus)? You can continue to use this as usual.

Description	Basic Insurance Policy	‘Instap’ Supplemental Insurance	‘Budget’ Supplemental Insurance	‘Standaard’ Supplemental Insurance	‘Extra’ Supplemental Insurance	‘Optimaal’ Supplemental Insurance**
Physiotherapy and remedial therapy:						
Conditions listed in Annex 1 of the Besluit zorgverzekering [Health Insurance Decree]*	Up to age 18: full cover. From age 18: from the 21st treatment		Max. 9 treatments	Max. 12 treatments, subject to max. 9 treatments for manual therapy	Max. 18 treatments, subject to max. 9 treatments for manual therapy	Max. 36 treatments, subject to max. 9 treatments for manual therapy
Other conditions	Up to age 18: max. 18 treatments per diagnosis					
Pelvic physiotherapy as treatment for urinary incontinence*	From age 18: max. 9 treatments, once only					
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					
Physiotherapy and remedial therapy for COPD from GOLD II*	From age 18: full cover					
Physiotherapy and remedial therapy for rheumatoid arthritis with severe functional impairment*	From age 18: full cover					
Fall prevention*	Full cover					
Probe for pelvic physiotherapy			Max. €30	Max. €30	Max. €30	Max. €30
Gecombineerde leefstijlinterventie (GLI) [combined lifestyle intervention] for overweight and obese patients	Full cover					
Medical care for specific patient groups (provided by a geriatric specialist or a doctor specialising in learning disabilities)*	Full cover					
Medicines*	Full cover, excl. co-payment				Full cover Prior approval required for some medicines	Full cover Prior approval required for some medicines
Skin therapy:						
Lessons in camouflage					Max. €150, once only	Max. €150, once only
Electrical epilation/laser hair removal treatment					Max. €300 The cover applies to electrical epilation/laser hair removal treatment and acne treatment combined	Max. €500 The cover applies to electrical epilation/laser hair removal treatment and acne treatment combined
Acne treatment				Max. €250	Max. €300 The cover applies to electrical epilation/laser hair removal treatment and acne treatment combined	Max. €500 The cover applies to electrical epilation/laser hair removal treatment and acne treatment combined
General practitioner	Full cover					
Medical devices and wound care products*	In accordance with the Reglement Hulpmiddelen [Medical Devices Regulations]					
IVF*	Up to age 43, 1st, 2nd and 3rd treatment per potential pregnancy					
Childcare in the event that a custodial parent is hospitalised						Max. €200
Lactation consultant’s advice					Max. €100 per childbirth	Max. €100 per childbirth
Membership of a patient organisation						Max. €25
Speech therapy*	Full cover					
Informal care broker					Max. €500	Max. €750

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Replacement of informal care providers						Full cover, max. 21 days
Specialised medical care*	Full cover					
Kidney dialysis*	Full cover					
Pediatric oncology testing	Full cover, provided by the Prinses Máxima Center for pediatric oncology					
Surgery:						
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. €1200
Organ transplantation*	Full cover Medical care for donor: max. 13 weeks. For liver transplants: max. 6 months					
Menopause consultation						Max. €200, once only
Pedicure for rheumatism and diabetes sufferers					Max. €125	Max. €200
Plastic surgery*	Full cover in specific cases (e.g. mutilation or certain specified congenital abnormalities)					
Bed-wetting alarm (purchased or hired)					Full cover, once only	Full cover, once only
Podiatric therapy, podiatry and podopostural therapy					Max. €150	Max. €250
Mental healthcare from age 18:						
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
Runningtherapie					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
Cranial remodelling helmet						Max. €900
Travel expenses associated with hospital visits and accommodation expenses		Co-payment €100 per calendar year. After that, max. €750 Public transport: lowest class Private vehicle: €0.40 per kilometre Accommodation expenses: max. €35 per night	Co-payment €100 per calendar year. After that, max. €750 Public transport: lowest class Private vehicle: €0.40 per kilometre Accommodation expenses: max. €35 per night	Co-payment €100 per calendar year. After that, max. €750 Public transport: lowest class Private vehicle: €0.40 per kilometre Accommodation expenses: max. €35 per night	Co-payment €100 per calendar year. After that, max. €750 Public transport: lowest class Private vehicle: €0.40 per kilometre Accommodation expenses: max. €35 per night	Co-payment €100 per calendar year. After that, max. €750 Public transport: lowest class Private vehicle: €0.40 per kilometre Accommodation expenses: max. €35 per night
Rehabilitation*	Full cover					
Second opinion*	Full cover					
Sports medical examination				Max. €150	Max. €200	Max. €250
Support pessary					Full cover	Full cover
Orthotics and therapeutic insoles					Max. €125 once every 2 calendar years	Max. €125 once every 2 calendar years
Stop smoking programme	Full cover, max. once per calendar year					
Dental care:						
Dental care up to age 18	Full cover					

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Description	Basic Insurance Policy	'Instap' Supplemental Insurance	'Budget' Supplemental Insurance	'Standaard' Supplemental Insurance	'Extra' Supplemental Insurance	'Optimaal' Supplemental Insurance**
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. €1250 for the entire term of the insurance, subject to a 1-year waiting period	Max. €1750 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'
Terminal care		Max. €30 per day	Max. €30 per day	Max. €30 per day	Max. €30 per day	Max. €30 per day
Therapeutic holiday camps for children					Max. €250 max. 6 weeks	Max. €500 max. 6 weeks
PTNS treatment for urinary incontinence					Full cover for treatment from a contracted healthcare provider	Full cover for treatment from a contracted healthcare provider
Thrombosis clinic*	Full cover					
Tweede Arts Online [Second Doctor Online]		Full cover for treatment from a contracted healthcare provider	Full cover for treatment from a contracted healthcare provider	Full cover for treatment from a contracted healthcare provider	Full cover for treatment from a contracted healthcare provider	Full cover for treatment from a contracted healthcare provider
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 €126 per calendar year. Full cover above this amount, provided that all criteria are met. Private vehicles: €0.40 per kilometre.					
Ambulance transport*	Full cover					
Accommodation expenses instead of transport*	Max. €91 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: €0.40 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: €0.40 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: €0.40 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: €0.40 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: €0.40 per kilometre
Sensory disability care*	Full cover					

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Description	'Tand Standaard' Supplemental Dental Insurance	'Tand Extra' Supplemental Dental Insurance	'Tand Optimaal' Supplemental Dental Insurance*
Maximum compensation per calendar year	€250	€500	€1000
Dental care from age 18	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
Braces (orthodontics) from age 18			Max. €750 for the entire term of the insurance for a new treatment This compensation amount counts towards the maximum compensation per calendar year
Dental accident cover	Max. €2,000 per accident	Max. €2,000 per accident	Max. €2,000 per accident

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