



**UMC**

zorgverzekering

**Good healthcare  
is a personal  
choice**

'60.000 colleagues and I  
choose our own healthcare insurance'

**Jolien Bijlenga, UMC Utrecht**

**UMC Zorgverzekering 2019**

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 customers and representatives of your employer and employee organisations. This way our products and services are tailored to your wishes. There are good reasons why the majority of your colleagues have selected the UMC Zorgverzekering policy.

- You 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.
- Your premium payment will be automatically deducted from your salary.

## Compile your own package

You personally compile your healthcare insurance package by selecting one of four supplementary healthcare packages and one of three supplementary dental packages to complement your basic

insurance package. You and your family members also choose how extensive your cover should be.

## We can help you choose

Have you found your ideal healthcare insurance? Set up your policy now! Visit [www.umczorgverzekering.nl](http://www.umczorgverzekering.nl), where we help you make the right choice in just a few easy steps.

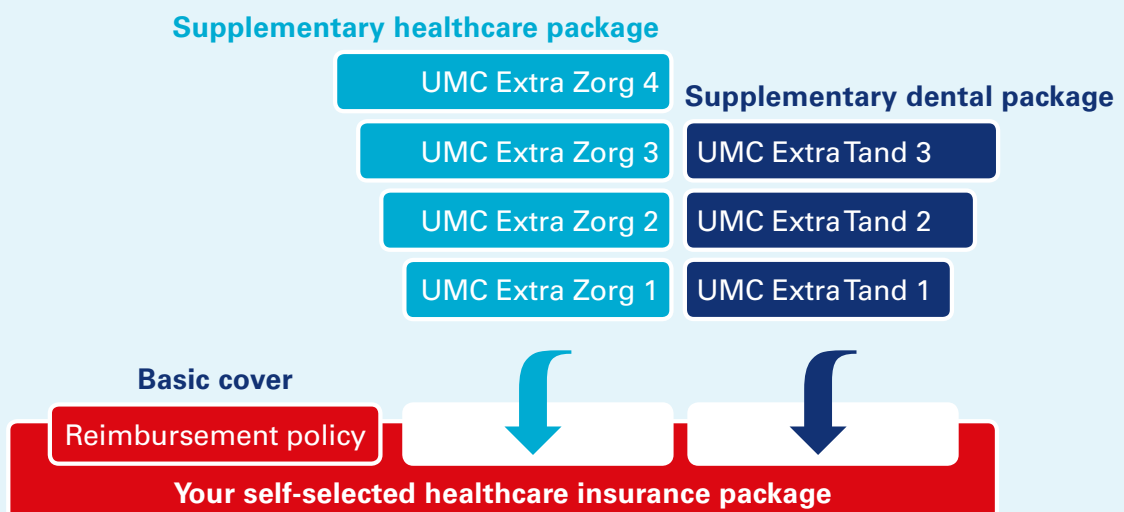
Step 1: Select your voluntary excess

Step 2: Select your supplementary healthcare package

Step 3: Select your supplementary dental package

Step 4: Calculate your personal premium

Step 5: Complete your policy registration.



# The main reimbursements

## Additional conditions

Additional conditions, such as authorisation requirements, required referrals and accredited healthcare providers, are listed in the 2019 policy conditions. If you need healthcare, we recommend first consulting the policy conditions. These are available from [www.umczorgverzekering.nl](http://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. Please find below a summary of 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 approved providers))	€ 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	no cover	€ 100 per 3 years	€ 200 per 3 years	€ 250 per 3 years
Budget for Alternative care -treatments and visits (by approved providers) -homeopathic and/or antroposophic drugs	€ 300 per calendar year	€ 300 per calendar year	€ 500 per calendar year	€ 750 per calendar year
Regular 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	Always contact the UMC Emergency Response in order to receive full reimbursement	Always contact the UMC Emergency Response in order to receive full reimbursement	Always contact the UMC Emergency Response in order to receive full reimbursement	Always contact the UMC Emergency Response in order to receive full reimbursement
Repatriation when organised via UMC Emergency Response	100%	100%	100%	100%
Courses (including Smoking cessation, First aid, COPD, Diabetes, Dementia, Cancer, Joint problems, Heart disease)	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 provider via Healthcare Advice and Mediation department	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	Maximum amount granted by GVS (Dutch Medication Reimbursement System)	Maximum amount granted by GVS (Dutch Medication Reimbursement System)	Maximum amount granted by GVS (Dutch Medication Reimbursement System)	Maximum amount granted by GVS (Dutch Medication Reimbursement System)
IVF	no cover	no cover	Fourth IVF attempt	Fourth IVF attempt
Budget for medical aids (including required 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

The VGZ Care app (VGZ Care app) allows you to arrange your healthcare affairs quickly, safely and easily. The app also goes with you, wherever you go. Claim your reimbursement simply by uploading a photo or PDF of your invoice. Pay your bills directly with iDeal, your online banking tool. Or check how much health care coverage you have remaining in a handy overview.

## Personal online portal

You may also use the personal online portal to manage your healthcare affairs. Go to **www.mijnumczorgverzekering.nl** where you can:

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

## We will help you cancel your current healthcare policy

To set up your new policy, go to [www.umczorgverzekering.nl](http://www.umczorgverzekering.nl), calculate your premium and register your policy. We will arrange for the cancellation of your current healthcare policy for you.

## More information

Please find more details on our website: **[www.umczorgverzekering.nl](http://www.umczorgverzekering.nl)**

## Sign up for our newsbrief!

Would you like us to keep you up to date on any news relating to UMC Zorgverzekering? Then please register for our email newsletter on **[www.umczorgverzekering.nl/nieuwsbrief](http://www.umczorgverzekering.nl/nieuwsbrief)**.

**Employer:**

**Group discount number:**

**Please note:**

# UMC Zorgverzekering

The healthcare insurance of university medical centres

**[www.umczorgverzekering.nl](http://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](http://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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