



Cover Overview 2023

Supplementary insurances BGZC

This reimbursement overview is intended to easily compare the various insurance policies. 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. Look in our Care Finder if you want to know if your care provider has a contract.

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

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
Alternative therapies					
Alternative forms of treatment, therapies and (anthroposophic & homeopathic) medicines			€ 40 per day up to € 350, including medicines	€ 40 per day up to € 550, including medicines	€ 40 per day up to € 1,200, including medicines
The practitioner must be a member of a specific association. The list of members can be consulted on www.aevitae.com . Homeopathic and anthroposophic medicines must be registered and prescribed by a doctor or general practitioner and be supplied by a pharmacy or dispensing general practitioner.					
Bones, muscles and joints					
Exercise programs (obesity, former heart failure, type 2 diabetes, COPD or rheumatism)				€ 350 for the entire insurance term only with a physiotherapist or Cesar / Mensendieck remedial therapist contracted for this purpose	€ 350 per indication
Remedial therapy in a hot water pool in case of rheumatism				€ 150	100%
Occupational therapy				3 hours	4 hours
Pedicure care (rheumatic, diabetic or medical foot)				€ 25 per treatment up to € 100	100%
Podotherapy/ podology/ podopostural therapy and/or (sports) arch supports				€ 150, including 1 pair of (sports) arch supports	100%, including 1 pair of (sports) arch supports

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royaal	BGZC-Excellent
Abroad					
Non-emergency care abroad	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands
Overnight stay and transport costs in the case of treatments requiring particular expertise provided abroad	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)
Accommodation and transport costs for family members after care mediation to Belgium or Germany			€ 500 or the accommodation and / or transportation costs of all family members combined (€ 35 per night; personal transport, public transport and taxi transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 500 or the accommodation and / or transportation costs of all family members combined (€ 35 per night; personal transport, public transport and taxi transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	accommodation: € 35 per night; personal transport, public transport and taxi transport: according to the same kilometer allowance as for patient transport in the basic health insurance)
Emergency pharmaceutical care abroad (not covered by the basic health insurance)	€ 50	€ 50	€ 50	€ 50	€ 50
Emergency care abroad	supplementary cover up to 100%	supplementary cover up to 100%	supplementary cover up to 100%	supplementary cover up to 100%	supplementary cover up to 100%
Vaccinations, consultations and preventive medicines in connection with a stay abroad		100%	100%	100%	100%
Transport of the insured person and transport of mortal remains to the Netherlands (repatriation)	yes	yes	yes	yes	yes
Transport costs after care mediation to Belgium or Germany			only contracted (multi-person) taxi transport 100% or public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance	only contracted (multi-person) taxi transport 100% or public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance	only contracted (multi-person) taxi transport 100% or public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
Physiotherapy and Cesar or Mensendieck remedial therapy					
Physiotherapy, manual therapy and exercise therapy Cesar and Mensendieck (up to 18 years old)	all treatments of which max. 9 treatments manual therapy	all treatments of which max. 9 treatments manual therapy	all treatments of which max. 9 treatments manual therapy	all treatments of which max. 9 treatments manual therapy	all treatments of which max. 9 treatments manual therapy
Physiotherapy, manual therapy and exercise therapy Cesar and Mensendieck (18 years and older)		9 treatments	12 treatments of which max. 9 treatments manual therapy	27 treatments of which max. 9 treatments manual therapy	50 treatments of which max. 9 treatments manual therapy
Skin					
Acne treatment				€ 250	€ 500
Camouflage therapy				€ 200 for the entire insurance term	€ 500 for the entire insurance term
Epilation (electrical, IPL or laser epilation)				€ 300	€ 500
Medical devices					
Hand splint				<ul style="list-style-type: none"> • finger- or small thumbsplint : € 40 • wrist, hand or large thumbsplint: € 60 • dynamic or static splint: € 90 	<ul style="list-style-type: none"> • finger- or small thumbsplint : € 40 • wrist, hand or large thumbsplint: € 60 • dynamic or static splint: € 90
Toupim or headwear				€ 100	€ 100
Hearing aids, personal contribution					up to € 500 per hearing aid
Artificial nipple or mamilla prosthesis (custom-made nipple prosthesis)			yes	yes	yes
Personal alarm equipment on medical indication				€ 75	€ 75
Personal alarm equipment on social indication					contracted: 100%; non-contracted: € 60
Personal alarm equipment for temporary use					4 weeks
Adhesive strips for breast prosthesis			yes	yes	yes
Bedwetting alarm			€ 100 for the entire insurance term	€ 100 for the entire insurance term	€ 100 for the entire insurance term
Hairpiece				€ 100	€ 200
Trans-therapy for treatment of incontinence (rental costs)				yes, only with contracted supplier	yes, only with contracted supplier

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
Statutory personal contribution for other medical aids					100%, except for orthopedic and allergen-free shoes
Medications (medicines) and diet preparations					
Contraceptives 21 years and older		yes, except the statutory personal contribution	yes, except the statutory personal contribution	yes, except the statutory personal contribution	yes, except the statutory personal contribution
Registered medicines and pharmacy preparations not covered by the basic health insurance (see our website for the list of medicines / conditions that we reimburse)	€ 750	€ 750	€ 750	€ 750	€ 750
Melatonin				yes	yes
Legal personal contribution for medicines (above GVS)					€ 250
Mouth and teeth (oral care)					
Crowns, bridges, inlays and implants up to 18 years old			yes	yes	yes
Dentures (removable full prosthesis) whether or not on implants					statutory personal contribution
Repair dentures (removable full denture) and re-fit					statutory personal contribution
Orthodontics (braces) including second opinion up to 18 years				€ 2,000 for the entire insurance term	
Orthodontics (braces) including second opinion up to 22 years					€ 3,000 for the entire insurance term
Dental care as a result of an accident 18 years and older	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident
Eyes and ears					
Spectacles and/or contact lenses			€ 100 per 3 calendar years	€ 150 per 3 calendar years	€ 300 per 3 calendar years
Correction ear position up to the age of 18 years (without medical necessity)				yes, only with contracted care providers	yes, only with contracted care providers
Laser eye surgery / lens implantation (additional costs for non-standard lens)				€ 500 for the entire insurance term	€ 750 for the entire insurance term

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
ADDITIONAL coverage for laser eye surgery / lens implantation with a deviation from 6 diopters (additional costs for non-standard lens)					€ 1,100 for the entire insurance term (a total maximum of € 1,850)
Transport					
Patient transport, personal contribution					100%
Patient transport in the Netherlands, Belgium or Germany (if not covered by the basic health insurance)					personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance; contracted taxi transport: 100%
Hospital, treatment and nursing					
Guest house with outpatient treatment cycle (overnight costs)			€ 35 per night	€ 35 per night	€ 35 per night
Guest house for your visit (accommodation and transport costs for your visit when staying in a hospital or mental healthcare institution)			€ 35 per night up to € 500 for all visitors combined (public transport: lowest class; personal transport or taxi: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 35 per night up to € 500 for all visitors combined (public transport: lowest class; personal transport or taxi: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 70 per night up to € 750 for all visitors combined (public transport: lowest class; personal transport or taxi: according to the same kilometer allowance as for patient transport in the basic health insurance)
Mamma print (diagnostic breast cancer test)	yes, if performed by the Agendia laboratory	yes, if performed by the Agendia laboratory	yes, if performed by the Agendia laboratory	yes, if performed by the Agendia laboratory	yes, if performed by the Agendia laboratory
Sterilization				yes, only with contracted care providers	yes, only with contracted care providers
Pregnancy/baby/child					
Adoption maternity care (child under 12 months) or medical screening for adoption			10 hours of maternity care, only at a contracted maternity center or € 300 for medical screening per adopted child	10 hours of maternity care, only at a contracted maternity center or € 300 for medical screening per adopted child	10 hours of maternity care, only at a contracted maternity center or € 300 for medical screening per adopted child
Childbirth in the hospital or birth center without medical necessity			statutory personal contribution	statutory personal contribution	statutory personal contribution
Breast pump device			€ 75 per pregnancy	€ 75 per pregnancy	€ 75 per pregnancy
Maternity package			yes	yes	yes
Maternity care in a birth or maternity center			statutory personal contribution	statutory personal contribution	statutory personal contribution

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
Maternity care at home			statutory personal contribution	statutory personal contribution	statutory personal contribution
Maternity care in hospital without medical indication					statutory personal contribution
Maternity care postponed (medical)			15 hours per pregnancy, with the exception of your own contribution of € 4,50 per hour, only at a contracted maternity center	15 hours per pregnancy, with the exception of your own contribution of € 4,50 per hour, only at a contracted maternity center	15 hours per pregnancy, only at a contracted maternity center
Lactation care			€ 80	€ 80	€ 115
TENS during delivery (for pain relief)			1 device for the entire insurance term	1 device for the entire insurance term	1 device for the entire insurance term
Self-help program "Slimmer Zwanger"			1 subscription for the entire insurance term	1 subscription for the entire insurance term	1 subscription for the entire insurance term
Pregnancy course			€ 50 per pregnancy	€ 50 per pregnancy	€ 75 per pregnancy
Other medical care					
Reduce alcohol consumption		€ 300	€ 300	€ 300	€ 300
Exercise program for the elderly					1 program per person per calendar year
Counselling		€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)	€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)	€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)	€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)
Dietetics by dietitian (on medical indication)					2 hours
Memory training					1 training
Flu vaccination up to the age of 60 years					100%
Fitness training (medical)					100%
Running coaching in case of injuries		1 online coaching trajectory of FysioRunning	1 online coaching trajectory of FysioRunning	1 online coaching trajectory of FysioRunning	1 online coaching trajectory of FysioRunning

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
FITR4Life Lifestyle program <ul style="list-style-type: none"> • Vital (BMI 27-30) a 6-month program containing: <ul style="list-style-type: none"> - Intake and outtake - Exercise: once a week with coach and once a week individually - Nutrition education: once a week - Lifestyle education: once every 2 weeks • Intensive (BMI >30) a 9-month program containing: <ul style="list-style-type: none"> - Intake and outtake - Exercise: twice a week with coach - Nutrition education: once a week - Lifestyle education: once every 2 weeks - Weight reduction program: once a week for 12 weeks 					A personal contribution of € 100 applies to both programs
Health Check (preventive health test)		1x only with contracted care provider	1x only with contracted care provider	1x only with contracted care provider	1x only with contracted care provider
Hospice				€ 40 per day	€ 40 per day
Home assistance in the event of outages 'General Daily Life operations' after hospital stay for the age of 18 years and older	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)
Help with informal care			€ 150 per day up to € 900 for all forms of support allocated by your Personal Care Coach combined	€ 150 per day up to € 1,200 for all forms of support allocated by your Personal Care Coach combined	€ 150 per day up to € 1,500 for all forms of support allocated by your Personal Care Coach combined
IncoCure self-help program (for women with incontinence problems)			€ 15	€ 15	€ 15
Childcare at home up to the age of 12 years during and after hospital stay of the parent(s)			from the 3rd day of stay to the 3rd day after discharge up to 50 hours per week, including the file costs. Only through Zorg voor u.	from the 3rd day of stay to the 3rd day after discharge up to 50 hours per week, including the file costs. Only through Zorg voor u.	from the 3rd day of stay to the 3rd day after discharge up to 50 hours per week, including the file costs. Only through Zorg voor u.

Type of care	BGZC-Basis Plus	BGZC-Intro	BGZC-Start	BGZC-Royal	BGZC-Excellent
Lifestyle training for heart patients, whiplash patients and people with stress and burnout related complaints				€ 1,000 only with Lifestyle Training & Coaching (LTC)	€ 1,250 only with Lifestyle Training & Coaching (LTC)
Mindfulness training		€ 250	€ 250	€ 250	€ 250
Preventive courses			€ 115 per course	€ 115 per course	€ 115 per course
Preventive course (fall prevention)					1 course
Sleep course (organized by Somnio or a home care institution)		€ 150	€ 150	€ 150	€ 150
Sports medical advice by sports doctor: • sports medical examination • sport inspection • effort research		€ 200 only at the Sports Medical Institution certified by the SCAS	€ 200 only at the Sports Medical Institution certified by the SCAS	€ 200 only at the Sports Medical Institution certified by the SCAS	€ 300 only at the Sports Medical Institution certified by the SCAS
Sports medical guidance		€ 150	€ 150	€ 150	€ 150
Sports or cooling brace		€ 50 once per calendar year	€ 50 once per calendar year	€ 50 once per calendar year	€ 50 once per calendar year
Therapeutic holiday camp for children				€ 150, - only for our selected organizations	€ 150, - only for our selected organizations
Therapeutic holiday camp for the disabled				€ 150	€ 500
Nutrition information by a weight consultant or (sports) dietician (without medical indication)		€ 120	€ 120	€ 120	€ 120
Care for Women				€ 115	€ 115

Grensregio Clausule

Does your policy state that you are also insured for the 'Grensregio Clausule' (Border Region Clause)? Then you will receive an additional reimbursement for non-emergency care in Belgium and Germany from this package.

Non-emergency care in Belgium and Germany:

- for care provided in Belgium or Germany within a radius of 55 km from the Dutch border, you are entitled to a reimbursement up to 100% of the costs of medically necessary care and dental assistance due to an illness, an accident, or a medical condition.
- for care provided in the remaining part of Belgium or Germany, you are entitled to a reimbursement of up to 100% (in addition to the reimbursement through your basic health insurance) of the maximum rate set at the time of treatment under the Healthcare Market Regulation Act (Wmg) if the care provided would have been covered in the Netherlands. 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 addition to the reimbursement through your basic health insurance (up to 200% combined).

Conditions for reimbursement

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

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

BGZC-Ziekenhuis Extra

With the BGZC-Ziekenhuis Extra (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 the BGZC-Ziekenhuis Extra insurance.

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 non-contracted 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.