

Change overview

This is what will change for you in 2019



You are well insured for your healthcare costs with the UMC Zorgverzekering, the healthcare insurance for employees at university medical centers. **The excess remains the same in 2019: €385.** Some terms and conditions and reimbursements will change. Please find below a summary of the key changes for you.

Changes

Please also refer to your policy schedule to view all of your basic insurance and supplementary insurance details.

Medication | basic cover

Your personal contribution to medications amounts to a maximum of €250 per year in 2019. The list of medications is available from medicijnkosten.nl. The reimbursement of this personal contribution has increased to a maximum of €250 per year in the supplementary insurance policies UMC Extra Zorg 3 and 4.

Remedial therapy for COPD | basic cover

From 1 January 2019, remedial therapy for COPD is covered as from the first therapy session. This is subject to an excess. The covered therapy sessions are subject to a maximum. During the first year of therapy, the maximum is 70. How often you have remedial therapy depends on the degree of COPD you have.

District nurses | basic cover

District nurses (nursing and home care) are subject to our prior approval from 1 January 2019. Did you select a contracted healthcare provider? Then you do not need to take action.

Seated patient transport | basic cover

From 1 January 2019, you will also be entitled to reimbursement of seated patient transport if you need transport for visits, testing and check-ups that are part of oncology treatment and kidney dialysis.

IVF treatments | supplementary insurance

The reimbursement for IVF treatments has changed. As from 2019, the 5th IVF treatment in UMC Extra Zorg 4 is removed. Did you have UMC Extra Zorg 4 in 2018? And are you completing an IVF process? Then you are entitled to a transition scheme. In 2019, you are entitled to a 5th attempt in this case.

Extra Zorg 4

Replacement family care | supplementary insurance

In 2019 you can use replacement family care for a minimum of 1 day instead of a minimum of 3 days. You can request replacement family care via Zorgadvies en Bemiddeling (Healthcare Advice and Mediation). They will refer you to a provider.

Extra Zorg 1, 2, 3 and 4

Prescription glasses, physiotherapy, dentist | supplementary insurance

The budget in your supplementary insurance for prescription glasses, contact lenses, physiotherapy (exercise therapy) and oral care will not change in 2019. For UMC Extra Tand 1, 2 and 3, we will also reimburse your personal contribution for repairs and filling prostheses in 2019.

Please note! This is only a summary of the main changes. Please refer to www.umczorgverzekering.nl/wijzigingen2019 for the extensive and complete overview of all changes and the terms and conditions.

Discover the convenience of Mijn UMC Zorgverzekering

Log in with your DigiD and you can get started immediately.

- ✓ View or edit your details online
- ✓ Insight into your healthcare expenses and your excess
- ✓ Request a payment scheme
- ✓ Adding a family member

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

Good cover by UMC Zorgverzekering

Statutory excess paid in installments

Do you expect to use up your full excess next year? And do you want to prevent having to pay this excess in a single invoice? Then UMC Zorgverzekering allows you to pay your 2019 statutory excess in ten installments.

If you choose this option, you pay a fixed monthly amount for 10 months. If it becomes clear at the end of the year that 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.

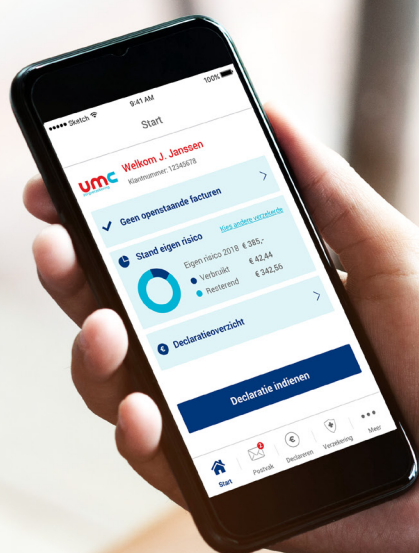
Some care is subject to an excess and/or a personal contribution. For more information, please check:
www.umczorgverzekering.nl/eigenrisico.

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.



Organise your healthcare matters conveniently, any time, any place, with the UMC Zorg app

Use the UMG Zorg app:

- ✓ To quickly and conveniently submit your healthcare claim forms
- ✓ To conveniently pay for your invoices using iDEAL
- ✓ To check your policy excess balance
- ✓ To always have your healthcare card and key phone numbers at hand
- ✓ To see your reimbursement amounts at a glance

Download the app via the App Store or the Google Play Store. Do you want to know more about the app?
www.umczorgverzekering.nl/zorg-app

