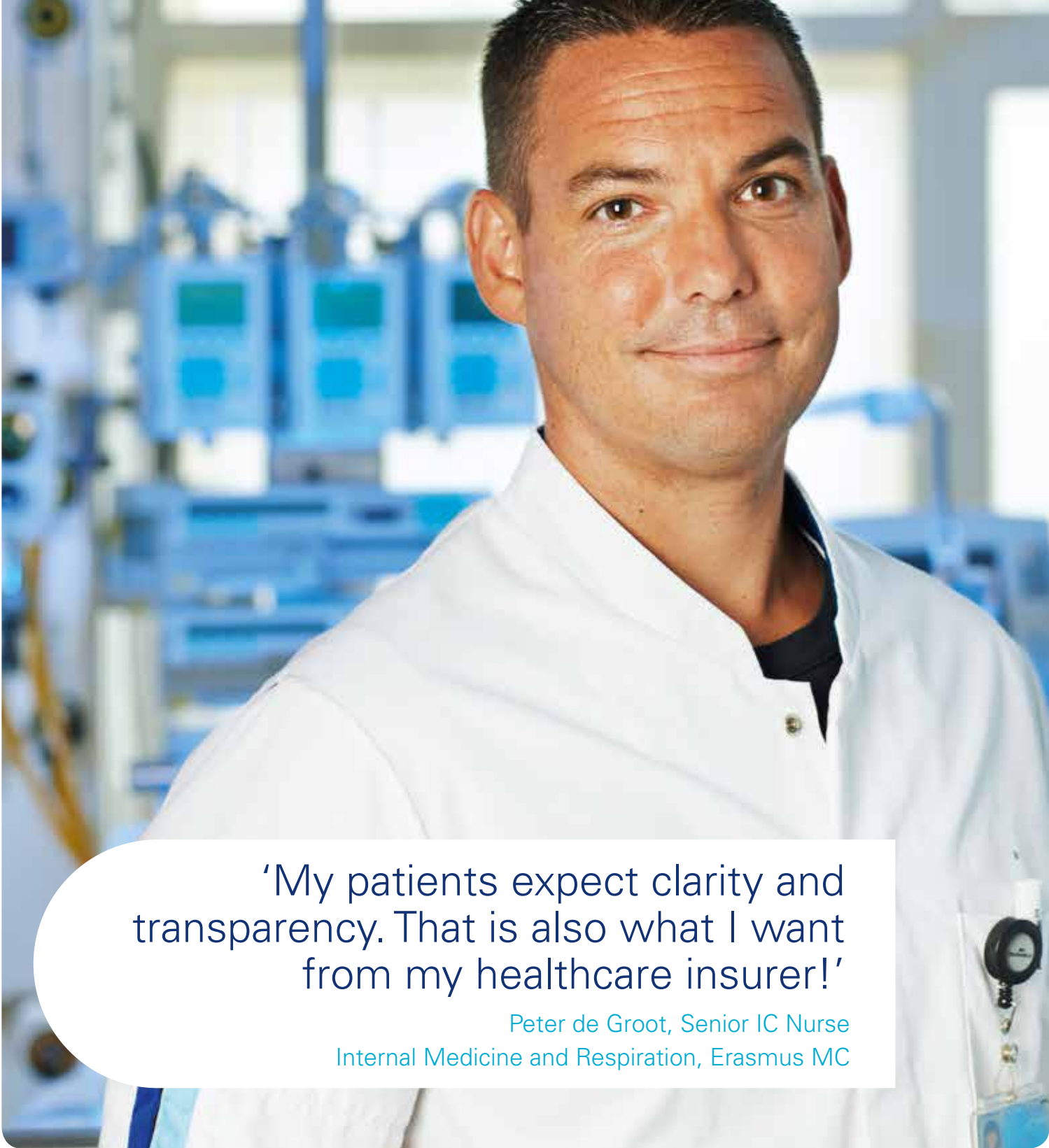


The healthcare insurance of university medical centres

2017 reimbursement overview



'My patients expect clarity and transparency. That is also what I want from my healthcare insurer!'

Peter de Groot, Senior IC Nurse
Internal Medicine and Respiration, Erasmus MC

Good healthcare is a personal choice

UMC
zorgverzekering

2017 reimbursement overview

Reference guide

This reimbursement table sets out what is covered in the basic UMC Healthcare Insurance package and the UMC Supplementary Packages. If the reimbursement table shows a ● symbol, it is covered. Where the list of coverage states 'per year', we mean 'per calendar year', and the abbreviation 'max' means 'maximum'.

Additional Terms and Conditions

Additional policy conditions, such as authorisation requirements, required referrals and certified healthcare providers, are listed in the 2016 Terms and Conditions of Insurance. If you need healthcare, we recommend first consulting the policy conditions. These are available from www.umczorgverzekering.nl.

Freedom of choice with UMC Healthcare Insurance

UMC Healthcare Insurance (basic cover)

The UMC Healthcare Insurance is a reimbursement policy. This means you are entitled to receive a reimbursement of the insured's covered healthcare treatments, and that you are free to choose your own healthcare provider. This is not dependent on any prior agreements with the relevant healthcare provider. As long as the healthcare provider complies with the requirements set out in our policy conditions.

You always receive reimbursement for an amount of up to 100% of the market-level rate. Some care or treatments are subject to (compulsory) excess and/or your personal contribution. If you choose a contracted healthcare provider for treatment, market-level rates were agreed with the relevant healthcare providers.

Reimbursements in UMC Extra Care

The supplementary packages UMC Extra Care 1 through 4 offer more extensive coverage. This covers prevalent healthcare, such as physiotherapy, alternative treatments, podotherapy and substitute family care. You are then entitled to reimbursement of these healthcare expenses up to the statutory rates applicable in the Netherlands. If no statutory rates apply for the relevant healthcare, the total cost is reimbursed up to a maximum of the market-level rates. If you choose a contracted healthcare provider for treatment, the cost is reimbursed based on the rate we agreed with the healthcare provider involved.

Budgets

The supplementary packages includes budgets for the main healthcare types. This type of healthcare budget can be spent to your individual preferences. This means you can optimise your reimbursement budget. There are budgets for

categories such as prevention, exercise therapy, foot treatments and medical aids. You can find the budget amounts in the reimbursement table and the policy conditions.

Reimbursements in UMC Extra Dental

If you want comprehensive insurance for dental care, choose one of UMC's supplementary dental packages. These budgets can be used for the dental care you require. You are covered up to the maximum limits of your budget.

Preferred, accredited or contracted care

Preferred, accredited or contracted care may apply to the supplementary covers. This is indicated in this reimbursement table. If you are making use of non-contracted, non-accredited or non-preferred healthcare providers for treatment, please remember that this is not covered or only partially covered. Please find more information in the policy conditions at www.umczorgverzekering.nl/voorwaarden.

Excess

If you are age 18 or older, a compulsory excess of € 385 per calendar year applies relating to the basic cover. You can raise this excess on a voluntary basis to € 485, € 585, € 685, € 300, € 785 or € 885 per calendar year. You will receive a proportionate discount on the premium. The excess does not apply for items such as care provided by general practitioners, obstetric care, maternity care, nursing and care, and medications on our preferred list. In addition to excess, certain healthcare types are also subject to a personal contribution and/or maximum reimbursement. If this is the case, this is stated with the relevant healthcare type. Please find more information in the policy conditions.

UMC Healthcare Insurance and UMC Extra Care

	UMC Healthcare Insurance	UMC Extra Care 1	UMC Extra Care 2	UMC Extra Care 3	UMC Extra Care 4
Alternative care					
Abudget to be spent on the healthcare types referred to below: - treatments and visits (by doctor or preferred healthcare provider) that fall under the following methods: a. acupuncture and other Oriental medicine; b. antroposophic alternative medicine; c. homeopathy; d. natural healing methods; e. psychological/social healthcare - homeopathic and/or antroposophic drugs		Budget alternative treatments max € 300 per year	Budget alternative treatments max € 300 per year	Budget alternative treatments max € 500 per year	Budget alternative treatments max € 750 per year
Contraceptives					
Including contraceptive pills, contraceptive rods, diaphragm, ring or cervical cap	● Up to age 21 (some are subject to a personal contribution)	100% from age 21 (some are subject to a personal contribution)	100% from age 21 (some are subject to a personal contribution)	100% from age 21 (some are subject to a personal contribution)	100% from age 21 (some are subject to a personal contribution)
Audiological care					
Hearing tests, advice on hearing aids	●				
Delivery and maternity care					
Pregnancy courses - the lifestyle programme 'Slimmer Zwanger' - courses preparing you for childbirth - courses enhancing your physical post-delivery recovery (max 6 months after childbirth).		Max € 50 per year	Max € 50 per year	Max € 75 per year	Max € 100 per year
Birth kit		In kind for maternity care via UMC Maternity Care	In kind for maternity care via UMC Maternity Care	In kind for maternity care via UMC Maternity Care	In kind for maternity care via UMC Maternity Care
Maternity care at home by maternity centre or in a birth clinic	● Max 10 days (subject to personal contribution of € 4,30 per hour)			100% of the personal contribution	100% of the personal contribution
Maternity care not provided by maternity clinic, hospital or private nurse		Max € 296 per delivery	Max € 296 per delivery	Max € 296 per delivery	Max € 296 per delivery
Maternity care in hospital for childbirth (with medical necessity)	●				
Lactation care			Max € 50 per delivery	Max € 100 per delivery	100% per delivery
Delivery at home	●				
Delivery in hospital or birth clinic (with medical necessity)	●				
- Delivery in hospital including maternity care during delivery (without medical necessity) - Delivery in birth clinic (without medical necessity)	● € 208 per day (lodging expenses) (€ 242 minus € 34 for personal contribution to maternity care)				
Pre-conceptive care (this includes advice on healthy nutrition, advice relating to folic acid intake and advice relating to using medication)	●				
Extended maternity care/aftercare neonatal care		Max 12 hours divided over a max of 4 days	Max 12 hours divided over a max of 4 days	Max 12 hours divided over a max of 4 days	Max 12 hours divided over a max of 4 days
Maternity TENS machine				Max € 80 for the entire term of the insurance policy	Max € 150 for the entire term of the insurance policy
Renting or buying electrical breast pump				One-off, up to max € 80	One-off, up to max € 80

	UMC Healthcare Insurance	UMC Extra Care 1	UMC Extra Care 2	UMC Extra Care 3	UMC Extra Care 4
Exercise therapy					
A budget to be spent on the healthcare types referred to below		Budget for exercise therapy max € 250 per year. This includes a maximum of 9 manual therapy treatments per indication.	Budget for exercise therapy max € 500 per year. This includes a maximum of 9 manual therapy treatments per indication.	Budget for exercise therapy max € 1,000 per year. This includes a maximum of 9 manual therapy treatments per indication.	Budget for exercise therapy max € 1,200 per year. This includes a maximum of 9 manual therapy treatments per indication.
Up to age 18: physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy and manual therapy (for chronic conditions, subject to approval ¹)	● Max 18 sessions per condition per year. More sessions only for conditions set out in Appendix 1 Decree Healthcare Insurance (chronic condition)				
From age 18: physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy and manual therapy (for chronic conditions, after approval ¹)	● (Excepting the first 20 treatments only for conditions set out in Appendix 1 Decree Healthcare Insurance)				
Occupational therapy	● Max 10 hours per year				
Pelvic physiotherapy for urinary incontinence from age 18	● The first 9 treatments				
Supervised exercise therapy (walking training) for hardening of the arteries in the leg, stage 2 Fontaine	● 37 treatments during 12 months				
Alternative exercise therapy (by preferred healthcare provider)					
Spectacles and contact lenses					
A budget to be spent on the healthcare types referred to below: - spectacles and contact lenses from 0.25D - eye lasering or lens implants			Max € 100 per 3 years	Max € 200 per 3 years	Max € 250 per 3 years
Abroad					
Non-urgent care (in some cases subject to approval ²)	● Based on Dutch market-level rates	100% based on Dutch rates	100% based on Dutch rates	100% based on Dutch rates	100% based on Dutch rates
Urgent care during holiday or temporary stay abroad	● Based on Dutch market-level rates	100% for emergency assistance through UMC Emergency Response	100% for emergency assistance through UMC Emergency Response	100% for emergency assistance through UMC Emergency Response	100% for emergency assistance through UMC Emergency Response
Repatriation (transportation of the patient and transportation of body from abroad)		100% through UMC Emergency Response	100% through UMC Emergency Response	100% through UMC Emergency Response	100% through UMC Emergency Response
Genetic testing					
Testing for genetic anomalies or disorders	●				
Medical care					
Circumcision for medical necessity	●				
In-vitro fertilisation (IVF) up to age 43. Further conditions apply	● 1st, 2nd, and 3rd attempts			4th attempt	4th and 5th attempts
Other fertility treatments (women up to age 43)	●				
Plastic and/or reconstructive surgery (subject to approval ¹)	● For some indications		100% for some indications not accepted by the healthcare insurance policy, and 50% for cosmetic or aesthetic surgery for special medical circumstances	100% for some indications not accepted by the healthcare insurance policy, and 50% for cosmetic or aesthetic surgery for special medical circumstances	100% for some indications not accepted by the healthcare insurance policy, and 50% for cosmetic or aesthetic surgery for special medical circumstances
Sterilisation and recovery operation (male and female)			100%	100%	100%
Medication, drugs and vitamins					
Drugs as listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Rules (subject to approval ²)	● (some drugs are subject to a personal contribution)			Max € 300 per year for personal contribution	Max € 500 per year for personal contribution
Dietary preparations (subject to approval ¹) (liquid nutrition is subject to the Pharmaceutical Care Rules)	●				
Vitamins when treated for severe vitamin deficits		100%	100%	100%	100%
Skin treatments					
Acne treatment (by preferred healthcare providers)		Max € 26 per treatment for a max of 15 treatments per year	Max € 26 per treatment for a max of 15 treatments per year	Max € 26 per treatment for a max of 15 treatments per year	Max € 26 per treatment for a max of 15 treatments per year
Camouflage therapy (by preferred healthcare providers)		Max € 165 per 3 years	Max € 165 per 3 years	Max € 165 per 3 years	Max € 165 per 3 years
Hair removal (depilation) (by preferred healthcare providers)		Max € 445 per year	Max € 445 per year	Max € 445 per year	Max € 445 per year

¹ This type of care is subject to prior approval from UMC Healthcare Insurance. Upon receipt of your application, you will receive a response from us within ten working days. Please find more information in the policy conditions.

² Some cases are subject to prior approval from UMC Healthcare Insurance. Upon receipt of your application, you will receive a response from us within ten working days. Please find more information in the policy conditions.

4 Where an item is marked with a red dot (●) in the reimbursement table, it is covered in the basic package.

	UMC Healthcare Insurance	UMC Extra Care 1	UMC Extra Care 2	UMC Extra Care 3	UMC Extra Care 4
General practitioner care					
General practitioner care. This also includes counselling for quitting smoking and foot care for diabetes mellitus	●				
Medical aids					
Medical aids and bandaging as listed in Appendix 1 of the Healthcare Insurance Regulations and the Medical Aids Regulations (subject to approval ²)	● Some medical aids are subject to a personal contribution and/or partial reimbursement				
A budget to be spent on medical aids referred to below: 1. reimbursement of the statutory personal contributions/private payments for the medical aids below; or 2. purchasing the medical aids listed below (or accessories for those medical aids) that are not listed in the Healthcare Insurance Regulations - Arch supports and therapy soles - Prolapse pessary - Support/compression stockings compression class 1 - Alarm clock device (one-off, with contracted healthcare provider) - Hearing aids - Wigs - Mammary prosthesis - Simple walking crutches (Maximum cover € 25 per calendar year) - Hand or finger splints for temporary use (max 2 per year, by contracted provider)			Budget medical aids max € 250 per year	Budget medical aids max € 350 per year	Budget medical aids max € 750 per year
Chain healthcare (care programmes)					
Chain healthcare for diabetes mellitus type 2, vascular risk management (VRM), chronic obstructive pulmonary disease (COPD) and asthma from age 16	●				
Speech therapy					
Recovering or enhancing speech or ability to speak	●				
Specialist medical care					
This also includes: care provided by a thrombosis unit, second opinion, dialysis (subject to approval ²)	●				
Dental care/oral care					
Dental and orthodontic care in special cases					
Dental care (including any implants and technology expenses, and orthodontic care for specific medical indications (subject to approval ¹))	● (this may be subject to a personal contribution)				
Dental care up to age 18					
Dental care, with the exception of crowns, bridges and orthodontic care	●				
Crowns, bridges and implants (including technology expenses) (subject to approval ¹)	● if it concerns replacement of one or more permanent incisor or canine teeth that have not grown or are missing due to an accident				
Dental care from age 18					
Crowns (with implant after indication) and bridges due to an accident (subject to approval ¹)		Full from age 18 to age 27	Full from age 18 to age 27	Full from age 18 to age 27	Full from age 18 to age 27
Maxillary surgery from age 18					
Maxillary surgery by maxillary surgeon with the exception of applying implants, treating gum and non-complex extractions	●				

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	UMC Healthcare Insurance	UMC Extra Care 1	UMC Extra Care 2	UMC Extra Care 3	UMC Extra Care 4
Dentures (dental prosthesis) from age 18					
Removable full dentures, including technology expenses (subject to approval ¹)	● (subject to a 25% personal contribution)				
Removable dentures on implants (including technology expenses) for a severely lapsed toothless jaw (subject to approval ¹)	● (subject to a personal contribution of 8% (upper jaw) and 10% (lower jaw))				
Orthodontic care					
Orthodontic care up to age 18	● For some specific medical indications; this may be subject to a personal contribution (subject to approval ¹)	80% for limited number of indications	80% for limited number of indications; other orthodontic treatments 80% up to max € 1,250 for the entire term of the insurance policy	80% for limited number of indications; other orthodontic treatments 80% up to max € 2,500 for the entire term of the insurance policy	100%
Orthodontic care from age 18	● For some specific medical indications; this may be subject to a personal contribution (subject to approval ¹)	80% for limited number of indications	80% for limited number of indications	80% for limited number of indications	100% for limited number of indications; other orthodontic care max € 300 for the entire term of the insurance
Paramedic care					
Group swimming for rheumatic patients (for severe rheumatism)		100%	100%	100%	100%
Podotherapy and pedicure (including foot treatments for insured with rheumatoid arthritis and diabetes mellitus with healthcare profile ¹)			Max € 115 per year	Max € 115 per year	Max € 115 per year
Dietetic care (information with a medical purpose about food and eating habits)	● Max 3 hours per year	Max 4 treatment hours	Max 4 treatment hours	Max 4 treatment hours	Max 4 treatment hours
Preventive care					
Sports medicine		Max € 55 per year	Max € 55 per year	Max € 125 per year	Max € 500 per year
Lifestyle Check (excepting preventive scans)		Max € 75 per 2 consecutive years	Max € 75 per 2 consecutive years	Max € 75 per 2 consecutive years	Max € 75 per 2 consecutive years
Courses (including reanimation and dealing with disease or condition)		Max € 50 per year	Max € 100 per year	Max € 150 per year	Max € 500 per year
Fall prevention				One-off, up to max € 100	One-off, up to max € 150
Menopausal care for women		One-off maximum 4 consults. Maximum € 50 per consult.	One-off maximum 4 consults. Maximum € 50 per consult.	One-off maximum 4 consults. Maximum € 50 per consult.	100% per year
Replacement family care via Healthcare Advice & Mediation (by contracted organization)		Max 4 days per year	Max 8 days per year	Max 12 days per year	Max 24 days per year
Vaccinations in relation to travelling abroad			80% up to max € 125 per year	80% up to max € 175 per year	100% per year
Mental healthcare					
Mental healthcare (GGZ) from age 18 - generalist basic GGZ - specialist GGZ (upon intake subject to approval)	●				
Cogmed for insured up to age 18 with development and learning disabilities or disorders				Max € 400 per year	Max € 400 per year
Neuro feedback (for ADHD and ADD) for insured up to age 18				Max € 1,000 per year	Max € 1,000 per year
Sexological care			Max € 60 per session Max 4 sessions per year	Max € 60 per session Max 4 sessions per year	Max € 60 per session Max 4 sessions per year
Mindfulness (MBCT and MBSR) for burn-out complaints, 8 weeks of group counselling		€ 350 per year	€ 350 per year	€ 350 per year	€ 350 per year
Rehabilitation					
Rehabilitation (including quick scan and cancer rehabilitation)	●				
Geriatric rehabilitation	● (For max 6 months)				
Giving up smoking					
Quit Smoking programme (focusing on behavioural change, supporting medical counselling and drugs)	● Once per year				

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6 Where an item is marked with a red dot (●) in the reimbursement table, it is covered in the basic package.

	UMC Healthcare Insurance	UMC Extra Care 1	UMC Extra Care 2	UMC Extra Care 3	UMC Extra Care 4
Home care					
Household assistance via Healthcare Advice & Mediation (with certain indications, by a contracted organisation)				Max 12 hours per year	Max 12 hours per year
Child care via Healthcare Advice & Mediation (with certain indications, by a contracted organisation)				Max 24 hours per year	Max 50 hours per year
Tissue and organ transplant					
Transplant surgery performed in an EU or EER member state	●				
Stay					
Treatment in a spa resort (preferred spa resort)		Max € 885 per year	Max € 885 per year	Max € 885 per year	Max € 885 per year
Convalescent home or medical service hotel (with contracted healthcare provider) or holiday trip of more than one day		50% for max 6 weeks	50% for max 6 weeks	50% for max 6 weeks	50% for max 6 weeks
Lodging costs in a lodging house connected to a hospital situated in the Netherlands		Max € 18 per day	Max € 18 per day	Max € 18 per day	Max € 18 per day
Hospice (by accredited healthcare provider)		Max € 130 per day	Max € 130 per day	Max € 130 per day	Max € 130 per day
(psychiatric) medical institution, institution for first-line hospitalisation, GGZ or rehabilitation institution (subject to approval ²)	●				
Nursing and care					
Nursing and care without lodging (if necessary in the form of a Personal Budget)	●				
Transport					
Ambulance transport	●				
Seated transport of the patient for specific medical indications with personal car (subject to approval ¹)	●	Max € 0,28 per km for limited number of indications with personal contribution of € 100 per year			
Seated transport of the patient for specific medical indications with public transport or taxi (subject to approval ¹)	●	Limited number of indications with personal contribution of € 100 per year			
Hospital care					
Polyclinic care (subject to approval ²)	●				
Hospitalisation (specialist medical care and stay) (subject to approval ²)	●				
Care and waiting list mediation	●				
Sensory disability care					
Multi-disciplinary healthcare relating to a visual, auditory or communicative disability	●				

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Where an item is marked with a red dot (●) in the reimbursement table, it is covered in the basic package.

UMC Extra Dental

	UMC Extra Dental 1	UMC Extra Dental 2	UMC Extra Dental 3
Dental care from age 18			
Dental care, with the exception of orthodontic treatments and general anaesthetics (including technology and material costs)*	100% for visits (C codes), preventive oral care (M codes), certain gum treatments by a dental hygienist (T22, T52, T54 and T56) and 80% for other treatments up to max € 250 per year . The cost of dental cleaning (MO3) up to a maximum of 60 minutes per calendar year.	100% for visits (C codes), preventive oral care (M codes), certain gum treatments by a dental hygienist (T22, T52, T54 and T56) and 80% for other treatments up to max € 750 per year . The cost of dental cleaning (MO3) up to a maximum of 60 minutes per calendar year.	100% for visits (C codes), preventive oral care (M codes), certain gum treatments by a dental hygienist (T22, T52, T54 and T56) and 80% for other treatments up to max € 1,250 per year . The cost of dental cleaning (MO3) up to a maximum of 60 minutes per calendar year.

* Some dental treatments are excluded of reimbursement in all packages. This includes the costs of a missed appointment, research and study models for a treatment plan, inspection reports and health certificates, externally bleaching teeth and molars, sealing and polishing, indirect pulp roofing, mouth guard, general narcosis (A20) and the preparation for full narcosis, some gnathologic treatments, personal contribution for repairs of dental prostheses, and some restorations such as composite inlays. Please find the full entitlement information in the policy conditions at www.umczorgverzekerung.nl/voorwaarden.

Expense forms

For your convenience, please submit your expense forms online:

- Within now and six days, your reimbursement is processed
- Logging in is safe and quick with DigiD and the SMS code
- Your personal details are filled in automatically
- Add a picture or scan of the invoice

Log in via www.mijnumczorgverzekering.nl.

For more information, please check www.umczorgverzekering.nl/declareren.

It is easy to find a high-quality healthcare provider

Find your healthcare provider in 5 steps

1. Go to www.umczorgverzekering.nl/vergelijkenkies
2. Search by healthcare type or name of healthcare provider
3. Check if the healthcare provider has a contract with us for the required healthcare
4. Compare customer reviews
5. Select your healthcare provider

More information

If you have any questions, or you need more information after having read this leaflet, please check www.umczorgverzekering.nl.

UMC Healthcare Insurance

The healthcare insurance of university medical centres

www.umczorgverzekering.nl

This reimbursement table contains a summary of the policy conditions. Please find a full overview of the products and policy conditions at www.umczorgverzekering.nl. This table is subject to type and printing errors.

NV Zorgverzekeraar UMC (Healthcare Insurer UMC), with its registered office in Arnhem,
Ch of Commerce number: 09154428, DNB licence number: 12001037.

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