



## Overall Reimbursement Guide 2019

*Basic Insurances Menzis Basis,  
Menzis Basis Vrij and Menzis Basis Voordelig,  
Additional and Dental Insurances*



# Overall Reimbursement Guide Basic Insurances Menzis Basis and Menzis Basis Vrij, Additional Insurances 2019

## Introduction

In this Overall Reimbursement Guide you can find an overview of the Menzis Basic Insurances Menzis Basis and Menzis Basis Vrij, additional and dental insurances. The services and reimbursements you are entitled to are listed for each type of care. The services and reimbursements specified below are per insured person per calendar year unless otherwise stated. Conditions and restrictions may apply that are not specified below. For more information on these conditions and restrictions check the insurance terms and conditions. These can be found on [menzis.nl](http://menzis.nl) or can be requested from Menzis Customer Service on 088 222 40 40.

**Note:** The overview provides an overall description of the services and reimbursements you are entitled to. Conditions may apply to the different care forms. Only if you meet these conditions will you be entitled to reimbursement of the relevant care. Examples of these conditions are a referral from your general

practitioner but also the condition that your care provider is a member of a specific professional association or that you must obtain permission from Menzis beforehand. These conditions have not been included in this overview but you can find them in the insurance terms and conditions. Restrictions may also apply such as a maximum number of treatment sessions. For full information on the restrictions, consult the insurance terms and conditions.

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**The Dutch text is binding should any disputes arise from the interpretation of the text.**

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	ExtraVerzorgd 1	ExtraVerzorgd 2	ExtraVerzorgd 3
<b>Acne treatment</b>		€ 200	-	€ 200	€ 200
<b>Alternative treatment methods and alternative medication</b>		Up to € 40 per treatment day, medication up to 100%, together up to € 200	-	Up to € 40 per treatment day, medication up to 100%, together up to € 400	Up to € 40 per treatment day, medication up to 100%, together up to € 600
<b>Audiological assistance</b>	Yes	-	-	-	-
<b>Delivery and maternity care</b>					
Breastfeeding		-	-	€ 200	€ 200
Maternity care	No more than 10 days (a personal contribution applies)	-	-	Personal contribution 100%	Personal contribution 100%
Maternity care after adoption		-	-	16 hours	16 hours
Maternity care after admission		-	-	16 hours	16 hours
Multiple birth benefit		-	-	€ 250	€ 250
Delivery room	Yes (a personal contribution applies)	-	-	Personal contribution 100%	Personal contribution 100%
Obstetric care	Yes	-	-	-	-
<b>Spectacles/contact lenses</b>		€ 75 per 2 calendar years	-	€ 75 per 2 calendar years	€ 125 per 2 calendar years
<b>Abroad</b>					
Non-urgent care and medication	Dutch rate or the average of the contracted rate by Menzis in the Netherlands	-	-	-	-
Prevention when travelling abroad		€ 100	€ 100	€ 100	€ 150
Urgent care and medication	Dutch rate or the average of the contracted rate by Menzis in the Netherlands	100% in addition to the reimbursement from the Basic Health Insurance)	100% (in addition to the reimbursement from the Basic Health insurance)	100% (in addition to the reimbursement from the Basic Health Insurance)	100% (in addition to the reimbursement from the Basic Health Insurance)
Emergency dental care	Yes, limited. Dutch rate or an average of the rate contracted by Menzis in the Netherlands	€ 250	€ 250	€ 250	€ 250
Transport when ill, after suffering an accident or upon death		100%	100%	100%	100%
<b>Camouflage products and camouflage therapy</b>		€ 200	-	€ 200	€ 200
<b>Courses (health courses)</b>				€ 50	€ 100
<b>Dietetics</b>	3 treatment hours	-	-	2 treatment hours	4 treatment hours
<b>Dietary preparations</b>	Yes, polymer, oligomer, monomer and modular dietary preparations	-	€ 100	€ 100	€ 150
<b>Depilation</b>		80% up to € 500 (during the whole of the insurance term)	-	80% up to € 500 (during the whole of the insurance term)	80% up to € 1,000 (during the whole of the insurance term)
<b>Genetic testing</b>	Yes	-	-	-	-
<b>Occupational therapy</b>	10 treatments hours	-	-	-	5 treatments hours
<b>Physiotherapy, exercise therapy, pelvic physiotherapy</b>					
up to 18 years of age with a chronic indication	Yes	-	-	-	-

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	ExtraVerzorgd 1	ExtraVerzorgd 2	ExtraVerzorgd 3
up to 18 years of age without a chronic indication	9 treatment sessions (to be extended by 9 treatment sessions when the result is not sufficient)	} 9 treatment sessions	9 treatment sessions	18 treatment sessions	32 treatment sessions
from 18 year without a chronic indication					
from 18 year with a chronic indication	21st and the next treatments				
Intermittent claudication	37 treatments during 12 months (entire insurance duration)				
Pelvic physiotherapy (from 18 years of age)	9 treatments (full insurance duration)				
Arthrosis of the hip and knee joints (from 18 years of age)	12 treatments during 12 months				
Exercise therapy for COPD	Maximum number of treatments depends on the class of the GOLD Classification. Consult the insurance terms and conditions for more information.	-	-	-	-
<b>Mental healthcare</b>		-	-	-	-
General basic mental healthcare (GBGGZ)	Yes	-	-	-	-
Specialist mental healthcare with hospitalisation	Yes, during at most 365 days (to be extended up to 1,095 days, after permission)	-	-	-	-
Specialist mental healthcare without hospitalisation	Yes	-	-	-	-
<b>Medication</b>	Yes, insofar as this is included in the Care Insurance Scheme (for certain medication a maximum reimbursement or personal contribution applies)	-	-	Reimbursement of personal contribution up to € 100	Reimbursement of personal contribution up to € 200
<b>Flu jab (non-risk group)</b>		-	-	100%	100%
<b>Hospitium or 'Bijna-Thuis-Huis'</b>	See primary care residency	-	-	€ 35 per day up to € 3,200	€ 35 per day up to € 3,200
<b>General medical care</b>	Yes	-	-	-	-
<b>Medical aids and dressing material</b>	Yes, insofar as this is included in the Care Insurance Scheme (for certain medical aids a maximum reimbursement or personal contribution applies)	-	-	-	-
<b>In-vitro fertilisation (IVF) (to the age of 42)</b>	Yes, limited	-	-	-	-
<b>Child care when admitted to hospital (for the parent who is the carer)</b>		-	-	€ 20 per day up to a maximum of 3 months	€ 20 per day up to a maximum of 3 months
<b>Speech therapy</b>	Yes	-	-	-	-
<b>Informal (voluntary) care</b>					
Voluntary care course		-	-	€ 100	€ 150
Voluntary care broker		-	-	€ 350 per 2 calendar years	€ 350 per 2 calendar years
Respite care during holidays		-	-	15 days	15 days
<b>Artificial respiration</b>	Yes	-	-	-	-
<b>Specialist medical care</b>	Yes	-	-	-	-
<b>Non-clinical dialysis (kidney dialysis)</b>	Yes	-	-	-	-
<b>Oncology assistance for children</b>	Yes	-	-	-	-
<b>Menopause consultant</b>		-	-	€ 200 for the whole of the insurance term	€ 200 for the whole of the insurance term
<b>Patient organisations</b>					
Courses		-	-	€ 50	€ 100
Memberships		-	-	€ 50	€ 50
Therapies		-	-	€ 100	€ 100
<b>Plastic surgery or reconstructive surgery</b>	Yes, several exceptions apply	-	-	-	-
<b>Bed-wetting alarm</b>		-	-	100% (once for the whole of the insurance period)	100% (once for the whole of the insurance period)
<b>Wigs and alternatives</b>					
Wigs	Yes (a maximum reimbursement applies)	-	} € 100	} € 200	} € 300
Alternatives		-			
<b>Travelling expenses</b>		-	-	€ 0.25 at most per km up to € 150 at most per policy. The first 500 km are not reimbursed	€ 0.25 at most per km up to € 250 at most per policy. The first 500 km are not reimbursed
<b>Patient visit travelling expenses</b>		-	-		
<b>Rehabilitation</b>	Yes	-	-	-	-
<b>Second Opinion</b>	Yes	-	-	-	-
<b>Soft braces/splints</b>	Yes, if for long-term use	€ 50	-	€ 50	€ 50
<b>Sporting Medical Advice</b>		€ 250 (including sports medical examinations)	€ 100 (including sports medical examinations)	€ 150 (including sports medical examinations)	€ 250 (including sports medical examinations)
<b>Sterilisation</b>					
Man		-	-	€ 300	€ 300
Woman		-	-	€ 1.200	€ 1.200
<b>Supportive pessary</b>		-	-	100%	100%
<b>Quitting smoking programme</b>	Yes, once per calendar year	-	-	-	-
<b>Stutter therapy</b>	See Speech therapy	€ 300	€ 200	€ 300	€ 700
<b>Transplantation (organ or tissue)</b>	Yes	-	-	-	-
<b>Thrombosis service</b>	Yes	-	-	-	-

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	ExtraVerzorgd 1	ExtraVerzorgd 2	ExtraVerzorgd 3
<b>Vascular/pigmentation treatment</b>		-	-	€ 200	€ 200
<b>Hospitalisation (in hospital or institutions)</b>	Yes	-	-	-	-
<b>Accommodation expenses related to guest houses or hospices visiting family member</b>		-	-	€ 300	€ 450
<b>Accommodation expenses related to guest houses or hospices staying as a patient</b>		-	-	€ 350	€ 350
<b>Nursing and care (community nurse care and medical specialist nursing at home)</b>	Yes	-	-	-	-
<b>Foot Care (orthopaedic arch supports, pedicure care, chiropody and podiatry)</b>	Yes (when you have diabetes Mellitus Type II)	€ 150	€ 100	€ 150	€ 200
<b>Contraceptives (for women)</b>	Yes (up to 21 year)	100%	100%	100%	100%
<b>Patient transport</b>					
Transport by ambulance	Yes, 200 kilometres at most for a single journey	-	-	-	-
Non-emergency patient transport service (with regard to kidney dialysis, oncology treatment with chemotherapy, immunotherapy or radiotherapy, when you can only move around using a wheelchair, when you need supervision to move around due to your limited sight, for children who need intensive pediatric care and in special cases)	Yes, a personal contribution and a maximum reimbursement applies	-	-	-	-
<b>Sensory care for the disabled</b>	Yes				

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	TandVerzorgd 250	TandVerzorgd 500	TandVerzorgd 750
<b>Dental care (up to 18 years of age)</b>					
Consultation	Yes				
Tartar removal	Yes				
Anaesthesia	Yes				
X-ray's	Yes				
Fillings	Yes				
Root canal treatment	Yes				
Surgery	Yes				
Crowns, bridges and inlays					80% up to € 750 A waiting time applies for crowns, bridges and implants
Prosthesis	Yes				
Parodontology	Yes				
Gnathology	Yes				
Fluoride treatment	Yes				
Orthodontics					€ 2,000 at most for the full duration of the insurance (a waiting time of 1 year applies)
Special dentistry	Yes, a personal contribution applies				
<b>Dental care (from 18 years of age)</b>					
Consultation		80% up to € 150 (100% for regular check-ups C11 and C13), no reimbursement for external bleaching, crowns, bridges, implants, inlays, protheses, paradontology, gnathology and orthodontics	80% up to € 250 (100% for regular check-ups C11 and C13), no reimbursement for external bleaching and orthodontics	80% up to € 500 (100% for regular check-ups C11 and C13), no reimbursement for external bleaching and orthodontics	80% up to € 750 (100% for regular check-ups C11 and C13), no reimbursement for external bleaching and orthodontics. A waiting time applies for crowns, bridges and implants
Tartar removal					
Anaesthesia					
X-rays					
Fillings					
Root canal treatment					
Surgical intervention by a dentist	Yes, limited				
Crowns, bridges and inlays					
Protheses					
• Full prosthesis	Yes, a personal contribution applies				
• Partial (plate)					
• Partial (frame)					
Parodontology					
Implants	-				
Gnathology	-				
Orthodontics (from 18 years of age)					80% up to € 500 for the full duration of the insurance (a waiting time of 1 year applies)
Dental expense reimbursement after an accident	Yes, limited	€ 10,000, after permission	€ 10,000, after permission	€ 10,000, after permission	€ 10,000, after permission
Front teeth replacement (from 18 up to 22 years of age)	Yes, after permission	-	-	-	-
Special dentistry	Yes, a personal contribution applies	-	-	-	-
Surgical intervention by an oral surgeon	Yes, limited	-	-	-	-

# Overall Reimbursement Guide Menzis Basis Voordelig 2019

## Basic Insurance and Additional Insurance

### Introduction

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practitioner but also the condition that your care provider is a member of a specific professional association or that you must obtain permission from Menzis beforehand. These conditions have not been included in this overview but you can find them in the insurance terms and conditions. Restrictions may also apply such as a maximum number of treatment sessions. For full information on the restrictions, consult the insurance terms and conditions.

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Care	Menzis Basis Voordelig	Aanvullend	Extra Aanvullend
<b>Audiological assistance</b>	Yes	-	-
<b>Delivery and maternity care</b>			
Maternity care	No more than 10 days (a personal contribution applies)		
Delivery room	Yes (a personal contribution applies)	-	-
Obstetric care	Yes	-	-
<b>Abroad</b>			
Non-urgent care and medication	Dutch rate or the average of the contracted rate by Menzis in the Netherlands	-	-
Urgent care and medication	Dutch rate or the average of the contracted rate by Menzis in the Netherlands	100% (in addition to the reimbursement from the Basic Health Insurance)	100% (in addition to the reimbursement from the Basic Health Insurance)
Emergency dental care	Yes, limited. Dutch rate or an average of the rate contracted by Menzis in the Netherlands	€ 250	€ 250
Transport when ill, after suffering an accident or upon death	-	100%	100%
<b>Dietetics</b>	3 treatment hours	-	-
<b>Dietary preparations</b>	Yes, polymer, oligomer, monomer and modular dietary preparations	-	-
<b>Genetic testing</b>	Yes	-	-
<b>Occupational therapy</b>	10 hours	-	-
<b>Physiotherapy, exercise therapy, pelvic physiotherapy</b>			
up to 18 years of age with a chronic indication	Yes	-	-
up to 18 years of age without a chronic indication	9 treatment sessions (to be extended by 9 treatment sessions when the result is not sufficient)	} 9 treatment sessions	} 9 treatment sessions
from 18 year without a chronic indication	21st and the next treatments		
Intermittent claudication	37 treatments during 12 months (entire insurance duration)		
Pelvic physiotherapy (from 18 years of age)	9 treatments (full insurance duration)		
Arthrosis of the hip and knee joints (from 18 years of age)	12 treatments during 12 months		
Exercise therapy for COPD	Maximum number of treatments depends on the class of the GOLD Classification. Consult the insurance terms and conditions for more information.	-	-
<b>Mental healthcare</b>			
General basic mental healthcare (GBGGZ)	Yes	-	-
Specialist mental healthcare with hospitalisation	Yes, during at most 365 days (to be extended up to 1,095 days, after permission)	-	-
Specialist mental healthcare without hospitalisation	Yes	-	-
<b>Medication</b>	Yes, insofar as this is included in the Care Insurance Scheme (for certain medication a maximum reimbursement or personal contribution applies)	-	-
<b>General medical care</b>	Yes	-	-
<b>Medical aids and dressing material</b>	Yes, insofar as this is included in the Care Insurance Scheme (for certain medical aids a maximum reimbursement or personal contribution applies)	-	-
<b>In-vitro fertilisation (IVF) (to the age of 42)</b>	Yes, limited	-	-
<b>Speech therapy</b>	Yes	-	-
<b>Artificial respiration</b>	Yes	-	-
<b>Specialist medical care</b>	Yes	-	-
<b>Non-clinical dialysis (kidney dialysis)</b>	Yes	-	-
<b>Oncology assistance for children</b>	Yes	-	-
<b>Plastic surgery or reconstructive surgery</b>	Yes, several exceptions apply	-	-

Care	Menzis Basis Voordelig	Aanvullend	Extra Aanvullend
<b>Wigs</b>	Yes (a maximum reimbursement applies)	-	-
<b>Rehabilitation</b>	Yes	-	-
<b>Second Opinion</b>	Yes	-	-
<b>Soft braces/splints</b>	Yes, if for long-term use	-	-
<b>Quitting smoking programme</b>	Yes, once per calendar year	-	-
<b>Transplantation (organ or tissue)</b>	Yes	-	-
<b>Thrombosis service</b>	Yes	-	-
<b>Hospitalisation (in hospital or institutions)</b>	Yes	-	-
<b>Nursing and care (community nurse care and medical specialist nursing at home)</b>	Yes	-	-
<b>Contraceptives (for women)</b>	Yes (up to 21 year)	-	-
<b>Patient transport</b>			
Transport by ambulance	Yes, 200 kilometres at most for a single journey	-	-
Non-emergency patient transport service (with regard to kidney dialysis, oncology treatment with chemotherapy, immunotherapy or radiotherapy, when you can only move around using a wheelchair, when you need supervision to move around due to your limited sight, for children who need intensive paediatric care and in special cases)	Yes, a personal contribution and a maximum reimbursement applies	-	-
<b>Sensory care for the disabled</b>	Yes	-	-

Care	Menzis Basis Voordelig	Aanvullend	Extra Aanvullend
<b>Dental care (up to 18 years of age)</b>			
Consultation	Yes		
Tartar removal	Yes		
Aneesthesia	Yes		
X-ray's	Yes		
Fillings	Yes		
Root canal treatment	Yes		
Surgery	Yes		
Prothesis	Yes		
Crowns, bridges and inlays	-	-	80% up to € 500
Parodontology	Yes		
Gnathology	Yes		
Fluoride treatment	Yes		
Special dentistry	Yes, a personal contribution applies	-	-
<b>Dental care (from 18 years of age)</b>			
Consultation	-	} 80% up to € 250 (for regular check ups, fillings, X-rays, root canal treatment, anaesthesia, surgery and tartar removal)	} 80% up to € 500 (100% for regular check-ups C11 and C13), no reimbursement for external bleaching and orthodontics
Tartar removal	-		
Anaesthesia	-		
X-rays	-		
Fillings	-		
Root canal treatment	-		
Surgical intervention by a dentist	Yes, limited		
Crowns, bridges and inlays	-		
Protheses			
• Full prosthesis	Yes, a personal contribution applies		
• Partial (plate)	-		
• Partial (frame)	-		
Front teeth replacement between the ages of 18 and 22	Yes, after permission	-	-
Special dentistry	Yes, a personal contribution applies	-	-
Surgical intervention by an oral surgeon	Yes, limited	-	-

# Overall Reimbursement Guide 2019

Basic Insurances Menzis Basis  
Menzis Basis Vrij and Menzis Basis Voordelig,  
Additional and Dental Insurances

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i [menzis.nl](http://menzis.nl)



Statutory name: Menzis Zorgverzekeraar N.V. Address: Lawickse Allee 130, 6709 DZ Wageningen.  
Business name: Menzis Zorgverzekeraar N.V., Chamber of Commerce number 50544810. Nature of the  
services: indemnity insurances. AFM registration number: 12020806. Statutory name: Menzis N.V.  
Address: Lawickse Allee 130, 6709 DZ Wageningen. Business name: Menzis N.V. Chamber of Commerce  
number 50544101. Nature of the services: indemnity insurances. AFM registration number: 12020807.

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