



# Overall Reimbursement Guide 2024

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 2024

## 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 at [menzis.nl/voorwaarden](https://menzis.nl/voorwaarden) or can be requested from Menzis Customer Service on +31 (0)88 222 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. This Reimbursement Guide is only meant to make it easy to compare the different insurances.

**No rights can be derived from the Reimbursement Guide.**

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	ExtraVerzorgd 1	ExtraVerzorgd 2	ExtraVerzorgd 3
<b>Alternative treatment methods and medicines</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 € 300	Up to € 40 per treatment day, medication up to 100%, together up to € 500
<b>Audiological assistance</b>	Yes	-	-	-	-
<b>Delivery and maternity care</b>					
Breastfeeding		-	-	€ 200	€ 200
Maternity care	No more than 6 weeks (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
Delivery room	Yes (a personal contribution applies)	-	-	Personal contribution 100%	Personal contribution 100%
Obstetric care	Yes	-	-	-	-
<b>Spectacles and 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 an average of the rates contracted by Menzis in the Netherlands	-	-	-	-
Vaccination for travelling abroad		€ 100	€ 100	€ 100	€ 150
Emergency medical care and medication	Dutch rate or an average of the rates contracted 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 rates 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>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>Genetic testing</b>	Yes	-	-	-	-
<b>Occupational therapy</b>	10 treatment hours	-	-	-	5 treatment hours
<b>Physiotherapy, exercise therapy, pelvic physiotherapy</b>					
Up to 18 years of age for specific disorders that are specified in annex 1 of the Dutch Healthcare Insurance Decree	Yes	-	-	-	-
As from 18 years of age for specific disorders that are specified in annex 1 of the Dutch Healthcare Insurance Decree	21st and the next treatments	<ul style="list-style-type: none"> <li>• 6 treatments</li> <li>• 16 treatments per accident (following approval)</li> <li>• First 20 treatments, on a one-off basis, for specific complaints and conditions (in accordance with annex 1 of the Dutch Healthcare Insurance Decree)</li> </ul>	<ul style="list-style-type: none"> <li>• 6 treatments</li> <li>• 16 treatments per accident (following approval)</li> <li>• First 20 treatments, on a one-off basis, for specific complaints and conditions (in accordance with annex 1 of the Dutch Healthcare Insurance Decree)</li> </ul>	<ul style="list-style-type: none"> <li>• 12 treatments</li> <li>• 16 treatments per accident (following approval)</li> <li>• First 20 treatments, on a one-off basis, for specific complaints and conditions (in accordance with annex 1 of the Dutch Healthcare Insurance Decree)</li> </ul>	<ul style="list-style-type: none"> <li>• 20 treatments</li> <li>• 16 treatments per accident (following approval)</li> <li>• First 20 treatments, on a one-off basis, for specific complaints and conditions (in accordance with annex 1 of the Dutch Healthcare Insurance Decree)</li> </ul>
Up to 18 years of age	18 treatments per disorder				
From 18 years of age					
Intermittent claudication	37 treatments during 12 months (full insurance duration)				
Pelvic physiotherapy (from 18 years of age)	Maximum of 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 (A, B, C or D) of the GOLD Classification. Consult the insurance terms and conditions for more information.				
Fysio zelfcheck app	An app to get started yourself with mild complaints	Yes	Yes	Yes	Yes
<b>Mental healthcare</b>					
General basic mental healthcare	Yes	-	-	-	-
Specialist mental healthcare with hospitalisation	Yes, during at most 365 days (to be extended to 1,095 days following approval)	-	-	-	-
Specialist mental healthcare without hospitalisation	Yes	-	-	-	-

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	ExtraVerzorgd 1	ExtraVerzorgd 2	ExtraVerzorgd 3
<b>Medication</b>	Yes, insofar as this is included in the Healthcare Insurance Regulations (for certain medication a maximum reimbursement or personal contribution applies)	-	-	-	-
<b>Flu jab (non-risk group)</b>		-	-	100%	100%
<b>Hairpieces and alternatives</b>					
Hairpieces	Yes, a maximum reimbursement applies	-	} € 100	} € 200	} € 300
Alternatives		-			
<b>Hospice or 'Bijna-Thuis-Huis'</b>	See primary care residency	-	-	€ 35 per day up to € 3,200	€ 35 per day up to € 3,200
<b>Skin care</b>					
Acne treatment		Maximum reimbursement of 80% up to € 200	-	Maximum reimbursement of 80% up to € 200	Maximum reimbursement of 80% up to € 200
Camouflage products and camouflage therapy					
Epilation	-	80% up to € 300 (full insurance duration)	-	80% up to € 500 (full insurance duration)	80% up to € 750 (full insurance duration)
<b>General medical care</b>	Yes	-	-	-	-
<b>Medical aids and dressing material</b>	Yes, insofar as this is included in the Healthcare Insurance Regulations (for specific medical aids a maximum reimbursement or personal contribution applies)	-	-	-	-
<b>In-vitro fertilisation (IVF) up to the age of 43</b>	Yes, limited	-	-	-	-
<b>Child care when admitted to hospital</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 courses		-	-	€ 100	€ 150
Voluntary care broker		-	-	€ 350 per 2 calendar years	€ 350 per 2 calendar years
Respite care during holidays		-	-	€ 2,325 per year	€ 2,325 per year
<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% (one-off)	100% (one-off)
<b>Patient visit 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>Rehabilitation</b>	Yes	-	-	-	-
<b>Second opinion</b>	Yes	-	-	-	-
<b>Soft brace/splint</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>Quit smoking programme</b>	Yes, once per calendar year	-	-	-	-
<b>Transplantation (organ or tissue)</b>	Yes	-	-	-	-
<b>Thrombosis service</b>	Yes	-	-	-	-
<b>Accommodation expenses related to guest house for visiting family member</b>		-	-	€ 300	€ 450
<b>Accommodation expenses related to guest house for 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, for certain conditions	€ 150	€ 100	€ 150	€ 200
<b>Contraceptives (for women)</b>	Yes (up to the age of 21)	100%	100%	100%	100%
<b>Patient transport</b>					
Transport by ambulance	Yes, 200 kilometres at most for a single journey	-	-	-	-

Care	Menzis Basis and Menzis Basis Vrij	JongerenVerzorgd	TandVerzorgd 250	TandVerzorgd 500	TandVerzorgd 750
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 child care, geriatric rehabilitation, reimbursement of transport to and from day treatment for specific patient groups (people with a chronic progressive degenerative disorder, acquired brain injury or with a mental disability, medical care for specific patient groups, GZSP)	Yes, a personal contribution and a maximum reimbursement per kilometre applies	-	-	-	-
<b>Sensory care for the disabled</b>	Yes				
<b>Dental care (up to 18 years of age)</b>					
Consultations	Yes				
Tartar removal	Yes				
Anaesthesia	Yes				
X-rays	Yes				
Fillings	Yes				
Root canal treatment	Yes				
Surgery	Yes				
Crowns, bridges and inlays					75% up to € 750. A waiting period of 1 year applies for crowns, bridges and implants
Prosthesis	Yes				
Periodontics	Yes				
Gnathology	Yes				
Fluoride treatment	Yes				
Orthodontics					Maximum € 2,000 for the full duration of the insurance (waiting period of 1 year)
Special dentistry	Yes, a personal contribution applies				
<b>Dental care (from 18 years of age)</b>					
Consultations		75% up to € 150 (100% for regular check-ups C001, C002, C003). Some treatments are excluded. Consult the insurance terms and conditions for more information.	75% up to € 250 (100% for regular check-ups C001, C002, C003). Some treatments are excluded. Consult the insurance terms and conditions for more information.	75% up to € 500 (100% for regular check-ups C001, C002, C003). Some treatments are excluded. Consult the insurance terms and conditions for more information.	75% up to € 750 (100% for regular check-ups C001, C002, C003). Some treatments are excluded. Consult the insurance terms and conditions for more information. A waiting period of 1 year 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					
Prosthesis					
• Full prosthesis	Yes, a personal contribution applies				
• Partial (plate)					
• Partial (frame)					
Periodontics					
Implants					
Gnathology					
Orthodontics (from 18 years of age)					Maximum of 80% up to € 500 for the full duration of the insurance (waiting period of 1 year)
Dental expenses after an accident	Yes, limited	€ 10,000, following approval			
Front teeth replacement (from 18 up to 22 years of age)	Yes, following approval				
Special dentistry	Yes, a personal contribution applies				
Surgical intervention by an oral surgeon	Yes, limited				

# Overall Reimbursement Guide Menzis Basis Voordelig 2024

## Basic Insurance and Additional Insurance

### Introduction

In this Overall Reimbursement Guide you can find an overview of the Menzis Basic Insurance Menzis Basis Voordelig, 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.

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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. This Reimbursement Guide is only meant to make it easy to compare the different insurances.

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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 6 weeks (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 an average of the rates contracted by Menzis in the Netherlands	-	-
Emergency medical care and medication	Dutch rate or an average of the rates contracted 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 rates 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 for specific disorders that are specified in annex 1 of the Dutch Healthcare Insurance Decree	Yes	-	-
As from 18 years of age for specific disorders that are specified in annex 1 of the Dutch Healthcare Insurance Decree	21st and the next treatments	4 treatment sessions • 16 treatments per accident (following approval) • First 20 treatments, on a one-off basis, for specific complaints and conditions (in accordance with annex 1 of the Dutch Healthcare Insurance Decree)	6 treatment sessions • 16 treatments per accident (following approval) • First 20 treatments, on a one-off basis, for specific complaints and conditions (in accordance with annex 1 of the Dutch Healthcare Insurance Decree)
Up to 18 years of age	18 treatments per disorder		
From 18 years of age	-		
Intermittent claudication	37 treatments during 12 months (full 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 (A, B, C or D) of the GOLD Classification. Consult the insurance terms and conditions for more information.		
Fysio zelfcheck app	An app to get started yourself with mild complaints	Yes	Yes
<b>Mental healthcare</b>			
General basic mental healthcare	Yes	-	-
Specialist mental healthcare with hospitalisation	Yes, during at most 365 days (to be extended to 1,095 days following approval)	-	-
Specialist mental healthcare without hospitalisation	Yes	-	-
<b>Medication</b>	Yes, insofar as this is included in the Healthcare Insurance Regulations (for certain medication a maximum reimbursement or personal contribution applies)	-	-
<b>Hairpieces</b>	Yes, a maximum reimbursement applies	-	-
<b>General medical care</b>	Yes	-	-
<b>Medical aids and dressing material</b>	Yes, insofar as this is included in the Healthcare Insurance Regulations (for specific medical aids a maximum reimbursement or personal contribution applies)	-	-
<b>In-vitro fertilisation (IVF) up to the age of 43</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	-	-

Care	Menzis Basis Voordelig	Aanvullend	Extra Aanvullend
<b>Oncology assistance for children</b>	Yes	-	-
<b>Plastic surgery or reconstructive surgery</b>	Yes, several exceptions apply	-	-
<b>Rehabilitation</b>	Yes	-	-
<b>Second opinion</b>	Yes	-	-
<b>Soft brace/splint</b>	Yes, if for long-term use	-	-
<b>Quit 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 institution)</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 the age of 21)	-	-
<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 child care, geriatric rehabilitation, reimbursement of transport to and from day treatment for specific patient groups (people with a chronic progressive degenerative disorder, acquired brain injury or with a mental disability, medical care for specific patient groups, GZSP)	Yes, a personal contribution and a maximum reimbursement per kilometre 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>			
Consultations	Yes	-	-
Tartar removal	Yes	-	-
Anaesthesia	Yes	-	-
X-rays	Yes	-	-
Fillings	Yes	-	-
Root canal treatment	Yes	-	-
Surgery	Yes	-	-
Prosthesis	Yes	-	-
Crowns, bridges and inlays	-	-	75% up to € 500
Periodontics	Yes	-	-
Gnathology	Yes	-	-
Fluoride treatment	Yes	-	-
Special dentistry	Yes, a personal contribution applies	-	-
<b>Dental care (from 18 years of age)</b>			
Consultations		75% up to € 250 (for regular check-ups, fillings, X-rays, root canal treatment, anaesthesia, surgery and tartar removal). Some treatments are excluded. Consult the insurance terms and conditions for more information.	75% up to € 500 (100% for regular check-ups C001, C002, C003), no reimbursement for external bleaching and orthodontics. Some treatments are excluded. Consult the insurance terms and conditions for more information.
Tartar removal			
Anaesthesia			
X-rays			
Fillings			
Root canal treatment			
Surgical intervention by a dentist	Yes, limited		
Crowns, bridges and inlays			
Prosthesis			
• Full prosthesis	Yes, a personal contribution applies		
• Partial (plate)			
• Partial (frame)			
Periodontics			
Implants			
Gnathology			
Front teeth replacement (from 18 up to 22 years of age)	Yes, following approval	-	-
Special dentistry	Yes, a personal contribution applies	-	-
Dental expenses after an accident	Yes, limited	€ 10,000, following approval	€ 10,000, following approval
Surgical intervention by an oral surgeon	Yes, limited	-	-

# Overall Reimbursement Guide 2024

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



## Switching is very easy

1. Go to [menzis.nl/collectief](https://menzis.nl/collectief)
2. Search for your employer and discover your discount and extras
3. Select your insurance and take it out.

Done! You do not need to do anything else. Menzis will cancel your current insurance.

## Would you prefer personalised advice?

Call the Menzis Switching Coach on +31 (0)88 222 49 00.

You have until 31 December to switch.



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. OV.7354.1112 Nature of the services: indemnity insurances. AFM registration number: 12020807.

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