



Cover Overview 2023

Additional dental insurances BGZC

This overview shows the reimbursements for the additional dental insurances. The mentioned reimbursements apply per person per calendar year. Unless otherwise stated.

This reimbursement overview is intended to make it easy to see which types of reimbursements are included in an insurance policy. The overview provides a general description of the healthcare to which you are entitled. You can not claim any rights to this. Specific conditions for reimbursement may be included in the policy conditions. A restriction on the reimbursement may also apply, for example if you use a non-contracted care provider.

For a complete overview, please read the policy conditions carefully. These are always final.
Do you have any questions? Please call us at 0115 – 618344. We are happy to help you.

Treatment	BGZC-T Basis
<ul style="list-style-type: none"> • consultations (C002 or C003) • oral hygiene (M03) 	<ul style="list-style-type: none"> - 1 check (C002 or C003) and a maximum of 25 minutes of dental cleaning (M03) or - 2 check-ups (C002 or C003) and a maximum of 15 minutes of dental cleaning (M03)
<ul style="list-style-type: none"> • anesthetics (A10 and A15) • fillings (V-codes) • extraction of teeth/molars (H-codes) 	€ 60,-

Treatment	BGZC-T Start	BGZC-T Extra	BGZC-T Royaal	BGZC-T Excellent
<ul style="list-style-type: none"> • consultations (C-codes) and second opinion • gum treatments (codes T021 and T022) • dental X-rays (X-codes) • anesthetics (codes A10 and A15) • fillings (V-codes) • extraction of teeth/molars (H-codes) 	100%	100%	100%	100%
• oral hygiene (M-codes)	75%	75%	75%	75%
• all other dental treatments	75%	75%	75%	100%
Reimbursement for all treatments combined	€ 250,-	€ 500,-	€ 1.000,-	€ 1.250,-

We do not reimburse the costs of:

- a dental check-up reports and dental statements;
- b missed appointments;
- c non-restorative caries (cavity) treatment in baby teeth (M05);
- d fluoride treatment (M40);
- e external bleaching of teeth and molars (E97);
- f a mandibular advancement splint (MAS: a brace used to prevent snoring), and the related diagnostic and follow-up care (G71, G72 and G73);
- g orthodontic care (consult the policy conditions of your supplementary insurance for a possible reimbursement);
- h subscriptions;
- i general anaesthetic;
- j a complicated extraction by a dental surgeon (this is reimbursed under the basic health insurance);
- k partially completed work;
- l dental treatments without medical indication which alter the appearance, color, shape, position of the normal features of the tissues in and around the mouth.

Additional Border Region Clause

Have you taken out dental insurance? And does your policy schedule state that you are also insured for the Border Region Clause (Grensregio Clause)? Then you will receive the same reimbursement for treatments in Belgium and Germany from this package. This means that the rates as applied in Belgium and Germany apply. The maximum reimbursement as included in your dental insurance remains the same.

Conditions for reimbursement

1. We only reimburse the costs if we would also reimburse these in the Netherlands from the dental insurance policy.
2. The treatment must take place with recognized (or equivalent) care providers.