



UMC

zorgverzekering

**Good healthcare
is a personal
choice**

'60.000 colleagues and I
choose our own healthcare insurance'

Jolien Bijlenga, UMC Utrecht

UMC Zorgverzekering 2018

The healthcare insurance of university medical centres

Good healthcare is a personal choice

Working in a UMC provides unique benefits. Including a special UMC Zorgverzekering healthcare insurance, developed together with insured, representatives of your employer and employee organisations. This way our products and services are tailored to your wishes. There is good reason for the majority of your colleagues to have selected the UMC Zorgverzekering policy.

- You personally select the healthcare provider of your choice
- 60,000 colleagues have already selected a UMC Zorgverzekering policy
- If your partner and children are also covered, they also benefit from the group discount.
- You pay your premium from your salary

Compile your own package

You personally compile your healthcare insurance package by adding one of four supplementary healthcare packages and one of three supplementary dental packages to your basic insurance package. You and your family members choose how extensive your cover should be.

We can help you choose

Visit www.umczorgverzekering.nl, where we help you make the right choice in just a few easy steps.

Step 1: Select your voluntary excess

Step 2: Select your supplementary healthcare package

Step 3: Select your supplementary dental package

Step 4: Calculate your personal premium

Closing insurance

Have you found your ideal healthcare insurance?

Close the policy now at

www.umczorgverzekering.nl

Supplementary healthcare package

UMC Extra Zorg 4

UMC Extra Zorg 3

UMC Extra Zorg 2

UMC Extra Zorg 1

Supplementary dental package

UMC Extra Tand 3

UMC Extra Tand 2

UMC Extra Tand 1

Basic cover

Reimbursement policy

Your self-selected healthcare insurance package



The main reimbursements

Additional conditions

Additional conditions, such as authorisation requirements, required referrals and accredited healthcare providers, are listed in the 2018 policy conditions. If you need healthcare, we recommend first consulting the policy conditions. These are available from www.umczorgverzekering.nl.

Reference guide

Where the list of reimbursements states 'per year', we mean 'per calendar year'. The calendar year starts on 1 January and ends on 31 December. UMC Zorgverzekering gives you a personal choice. In addition to your basic cover, you can personally choose which supplementary package or dental package suits you. We are happy to guide you, so please find below the main reimbursements.

Supplementary healthcare packages	UMC Extra Zorg 1	UMC Extra Zorg 2	UMC Extra Zorg 3	UMC Extra Zorg 4
Exercise therapy (including physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy, occupational therapy and alternative exercise therapies (by preferred healthcare provider))	€ 250 per calendar year	€ 500 per calendar year	€ 1,000 per calendar year	€ 1,200 per calendar year
Prescription glasses and contact lenses or eye laser treatment or lens implants	-	€ 100 per 3 years	€ 200 per 3 years	€ 250 per 3 years
Budget for Alternative care -treatments and visits (by preferred healthcare provider) -homeopathic and/or antroposophic drugs	€ 300 per calendar year	€ 300 per calendar year	€ 500 per calendar year	€ 750 per calendar year
Orthodontic care up to age 18	no cover	80% up to € 1,250 for the entire term of the supplementary insurance policy	80% up to € 2,500 for the entire term of the supplementary insurance policy	100% of the cost
Orthodontic care from age 18	no cover	no cover	no cover	100% up to € 300 for the entire term of the supplementary insurance policy
Urgent healthcare abroad	An extra reimbursement for the cost of emergency care that you receive as part of the UMC Zorgverzekering healthcare insurance policy	An extra reimbursement for the cost of emergency care that you receive as part of the UMC Zorgverzekering healthcare insurance policy	An extra reimbursement for the cost of emergency care that you receive as part of the UMC Zorgverzekering healthcare insurance policy	An extra reimbursement for the cost of emergency care that you receive as part of the UMC Zorgverzekering healthcare insurance policy
Repatriation via UMC Emergency Response	100%	100%	100%	100%
Courses (including Quit Smoking)	Total budget for courses € 50 per calendar year	Total budget for courses € 100 per calendar year	Total budget for courses € 150 per calendar year	Total budget for courses € 500 per calendar year
Family care mediator (referral from Healthcare Advice and Mediation department)	€ 500 per calendar year	€ 500 per calendar year	€ 500 per calendar year	€ 500 per calendar year
Reimbursement for replacement family care via Healthcare Advice and Mediation department (by contracted healthcare provider)	Up to 15 days per calendar year	Up to 15 days per calendar year	Up to 15 days per calendar year	Up to 24 days per calendar year
Contraceptives from age 21	Up to the amount as set out in GVS (Medication Reimbursement System)	Up to the amount as set out in GVS (Medication Reimbursement System)	Up to the amount as set out in GVS (Medication Reimbursement System)	Up to the amount as set out in GVS (Medication Reimbursement System)
IVF	no cover	no cover	Fourth IVF attempt	Fourth and fifth IVF attempt
Budget for medical aids (including personal contributions)	no cover	€ 250	€ 350	€ 750

Supplementary dental packages	UMC Extra Tand 1	UMC Extra Tand 2	UMC Extra Tand 3
Dental care	A maximum of € 250 per calendar year	A maximum of € 750 per calendar year	A maximum of € 1,250 per calendar year
Visits and preventive oral care	100% up to maximum € 250 Dental deep cleaning up to 60 minutes per year	100% up to maximum € 750 Dental deep cleaning up to 60 minutes per year	100% up to maximum € 1,250 Dental deep cleaning up to 60 minutes per year
Other dental treatments	80% up to maximum € 250	80% up to maximum € 750	80% up to maximum € 1,250

Assistant-doctor in training to be a specialist (AIOS)

Are you an assistant-doctor in training to be a specialist (AIOS)? Then choose the UMC Zorgverzekering healthcare insurance policy. During your entire training term, you can remain insured with us and benefit from the group discount.

Even if you continue your training in a general hospital, you are not required to switch to a different healthcare insurer. You can just continue to benefit from all the advantages UMC Zorgverzekering offers you.

We make it easy for you

Online convenience

In the high-security personal portal page at Mijn UMC Zorgverzekering, you can easily manage your basic insurance package and supplementary packages online. You can rely on easy and secure login with your DigiD.

For example, at www.mijnumczorgverzekering.nl you can:

- view your healthcare expenses
- submit invoices (paid out within 6 working days)
- register your partner and children, if any
- submit changes

Cancel your current healthcare insurance policy?

Go to www.umczorgverzekering.nl, calculate your premium and register immediately. We will arrange for cancellation with your current healthcare insurer for you.

More information

Please find more details on our website:

www.umczorgverzekering.nl

Would you like us to keep you up to date of any news relating to UMC Zorgverzekering? Then please register for our email newsletter on www.umczorgverzekering.nl/nieuwsbrief.

Please note:

Employer:

Group discount number:

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The healthcare insurance of university medical centres

www.umczorgverzekering.nl

This brochure sets out a number of features of UMC Zorgverzekering's basic and supplementary general healthcare and dental insurances. Please find a full overview of the products and conditions at www.umczorgverzekering.nl. Subject to typing and printing errors.

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

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