

# 'OHRA Aanvullend Fysio Meenemen' additional insurance package

Product number: 7700132

Valid from 01-01-2026 to 31-12-2026 (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
<b>Alternative and psychosocial healthcare</b>		
Alternative and psychosocial healthcare (D.7.)	Maximum 200 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<i>The reimbursement of 200 euros applies to the following healthcare combined:</i>		
<ul style="list-style-type: none"> <li>• alternative and psychosocial treatments (D.7.1.)</li> </ul>	Maximum 40 euros per day	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<ul style="list-style-type: none"> <li>• alternative medicines (D.7.2.)</li> </ul>	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Abroad</b>		
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"> <li>• This healthcare is not subject to the deductible</li> <li>• From 18 year(s)</li> </ul>
Repatriation in the event of illness (D.14.c.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>

<b>What is reimbursed</b>	<b>Amount reimbursed</b>	<b>Characteristics</b>
Transport of human remains (D.14.f.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Forwarding medicines and medical aids (D.14.g.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Communications costs (D.14.h.)	Maximum 350 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Medical advice provided by emergency service (D.14.i.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Occupational therapy</b>		
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"> <li>• This healthcare is not subject to the deductible</li> <li>• Up to and including 17 year(s)</li> </ul>
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"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Physiotherapy</b>		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Physiotherapy and exercise therapy (D.16.1.)	Maximum 9 sessions per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Rollover service for physiotherapy and exercise therapy (D.16.4.)	Maximum 9 unused sessions	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Mental healthcare</b>		
Light therapy for seasonal affective disorder (D.6.4.)	Maximum 100 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Skin therapies</b>		
Hair removal (D.10.2.)	Maximum 100 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Acne treatment (D.10.3.)	Maximum 50 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Camouflage therapy (D.10.4.)	Maximum 50 euros once per insured person	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
<b>Medical aids</b>		
Braces and bandages (D.4.18.)	Maximum 150 euros per year	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>
Cranial orthosis (D.4.21.)	100%	<ul style="list-style-type: none"> <li>• This healthcare is not subject to the deductible</li> </ul>

What is reimbursed	Amount reimbursed	Characteristics
Mastectomy bra and swimwear (D.4.22.)	Maximum 90 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Informal care</b>		
Carer course (D.24.1.)	Maximum 150 euros once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Carer relief (D.24.2.b.)	Maximum 500 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Medicines</b>		
Statutory Medicines Reimbursement System (GVS) personal contribution for contraceptive medicines (D.3.2.a.)	100%	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 20 year(s)</li> </ul>
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"> <li>This healthcare is not subject to the deductible</li> </ul>
Contraceptive medicines and IUD (D.3.5.b. and D.3.5.c.)	Maximum 200 euros per year, for all the healthcare combined	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>From 21 year(s)</li> </ul>
<b>Oral care</b>		
Crown, bridge and inlay (R code) (D.8.2.)	Maximum 500 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> <li>Up to and including 17 year(s)</li> </ul>
Oral care in the event of an accident (D.8.6.)	Maximum 20.000 euros per accident	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Prevention</b>		
Flu jab (D.2.2.i.)	Maximum 1 time(s) per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Prevention for travel abroad (D.2.3.e.)	Maximum 250 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
Dietary advice (D.2.7.)	Maximum 100 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Accommodation/admission</b>		
Recuperation home (D.13.6.)	Maximum 250 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>
<b>Foot care</b>		
General foot care (chiropraxy and podiatry) (D.15.1.)	Maximum 50 euros per year	<ul style="list-style-type: none"> <li>This healthcare is not subject to the deductible</li> </ul>