



'OHRA Aanvullend' additional insurance package

Product number: 7700103

Valid from 01-01-2025 to 31-12-2025 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on 'refund' cover. This means you are insured for:

Reimbursement for refund-based healthcare is up to 100% of:

- the statutory fixed rate or if there is no statutory fixed rate, the statutory maximum rate; or if there is no statutory maximum rate:
- the market rate applicable in the Netherlands.

In any case, we never reimburse more than the claimed rate or the maximum stated for the insured healthcare.

In order to be reimbursed for the healthcare, the terms and conditions of insurance associated with this reimbursement overview apply. This healthcare is not subject to the deductible.

What is reimbursed	Amount reimbursed	Characteristics
Alternative and psychosocial healthcare		
Alternative and psychosocial healthcare (D.7.)	Maximum 200 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
<i>The reimbursement of 200 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"> • alternative and psychosocial treatments (D.7.1.) 	Maximum 40 euros per day	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
<ul style="list-style-type: none"> • alternative medicines (D.7.2.) 	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible
Abroad		
Urgent medical care abroad (D.14.a.)	Outside the Netherlands or your country of residence 100% of the claimed rate this includes the reimbursement under your general insurance policy	
Urgent oral care abroad (D.14.b.)	Maximum 250 euros per year	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible • From 18 year(s)
Repatriation in the event of illness (D.14.c.)	100%	<ul style="list-style-type: none"> • This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Transport of human remains (D.14.f.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Forwarding medicines and medical aids (D.14.g.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Communications costs (D.14.h.)	Maximum 350 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medical advice provided by emergency service (D.14.i.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Occupational therapy		
Occupational therapy (D.17.1.)	Maximum 2 hours per year, on top of the reimbursement under the general insurance policy, we first reimburse under the general insurance policy, and then under your additional insurance package	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Training and guidance for carers in the case of occupational therapy (D.17.2.)	Maximum 2 hours per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Physiotherapy		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Physiotherapy and exercise therapy (D.16.1.)	Maximum 9 sessions per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Mental healthcare		
Light therapy for seasonal affective disorder (D.6.4.)	Maximum 100 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Skin therapies		
Hair removal (D.10.2.)	Maximum 100 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Acne treatment (D.10.3.)	Maximum 50 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Camouflage therapy (D.10.4.)	Maximum 50 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medical aids		
Braces and bandages (D.4.18.)	Maximum 150 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Cranial orthosis (D.4.21.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Post-mastectomy lingerie (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Informal care		
Carer relief (D.24.2.b.)	Maximum 2.250 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Medicines		
Statutory Medicines Reimbursement System (GVS) personal contribution for contraceptive medicines (D.3.2.a.)	100%	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 20 year(s)
Statutory Medicines Reimbursement System (GVS) personal contribution for all medicines (except contraceptives) (D.3.2.b.)	Maximum 25 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Contraceptives (medicines and medical aids) (D.3.5.b.)	Maximum 200 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible From 21 year(s)
Oral care		
Crown, bridge and inlay (R code) (D.8.2.)	Maximum 500 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible Up to and including 17 year(s)
Oral care in the event of an accident (D.8.6.)	Maximum 20.000 euros per accident	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention		
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Prevention for travel abroad (D.2.3.e.)	Maximum 250 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Dietary advice (D.2.7.)	Maximum 100 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Accommodation/admission		
Recuperation home (D.13.6.)	Maximum 250 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible
Foot care		
Foot care (chiropractic and podiatry) (D.15.1.)	Maximum 50 euros per year	<ul style="list-style-type: none"> This healthcare is not subject to the deductible