

# This changes for you in 2020

We are pleased that you are insured with us. You have great insurance for your healthcare costs - also in the coming year. The mandatory excess remains unchanged in 2020, at € 385. However, some of the conditions and budgets are updated. Both VGZ and the government annually review how healthcare insurance could be improved. And how we can make sure healthcare insurance stays affordable for everyone.

Below, you will find the major changes in a nutshell. Do you want to see all changes and updates in your insurance policy, or do you want to read the policy conditions? Then go to [www.umczorgverzekering.nl/wijzigingen2020](http://www.umczorgverzekering.nl/wijzigingen2020).

## Changes

Your policy shows your basic insurance and your supplementary insurance, if you have any.

### Fee for mail | Basic insurance and supplementary insurance

In 2020, we start charging a fee for paper letters. You can receive your mail free of charge in digital form. Your policy and the European health card (EHIC) are sent to your home address free of charge. Please find more details on our website.

### Physiotherapy | Supplementary insurance

As from 1 January 2020, the budget for physiotherapy, remedial therapy and oedema therapy covers a number of treatment sessions. This was previously a budget for exercise therapy. The new budget is:

- Extra Zorg 1: 9 sessions (budget was € 250)
- Extra Zorg 2: 18 sessions (budget was € 500)
- Extra Zorg 3: 32 sessions (budget was € 1,000)

For occupational therapy, a separate budget for 5 treatment hours per year is available.

[UMC Extra Zorg 1](#), [UMC Extra Zorg 2](#), [UMC Extra Zorg 3](#)

### Alternative care | Supplementary insurance

As from 1 January 2020, the policy offers a single budget for alternative care, including alternative exercise therapy, alternative medication and alternative medical equipment. Alternative exercise therapy was covered in the budget for exercise therapy in 2019. For alternative care, we cover a maximum of € 40 per day. The budget for alternative care is now:

- Extra Zorg 1 € 200 (was € 300)
- Extra Zorg 2 € 300 (was € 300)
- Extra Zorg 3 € 500 (was € 500)

[UMC Extra Zorg 1](#), [UMC Extra Zorg 2](#), [UMC Extra Zorg 3](#)

### Contraceptives from age 21 | Supplementary insurance

As from 1 January 2020, we reimburse contraceptives only if these are delivered by a contracted pharmacy.

[UMC Extra Zorg 1](#), [UMC Extra Zorg 2](#), [UMC Extra Zorg 3](#)

### Prescription glasses and contact lenses | Supplementary insurance

As from 1 January 2020, the budget for prescription glasses and contact lenses changes. Do you have UMC Extra Zorg 2 or 3? If yes, you can select a complete pair of spectacles from a contracted optician once in 3 calendar years. A complete pair of spectacles consists of a frame with prescription glasses or multi-focal prescription glasses. We have contracts with Hans Anders, Pearle, Eye Wish, Specsavers and eyes+more.

Do you want to buy contact lenses? Or do you want to buy a pair of spectacles from a different optician? Then you can use your budget. This budget is:

- Extra Zorg 2 € 100 per 3 calendar years
- Extra Zorg 3 € 200 per 3 calendar years

[UMC Extra Zorg 2](#), [UMC Extra Zorg 3](#)

### Oral care | Supplementary insurance

In 2020, the oral care budget is:

- Extra Tand 1 € 250 (was € 250)
- Extra Tand 2 € 650 (was € 750)
- Extra Tand 3 € 1.150 (was € 1.250)

The budget for general dental and preventive treatments was increased from 80% to 100% until the budget has been used. No time limit is applied for dental deep cleaning from 2020.

[UMC Extra Tand 1](#), [UMC Extra Tand 2](#), [UMC Extra Tand 3](#)

### Oral care | Supplementary insurance

On 1 January 2020, the dental selection for UMC Extra Tand 3 expires. This is converted into a qualification period of 1 year for crowns, bridges, partial dental prosthesis and implants. This means that when you take out this insurance policy, we do not cover such treatments during the first year. All other regular dental care is covered with immediate effect.

[UMC Extra Tand 3](#)

## Good to know

# You are safe with UMC Zorgverzekering

## Paying your mandatory excess in instalments

Do you expect to use up your mandatory excess in the coming year? And do you want to prevent having to pay it all at once? With UMC Zorgverzekering, you can pay off your 2020 mandatory excess in 10 instalments.

Register before 1 February 2020, then you'll pay a fixed monthly amount for 10 months. It may be that, at the end of the year, it turns out you paid too much. This amount will be automatically refunded to you in the first quarter of the following year.

For conditions and more information, please refer to [www.umczorgverzekering.nl/gespreidbetalen](http://www.umczorgverzekering.nl/gespreidbetalen)


## What is your maximum budget in your basic insurance policy?

The basic insurance policy of UMC Zorgverzekering is a reimbursement policy. This means that you are free to select your own healthcare provider. It does not matter whether or not your healthcare provider has a contract with us. As a healthcare professional, you know what is best for you, after all.

For some healthcare, you pay a deductible and/or a co-payment. For more information about the details, please refer to [www.umczorgverzekering.nl/eigenrisico](http://www.umczorgverzekering.nl/eigenrisico)

### UMC Zorgverzekering Refund insurance

Free choice of healthcare providers

 All healthcare providers:  
Max. **100% reimbursement**  
of market level rates

Check [www.umczorgverzekering.nl/tarieven](http://www.umczorgverzekering.nl/tarieven) for an explanation of market level rates.



## Take care of your healthcare needs easily and anywhere with the UMC Zorg app

Using the UMC Zorg app, you can:

- ✓ Claim your healthcare expenses within 10 seconds
- ✓ Pay your invoices easily through iDeal
- ✓ View the current status of your mandatory excess
- ✓ Always have your policy, health card and important phone numbers on hand
- ✓ Immediately see what will be reimbursed

Download the app via the App Store or Google Play Store. Want to know more? [umczorgverzekering.nl/zorg-app](http://umczorgverzekering.nl/zorg-app)

