

Change overview

This is what will change for you in 2018

You have adequate cover for your healthcare costs with UMC Zorgverzekering, the healthcare insurance for employees at university medical centres. **Your excess remains the same in 2018: € 385.** A number of conditions and reimbursements will change. Please find below a summary of the key changes for you.

The 7 key changes in 2018

Please refer to your policy schedule to view your basic insurance and supplementary insurance.

1 **Quitting smoking** | basic cover

Do you want to quit smoking? For the Quit Smoking programme in the basic insurance policy, you will not pay any excess anymore. However, any medications required under the programme are still subject to excess.

2 **Recovery care** | basic cover

You require our prior approval for recovery in 2018. Did you select a contracted healthcare provider? Then this provider will apply for such permission. If you selected a non-contracted provider, you have to apply for permission yourself.

3 **Remedial therapy** | basic cover

Do you have osteoarthritis in a hip or knee joint? Then you are entitled to remedial therapy supervised by a remedial therapist or physiotherapist from the first treatment onwards. Maximum 12 sessions during a maximum period of 12 months. This is subject to an excess.

4 **Seated patient transport** | basic cover

Have you completed immune therapy? Then you are entitled to reimbursement for the costs of transport to and from the healthcare provider, institution or home. You will require our prior approval without any doctor's statement. You may call to request approval: Vervoersdesk, tel +31 (0)88 131 16 00.

5 **Hearing aids** | basic cover

Do you require a hearing aid categories 4 and 5? Then you no longer need a referral from the audiological centre if you go to a contracted audiologist. The audiologist will determine the category of hearing aid that is right for you.

6 **Courses** | supplementary insurance

Do you want to quit smoking? In 2018 you can participate in the courses provided by GGD and Sinefuma.

Extra Zorg 1, Extra Zorg 2, Extra Zorg 3, Extra Zorg 4

7 **Family care** | supplementary insurance

You are entitled to an annual € 500 reimbursement budget for a family care mediator. The reimbursement for replacement family care in Extra Zorg 1, 2 and 3 was extended to a maximum of 15 days.

Extra Zorg 1, Extra Zorg 2, Extra Zorg 3, Extra Zorg 4

Please note! This is a summary of only the main changes. Please refer to www.umczorgverzekering.nl/wijzigingen2018 for the extensive and complete overview of all changes and conditions.



'60.000 colleagues and I choose our own healthcare insurance'

Sonja Akhouzam-el Yandouz, UMC Utrecht

Your healthcare well covered with your UMC Zorgverzekering

Statutory excess paid in instalments

Do you expect to use up your full excess next year? Do you want to prevent having to pay this excess in a single invoice? Then UMC Zorgverzekering allows you to pay your 2018 statutory excess in ten instalments.

If you choose payment in instalments, you pay a fixed monthly amount for ten months. In the case that, at the end of the year, you have paid too much, you will automatically receive a refund for that amount in the first quarter of the following year.

For the conditions and for more information, please check:
www.umczorgverzekering.nl/gespreidbetalen.

What is the maximum reimbursement in your basic cover?

The UMC Zorgverzekering basic cover is a reimbursement policy. This means you are free to choose your own healthcare provider. This is not dependent on the relevant healthcare provider having a contract with us. As a healthcare professional, you know what is right for you.

Some care is subject to an excess and/or a personal contribution. For more information, please check:
www.umczorgverzekering.nl/eigenrisico.

UMC Zorgverzekering Reimbursement policy

Free choice of healthcare providers



All healthcare providers:
Maximum **100% reimbursed**
of the market level rate

For an explanation of 'market-level rate', please check www.umczorgverzekering.nl/tarieven.

Arranging your healthcare affairs quickly and conveniently? You can with Mijn UMC Zorgverzekering

Submitting claims forms or changing your details is safe and quick in Mijn UMC Zorgverzekering. You log on with your DigiD and you can get started immediately.

- Your personal details are autofilled
- Easy to submit a picture or scan of your invoice
- You receive your reimbursement within 6 working days

Go to www.mijnumczorgverzekering.nl to experience it first-hand.