‘60.000 colleagues and I choose our own healthcare insurance’

Jolien Bijlenga, UMC Utrecht
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, 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.

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

### The main reimbursements

<table>
<thead>
<tr>
<th>Supplementary healthcare packages</th>
<th>UMC Extra Zorg 1</th>
<th>UMC Extra Zorg 2</th>
<th>UMC Extra Zorg 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exercise therapy (including physiotherapy, Cesar/Mensendieck remedial therapy, oedema therapy, occupational therapy and alternative exercise therapies (by approved providers))</td>
<td>9 treatments per calendar year</td>
<td>18 treatments per calendar year</td>
<td>32 treatments per calendar year</td>
</tr>
<tr>
<td>Prescription glasses and contact lenses or eye laser treatment or lens implants</td>
<td>no cover</td>
<td>€ 100 per 3 years</td>
<td>€ 200 per 3 years</td>
</tr>
<tr>
<td>Budget for Alternative care-treatments and visits (by approved providers)-homeopathic and/or antroposophic drugs</td>
<td>€ 200 per calendar year</td>
<td>€ 300 per calendar year</td>
<td>€ 500 per calendar year</td>
</tr>
<tr>
<td>Orthodontic care up to age 18</td>
<td>no cover</td>
<td>80% up to € 1,500 for the entire term of the supplementary insurance policy</td>
<td>80% up to € 2,500 for the entire term of the supplementary insurance policy</td>
</tr>
<tr>
<td>Orthodontic care from age 18</td>
<td>no cover</td>
<td>no cover</td>
<td>no cover</td>
</tr>
<tr>
<td>Urgent healthcare abroad</td>
<td>Always contact the UMC Emergency Response in order to receive full reimbursement</td>
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</tr>
<tr>
<td>Repatriation when organised via UMC Emergency Response</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Various courses concerning e.g. First aid, COPD, Diabetes, Dementia, Cancer, Joint problems, Heart disease</td>
<td>€ 100 per calendar year</td>
<td>€ 200 per calendar year</td>
<td>€ 300 per calendar year</td>
</tr>
<tr>
<td>Family care mediator (referral from Healthcare Advice and Mediation department)</td>
<td>€ 500 per calendar year</td>
<td>€ 500 per calendar year</td>
<td>€ 500 per calendar year</td>
</tr>
<tr>
<td>Reimbursement for replacement family care provider via Healthcare Advice and Mediation department</td>
<td>Up to 15 days per calendar year</td>
<td>Up to 15 days per calendar year</td>
<td>Up to 15 days per calendar year</td>
</tr>
<tr>
<td>Contraceptives from age 21</td>
<td>Maximum amount granted by GVS (Dutch Medication Reimbursement System)</td>
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<td>Maximum amount granted by GVS (Dutch Medication Reimbursement System)</td>
</tr>
<tr>
<td>IVF</td>
<td>no cover</td>
<td>no cover</td>
<td>Fourth IVF attempt</td>
</tr>
<tr>
<td>Budget for medical aids (including required personal contributions)</td>
<td>no cover</td>
<td>€ 250</td>
<td>€ 500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supplementary dental packages</th>
<th>UMC Extra Tand 1</th>
<th>UMC Extra Tand 2</th>
<th>UMC Extra Tand 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental care</td>
<td>A maximum of € 250 per calendar year</td>
<td>A maximum of € 650 per calendar year</td>
<td>A maximum of € 1,150 per calendar year</td>
</tr>
<tr>
<td>Visits and preventive oral care</td>
<td>100% up to maximum € 250 Dental deep cleaning up to 60 minutes per year</td>
<td>100% up to maximum € 650 Dental deep cleaning up to 60 minutes per year</td>
<td>100% up to maximum € 1,150 Dental deep cleaning up to 60 minutes per year</td>
</tr>
<tr>
<td>Other dental treatments</td>
<td>80% up to maximum € 250</td>
<td>80% up to maximum € 650</td>
<td>80% up to maximum € 1,150</td>
</tr>
</tbody>
</table>

### 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.
We make it easy for you

Online convenience
The VGZ Zorg app (VGZ Zorg 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.umczorgverzekering.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, 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

Employer:
Group discount number:

Please note:

UMC Zorgverzekering
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.