



Cover overview 2022

Additional insurance BGZC-Jongeren

This reimbursement overview is intended to easily compare the various insurances.

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 reimbursement may also apply, for example if you use a non-contracted care provider.

For a complete overview, we therefore recommend that you read your policy conditions carefully. These are always leading. Can't get it out? Feel free to call us on 0115 - 61 83 44. We will gladly help you further..

Type of care	BGZC-Jongeren
Alternative treatment	
Alternative treatment, therapies and medicines (anthroposophic and homeopathic)	€ 30 per day up to € 200 including medicines
Bones, muscles and joints	
Podiatry/podology/podopostural therapy and/or arch supports	€ 70 per year for foot treatment and € 60 for arch supports
Abroad	
Urgent medical treatment abroad	100%
Vaccinations for foreign travel	€ 100 per year
Transport of insured person and transport of mortal remains to the Netherlands (repatriation)	100%
Physiotherapy and Cesar/Mensendieck remedial therapy	
Physio- and remedial therapy aged 18 years and older	12 treatments
Medications (medicines)	
Contraception 21 years and older	€ 200 per year
Mouth and teeth (oral care)	
Dental care aged 18 and older	100% for check-ups, 75% for other treatments total reimbursement is a maximum of € 450 per person per calendar year.
Orthodontics	€ 350 for the entire duration of the additional insurance
Eyes and ears	
Spectacles and/or contact lenses	€ 100 per 2 years

Additional Abroad Clause

Have you taken out supplementary insurance with regard to BGZC-Jongeren? And does your policy state that you are also insured for the Abroad clause? Then you will receive an additional reimbursement for non-emergency care in Belgium and Germany from this package. The Abroad clause only applies if this is stated on the policy.

Non-emergency care in Belgium and Germany:

a for care provided in Belgium or Germany within a radius of 55 km from the Dutch border, you are entitled to a reimbursement of up to 100% of the costs of medically necessary care and dental assistance due to an illness, an accident or condition.

b for care provided in the remaining part of Belgium or Germany you are entitled to a reimbursement of up to 100% of the maximum rate set at the time of treatment under the Healthcare Market Regulation Act (Wmg) in addition to the reimbursement through your basic health insurance (together 200%), if the care is provided in the Netherlands would have been granted. If and insofar no (maximum) Wmg rates have been set, you are entitled to reimbursement of the costs up to a maximum of 100% of the prevailing market rate in the Netherlands in additions to the reimbursement through your basic health insurance (together 200%).

Conditions for reimbursement

- 1 We only reimburse the costs if we would also reimburse these in the Netherlands from the basic insurance and if the claim amount exceeds the reimbursement from the basic insurance
- 2 The treatment must take place with recognized (or equivalent) care providers.

Are you entitled to non-emergency care abroad under the basic insurance? Then the reimbursement applies as a supplement to the basic insurance.

Are you being admitted to a hospital? Then the reimbursement is limited to a reimbursement of the costs of a maximum of 365 days per case of illness. By illness we mean: any uninterrupted need for medical treatment, which results from the same cause of illness or the same accident.

Additional Hospital Extra Insurance

With the Hospital Extra Insurance you are entitled to reimbursement of the costs of staying in a single or double room when staying in a hospital in Belgium and Germany, while this is not medically necessary. You can see on your policy schedule whether you have taken out an Extra Insurance Hospital.

1. Comfort facility for hospital stay in Belgium or Germany

Are you 18 years or older and are you staying in a care institution in Belgium or Germany? And are you receiving medical treatment there that we have contracted? Then we reimburse the extra costs that the care institution charges for staying in a single or double room. We also reimburse the costs of a possible fee supplement. If the single or double room is not available to you, we reimburse € 70,- per day that you stay in the hospital (the so-called daily allowance). We then reimburse up to a maximum of € 4.900,- per calendar year.

Are you staying in a care institution in Belgium or Germany? And are you receiving medical treatment there that we have not contracted? Then we reimburse up to a maximum of € 70,- per day that you stay in the hospital (the so-called daily allowance). This concerns a reimbursement for the extra costs that the health care institution charges for staying in a single or double room. We reimburse a maximum of € 4.900,- per calendar year.

What we do not reimburse

We do not reimburse the costs of comfort facilities when staying in the rehabilitation department or the psychiatric department of a (psychiatric) hospital. In addition, you are not entitled to reimbursement of additional comfort services for both contracted and noncontracted medical treatments in Belgium or Germany.

2. Taxi transport to and from the hospital

Do you incur costs for taxi transport on the first and last day of your hospital stay in Belgium or Germany? Then we reimburse the costs of this transport from your home address to and from the hospital. Is someone accompanying you with this transport? Then we also reimburse the costs of his or her outward or return journey. We reimburse a maximum of 4 taxi journeys per hospital stay.