

Policy conditions 2023

Supplementary insurance

BGZC-Jongeren



Mr. F.J. Haarmanweg 16 • 4538 AR Terneuzen
www.bgzc.nl • info@bgzc.nl

Important information and service

If you have questions, or something you think we should know, we will be happy to offer our assistance!

Our website

Comprehensive information about your health insurance is available at bgzc.nl. This is where you can find answers to frequently-asked questions, calculate your premium, submit invoices online, find healthcare providers and review and compare all reimbursements from A to Z.

Contact

For current opening hours, please refer to bgzc.nl/contact. During the weeks in December when many people change providers, we offer expanded hours of operation in order to provide you with even better service.

Submitting care invoices

If you have received an invoice for care, you can digitally submit it for reimbursement through Mijn BGZC. First, log in securely and easily using iDIN. In order to use iDIN, you must first complete the one-time activation process. More information on logging in using iDIN can be found [here](#). In the Mijn BGZC digital environment, you can also easily and conveniently edit your personal details, view your healthcare costs or make changes to your coverage package(s).

You can submit an invoice to us by regular mail as well. To do so, simply print out and fill in a declaration form and mail it, along with the original invoice, to the postal address below. The declaration form is available [here](#).

Mailing/Visiting address

Mr. F.J. Haarmanweg 16
4538 AR Terneuzen

Need approval for care?

To find out which healthcare requires our approval in advance, please refer to the policy terms & conditions. You will need to send a request for approval for the treatment in question to the address above, for the attention of Team Medical.

Complaints

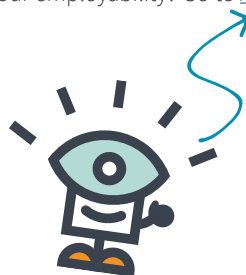
We do everything we can to provide BGZC clients like yourself with the best possible service. If you are unsatisfied with a decision we have taken regarding our service, or the service of one of your healthcare providers, please do not hesitate to let us know. For more information check page 15.

Find a healthcare provider

Healthcare providers have agreements in place with health insurance companies. Such providers are referred to as 'contracted care providers'. They have signed contracts with the insurers that include agreements on things like quality of care. The healthcare providers with whom we have such agreements are listed in the CareFinder. Our CareFinder is available [here](#).

Aevitaal

Health and vitality are incredibly important to us. This is why we are eager to help you stay healthy and fit as well. On the Aevitaal platform, you'll find information on health, vitality, employability and resilience. Are you experiencing symptoms or having trouble sleeping, or would you like to adopt a healthier lifestyle or enhance your employability? Go to [Aevitaal](#) and sign up today!



Contents

	page		page
Definitions of terms	4	Reimbursements BGZC-Jongeren	15
General terms and conditions	8	Article 1 Alternative forms of treatment, therapies and medicines	16
Article 1 Insured health care	8	Article 2 Spectacles and contact lenses	16
Article 2 General conditions	10	Article 3 Abroad	16
Article 3 Payments	12	Article 4 Contraceptives for insured persons aged 21 years and older	18
Article 4 Other obligations	13	Article 5 Physiotherapy and Cesar / Mensendieck remedial therapy	18
Article 5 Change in premium and conditions	13	Article 6 Podiatry/podology/podopostural therapy and (sport) arch supports	19
Article 6 Start, duration and termination of the supplementary insurance	14	Article 7 Dental care for insured persons from 18 years and older	20
Article 7 Complaints and disputes	15	Article 8 Orthodontics	20
Article 8 Care and waiting list mediation	15	Additional Abroad Clause	21

Definitions of terms

The following definitions apply in this insurance agreement:

Additional Insurance Policy(s)

The insurances set out in these conditions of insurance.

Admission

Admission in a (psychiatric) hospital, psychiatric ward of a hospital, rehabilitation institution, convalescent home or an independent treatment centre, when and as long as nursing, examination and treatment can only be offered on medical grounds in a hospital, rehabilitation centre or convalescent home.

Aevitae

The authorised agent to whom authorisation has been granted by the health insurance company, as meant in article 1.1 of the Financial Supervision Act, with regard to the implementation of health care insurances.

Basic health insurance / Health care insurance

The health insurance as laid down in the Dutch Health Care Insurance Act.

Birth centre

A childbirth facility in or on the site of a hospital, possibly combined with a maternity care facility. A birth centre may be equated to a birth hotel and childbirth centre.

Calendar year

The period that runs from 1 January up to and including 31 December.

Care group

This is a group of care providers from different disciplines that together provide integrated care.

Care hotel

An institution contracted by the insurer in which 24-hour care and service provision, consisting in any event of nursing and care, is guaranteed, in a hotel like setting.

Centre for Special Dentistry

A university or centre considered as equivalent by the health care insurer providing dental treatment in special cases in which treatment requires a team approach and/or special expertise.

Centre for genetic research

An institution which holds a licence under the Act on Special Medical Procedures for the application of clinical genetic testing and genetic counselling.

Child and youth psychologist

A child and youth psychologist who is registered in accordance with the conditions laid down in Article 3 of the Individual Health Care Professions Act and is in the Register of Child and Youth Psychologists of the Dutch Institute of Psychologists (DIP).

Clinical psychologist

A health care psychologist who is registered in accordance with the conditions referred to in article 14 of the Individual Healthcare Professions Act.

Consent (authorization)

A written consent for the purchase of certain care that is provided by or on behalf of us or the insurer is provided to you, prior to the purchase of this certain care.

Contract with preference policy

This is defined as a contract between the insurer and the dispensing general practitioner wherein specific agreements are made on the preference policy and/or the delivery and payment of pharmaceutical care.

Day treatment

Admission for less than 24 hours.

Dental surgeon

A dental specialist who is registered in the specialists' register for oral diseases and dental surgery of the Dutch Dental Association.

Dentist

A dentist who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

Diagnosis Treatment Combination (DTC) care product

From 1 January 2012, new care services for specialist medical care are expressed in DTC Care Products. This process is called DTT (DTC's Towards Transparency). A DTC Care Product is a declarable benefit under the Health Care Market Regulation Act within the specialist medical care that is the result of the entire process of the diagnosis that the caregiver gives up to the (possible) treatment. The DTC process begins when you submit your request for care, and terminates at the end of the treatment, or after 365 days.

Dietician

A dietician who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

Dispensing general practitioner

The dispensing general practitioner or a resident pharmacist who is registered in the register of established pharmacists or a pharmacist who is allowed to assist in a pharmacy by pharmacists who are entered in this register or the legal person that provides the care by pharmacists who are registered in above-mentioned register.

Dyslexia (severe)

A reading and spelling disorder as a result of a neurobiological function disorder that is genetically determined and can be distinguished from other reading and spelling problems.

EU and EEA state

Includes the following countries other than the Netherlands in the European Union: Belgium, Bulgaria, Cyprus (the Greek part), Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Spain, the Czech Republic, and Sweden.

Under convention provisions, Switzerland is considered as equivalent to these countries.

The EEA states (states who are party to the Agreement on the European Economic Area) are Liechtenstein, Norway and Iceland.

Family

One adult or two married or permanently cohabiting persons and the unmarried own, step, foster or adoptive children under 30 years of age, who are entitled to child benefit, benefit under the Student Finance Act 2000 / Study Costs Allowances Act or deduction of extraordinary expenses under tax legislation.

Fraud

The intentional perpetration of or attempt to commit forgery of documents, deception, prejudice to creditors or rightful claimants and/or embezzlement through the realization and/or execution of a contract of general insurance, aimed at obtaining a payment, compensation or service to which no right exists or to obtain insurance coverage under false pretences.

General practitioner

A physician who is registered as general practitioner in the register maintained by the HVRC (Registration Committee for general practitioners, geriatric specialists and physicians for the mentally handicapped, of the Royal Dutch Medical Association and exercises the general practice in customary manner.

General remedial educationalist

A general remedial educationalist who is registered in the NVO Register of General Remedial Educationalists of the Association of Educationalists in the Netherlands.

Geriatrics specialist

A physician who has followed the training for the geriatrics specialty and is registered in the register of geriatric specialists of the Royal Dutch Medical Association. This specialty only exists since 1 January 2009. This specialty is in succession to nursing home medicine. Physicians who commenced the training course before 1 January 2009, are registered as nursing home physicians, but are now also called geriatrics specialists.

Group health insurance contract

A collective agreement of health insurance (collective contract) concluded between Aevitae and an employer or legal entity with the aim of offering the affiliated participants the possibility of taking out health care insurance and any additional insurance cover under the conditions set out in this agreement.

Health Care (Market Regulation) Act tariffs

Tariffs as established by or pursuant to the Health Care (Market Regulation) Act.

Health care insurer

The insurance company which has been authorized as such and provides (supplementary) insurance(s) within the meaning of the Health Care Insurance Act. Your health care policy states which company this concerns.

Health care provider

The health care provider or health care providing organization that provides health care.

Health care psychologist

A Health care psychologist who is registered in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

Hospital

An institution for medical specialist health care for nursing, examination and treatment of illnesses, which is approved as such in accordance with the rules drawn up by law.

Independent treatment centre

An institution for medical specialist health care for examination and treatment that is approved as such in accordance with the rules drawn up by law.

Individual Health Care Professions Act

Act on professions in individual health care. This act sets out the expertise and competencies of the care providers. The accompanying registers list the names of the caregivers who meet the legal requirements.

Institution

1 an establishment within the sense of the Care Institutions (Accreditation) Act;

2 a legal entity established abroad which provides care in the respective country in connection with the social security system existing in that country or which is aimed at providing care to specific groups of public officials.

Insured person

Everyone named as such in the policy document.

Insurer

The health insurance company which has been authorized as an insurance company, providing (supplementary) insurance(s) within the meaning of the Health Care Insurance Act.

Integrated care

A care programme organized around a particular disorder.

Laboratory research

Research by a legally accredited laboratory.

Maternity centre

An institution that provides obstetric and/or maternity care and that meets the statutory requirements.

Maternity care

The care provided by a qualified midwife or a nurse working as such.

Medical consultant

The physician who advises us in medical matters.

Medical devices

The provision in the need for functioning aids and bandages designated in the Health Insurance Regulations, taking into account the regulations established by the insurer with regard to consent requirements, periods of use and volume prescriptions.

Medical specialist

A physician who is registered in the register maintained by the Medical Specialists Registration Committee of the Royal Dutch Medical Association.

Mental health care institution

An institution which provides medical care related to a psychiatric disorder and is authorized as such.

Multidisciplinary cooperation

Integrated (chain) care that is supplied by multiple care providers in conjunction with different disciplinary backgrounds and wherein direction is necessary in order to provide the care process surrounding the insured party.

Obstetrician

An obstetrician who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

Occupational physician

A physician who is registered as occupational physician in the register established by the Social-Medical Registration Committee (SGRC) of the Royal Dutch Medical Association and acts on behalf of the employer or the occupational health and safety service wherein the employer is affiliated.

Occupational therapist

An occupational therapist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech

therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

Oral hygienist

An oral hygienist who has been trained in accordance with the oral hygienist's training requirements as listed in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree' and in the Health Care (Unsupervised Activities) Decree (Bulletin of Acts and Decrees 1997, 553)'.

Orthodontist

A dental specialist who is registered in the Specialists Register for Dentomaxillary orthopaedics maintained by the Dutch Dental Association.

Pelvic physiotherapist

A physiotherapist who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act and is also registered as a pelvic physiotherapist in the pelvic physiotherapy sub-register of the Central Quality Register (CKR) of the Royal Dutch Association for Physiotherapy (KNGF).

Pharmaceutical care

This is defined as:

- the handing over of medicines and dietary preparations designated in this insurance contract and/or
- advice and guidance such as pharmacists tend to offer for the benefit of medication assessment and responsible use, all this taking into account the Pharmaceutical Care Regulations established by the insurer.

Pharmacy

Pharmacy refers to: (Internet) pharmacies, pharmacy chains, hospital pharmacies, outpatient pharmacies and dispensing GPs.

Physician

Whoever is authorized under Dutch law to practice medicine and is registered as such by the competent authority in the context of the Individual Health Care Professions Act.

Physiotherapist

A physiotherapist who is registered as such in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act. The term physiotherapist also means a remedial gymnast/masseur according to Section 108 of the Individual Health Care Professions Act.

Podiatrist

A podiatrist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

Policyholder

The person who has entered into the insurance contract with us.

Policy schedule

The health insurance care policy (instrument) wherein the basic and supplementary insurances entered into between you (the policyholder) and the health insurance company are recorded.

Preferential medicines

Preferred products designated by the insurer within an identical group of mutually interchangeable medicinal products.

Primary care psychologist

A health psychologist who is registered in accordance with the conditions laid down in Article 34 of the Individual Health Care Professions Act and who meets the training and quality requirements as contained in the Primary Care Psychologists' Qualification Scheme of the Dutch Institute of Psychologists (NIP).

Prosthodontist

A prosthodontist who is trained in accordance with the so called 'Decree for training requirements and expertise for prosthodontists'.

Psychiatrist/neurologist

A physician who is registered as psychiatrist/neurologist in the register maintained by the Specialists Registration Committee of the Royal Dutch Medical Association. Neurologist may also be read in place of psychiatrist.

Psychotherapist

A psychotherapist who is registered in accordance with the conditions as referred to in article 3 of the Individual Health Care Professions Act.

Rehabilitation

Examination, advice and treatment of a specialist medical, paramedical, behavioural and rehabilitative nature. This care is provided by a multidisciplinary team of experts, led by a medical specialist, connected to a rehabilitation institution in conformity with the rules laid down by law.

Remedial therapist

A remedial therapist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

Sexological care provider

Primary care psychologist, physician or nurse who, as a sexological care provider, is in the possession of a registration from the Dutch Association for Sexology (NVVS).

Skin therapist

A skin therapist who is trained in accordance with the Decree on skin therapist training and area of expertise (Bulletin of Acts and Decrees 2002, no. 626). This decree is based on article 3 of the Individual Health Care Professions Act.

Specialist mental health care

Diagnosis and specialized treatment of complex psychiatric disorders. The involvement of a specialist (psychiatrist, clinical psychologist or psychotherapist) is necessary.

Speech therapist

A speech therapist who meets the requirements stipulated in the so-called 'Dietician, occupational therapist, speech therapist, oral hygienist, remedial therapist, orthopist and podiatrist Decree'.

Sports medical examination

Taking an anamnesis (general and sports specific), performing a physical examination and performing (sports specific/ additional) examination of the postural and movement apparatus, cardiovascular system and lungs in order to give (inexperienced) athletes a direct and responsible movement and sporting advice. There is no basis for care demand.

Sports physical examination

Sports associations require athletes to undergo a physical examination in order to practice the respective sport. (Sports) academies require potential students to undergo a physical examination in order to be admitted. There is no basis for care demand.

Stay

Admission with duration of 24 hours or longer.

Treaty country

Any state with which the Netherlands has concluded a social security treaty wherein an arrangement for the provision of medical care is included. These are defined as Australia (only temporary stay), Bosnia and Herzegovina, Cape Verde Islands, Croatia, Macedonia, Serbia-Montenegro, Tunisia and Turkey.

We/us

Aevitae

Wlz

The Long Term Care Act (Wet langdurige zorg).

Wmo

The Social Support Act (Wet maatschappelijke ondersteuning).

You/your

The person insured. This is stated to in the policy document. 'You (the policyholder)' means the person who has entered into the insurance with us.

Youth health care physician

The physician employed as referred to in the Youth Care Act.

Youth Care Agency

An agency as referred to in article 4 of the Youth Care Act.

General terms and conditions

Article 1 Insured health care

1.1 Content and scope of the insured health care

Your additional insurance entitles you to (compensation of the costs of) health care as described in these insurance policy terms and conditions.

1.1.1 Collective health insurance agreement

The provisions of the collective agreement prevail if and insofar as they deviate from the conditions stated in these insurance policy terms and conditions. If those provisions no longer apply to the person covered by the insurance policy, then the provisions of the individual contract will be applicable again.

1.2 Medical need

You are entitled to (compensation of the costs of) health care as described in these insurance policy terms and conditions, provided you, within all fairness, rely on the content and scope of the type of health care and provided the type of health care is suitable and effective. The content and scope of the type of health care is partly determined by what the health care providers concerned 'usually provide'. The content and scope is also determined by the current level of scientific developments and standard practices, as defined using the Evidence Based Medicine (EBM) method. If there is no current level of scientific developments or no known standard practices, then the content and scope of the health care is determined by what is considered responsible and appropriate care within the field concerned.

1.3 Health care providers

Your health care provider must meet certain conditions. These conditions are statutory for many health care providers and generally, their medical title is protected by law. This is the case, for example, for a general practitioner, medical specialist, dentist, physiotherapist and health care psychologist. The conditions to be met by a health care provider for whom we have set supplementary conditions can be found in the relevant health care article.

For a number of types of health care, we have contracted, appointed or recognized certain health care providers. You will receive no or reduced compensation if you use a non-contracted, non-appointed or non-recognized health care provider for these types of health care. This will be specified in the relevant health care articles. For the other types of health care, you are free to choose a health care provider provided that the other stipulations in these insurance policy terms and conditions are met.

An overview of the health care providers who have been contracted or appointed by us and of the compensation awarded for non-contracted health care providers is available on our website or can be requested by telephone. The recognized health care providers are listed in the relevant health care article. We have made specific agreements with some health care providers. They are our preferred health care providers. Preferred health care providers are specified in the relevant health care article.

1.4 Compensation of the cost of health care

You are entitled to compensation of the cost of health care up to the maximum Health Care Market Regulation Act rates applicable in the Netherlands. If no Health Care Market Regulation Act rates apply, the costs will be reimbursed up to a maximum of the reasonable market price applicable in the Netherlands. If you receive health care from a health care provider who is contracted by us, then the costs of the health care are reimbursed based on the rate which has been agreed with the health care provider concerned.

If you receive treatment from a non-contracted health care provider, then it is possible that you will not be reimbursed or that you will receive less compensation. You can find more information in the relevant health care article or you can request further details.

If there is a budget for a certain type of health care, then the total compensation will not be more than the maximum amount of the budget stated in the relevant health care article.

1.5 How do you claim a reimbursement?

Most healthcare providers send us the invoices directly. If you receive an invoice at home, please complete an expense form and submit it together with the original invoice. Please do not send us a copy or a reminder. We can only process originals. You may submit invoices latest up to 3 years after the start of your treatment. Please check that the invoice includes the following details:

- your name, address and date of birth;
- type of treatment, the amount per treatment and the date of treatment;
- the name and address of the healthcare provider;
- AGB code (with a Dutch healthcare provider).

These invoices have to be specified, ensuring that the reimbursements we must pay out can be derived from the specifications directly and without any ambiguity. We deduct any excess and statutory personal contribution from the reimbursement. For conversion of foreign invoices in currencies other than euros, we use the historical rates available from www.xe.com. This is based on the exchange rate on the date of treatment. Invoices must be in Dutch, English, French, German or Spanish. If a translation is necessary to our discretion, we may request you to provide a certified translation of the invoice. We will not refund the translation expenses.

Online claim forms

Online submission of claims is quick and easy. Go to Mijn Aevitae. You must retain the original invoice for at least one year after submitting the relevant claim form. We may request the invoices for inspection. If you are unable to submit the invoices, we may recover the amounts paid out from you, or settle the relevant amounts with amounts due to you.

1.6 Direct payment

We have the right to pay the costs of health care directly to the health care provider. As a result, you have no right to compensation.

1.7 Settlement of the costs

If we pay the health care provider directly and pay more than we are obliged to pay or the costs of the health care are to be met by yourself, then you, as the policy holder, owe us the costs of the health care. We will charge you for these costs at a later date. You will be obliged to pay these costs. We can settle these costs with compensation still owed to you.

1.8 Referral, prescription or permission

For some types of health care, you require a referral, a prescription and/or prior, written permission which shows that you require the health care. You can find more information in the relevant health care article.

If a referral or a prescription is required, then you can request this from the health care provider stated in the article. This is usually the general practitioner. If permission is required, then you require our permission prior to receiving the health care. This permission is also referred to as authorization.

Contracted health care provider

If you receive health care from a health care provider who is contracted by us, this provider will assess for us whether you meet the requirements. For some types of health care, it has been agreed that we will assess the request for care ourselves. In that case, the health care provider will send us the request. If, for privacy reasons, you do not wish your request to be assessed by your health care provider, then you can also submit your request directly to us.

Non-contracted health care provider

If you receive health care from a non-contracted health care provider, then you must request permission from us to do so prior to receiving the health care.

1.9 Derived rights

You are entitled to (compensation of the costs of) health care if the treatment or delivery takes place during the term of the supplementary insurance. If treatment takes place over the course of two calendar years and the health care provider is allowed to send one total invoice (diagnosis-treatment combination), then the costs will be reimbursed provided the treatment commenced within the term of the supplementary health insurance.

When these insurance policy terms and conditions refer to a (calendar) year, then the actual date of treatment or date of delivery stated by the health care provider determines the (calendar) year to which the costs involved should be attributed.

1.10 Exclusions

There is no right to health care or reimbursement of health care costs:

- 1.10.1 That are related to illnesses or abnormalities which existed before or during the time at which the insurance policy was taken out and which the person covered by the insurance policy knew of or should have known of or which he was experiencing the symptoms of and which Aevitae was not informed of in writing. This exclusion does not apply if and insofar as the insurance came into effect without medical or dental screening;
- 1.10.2 Of written certificates, administrative costs, costs of appointments not kept or costs incurred as a result of late payment of health care providers' invoices;
- 1.10.3 Incurred as a result of gross negligence or intent;
- 1.10.4 Consisting of personal contributions or excess payable under the terms of any other insurance, unless stipulated otherwise in these insurance policy terms and conditions;
- 1.10.5 That could be claimed under the Long-term Care Act (Wet langdurige zorg), the Youth Act (Jeugdwet) or the Social Support Act (Wet maatschappelijke ondersteuning), if the insured person is covered under the Act;
- 1.10.6 That could be claimed under another insurance policy, whether or not of a previous date or under any law or other provision provided the insurance coverage is not available from Aevitae. In that case, this insurance policy is the last insurance policy applicable. Only the costs which exceed the amount the person covered by the insurance policy could claim elsewhere will be eligible for reimbursement;
- 1.10.7 That can be claimed or could be claimed under the Health Care Insurance Act if you are obliged to be insured according to that law;
- 1.10.8 Caused by or resulting from armed conflict, civil war, uprising, civil disorder, riots or mutiny;
- 1.10.9 Caused by, incurred during or resulting from nuclear reactions, irrespective of how they came about. This exclusion does not apply in the case of damage caused by radioactive nuclides situated outside a nuclear facility that are used or intended to be used for industrial, commercial, agricultural, medical, scientific or security purposes, provided there is a valid permit issued by the national government for the manufacture, use, storage and disposal of radioactive substances (in this context, a 'nuclear facility' is a nuclear facility as defined in the Wet Aansprakelijkheid Kernongevallen (Nuclear Incidents (Third Party Liability) Act). The stipulations of the previous sentence do not apply insofar as a third party is liable under Dutch or foreign law for the damage sustained;
- 1.10.10 Or compensation for damage indirectly resulting from acts or omissions by Aevitae.

1.11 Entitlement to (compensation of the costs of) health care and other services as a result of terrorist actions

The following rule is applicable if you require health care as a result of one or more terrorist actions. If the total amount which is claimed in one year from damage insurers, life insurers or funeral insurers is greater than, according to the Nederlandse Herverzekeringsmaatschappij voor Terrorisemeschaden N.V. (NHT) (Netherlands Reinsurance Company for Terrorism Losses), the maximum amount which this insurance company reinsures per year, you are only entitled to compensation of a certain percentage of the costs or of the value of the health care. The NHT determines this percentage. This applies to damage insurers, life insurers and funeral insurers (including health care insurers) to whom the Wet op het financieel toezicht (Financial Supervision Act) is applicable.

The exact definitions and stipulations with regard to the aforementioned entitlement are included in the Clauses Sheet Terrorism Cover by the Dutch Reinsurance Company for Terrorism Losses.

Article 2 General conditions

2.1 Basis of the health insurance

The health insurance agreement is agreed based on the information which you have specified on the application form or which you have given to us in writing.

2.2 Supplementary insurance

The health insurance agreement is applicable to the supplementary insurance stated on the policy summary sheet. These health insurance policy terms and conditions are part of the health insurance agreement and are applicable to the supplementary insurance.

If you have employee-related supplementary insurance based on the collective agreement agreed between your employer and Aevitae, then the compensation from the employee-related package is applicable to you. In that case, you are not entitled to (compensation of the costs of) this health care based on this supplementary insurance.

2.3 Accompanying documents

These health insurance policy terms and conditions refer to other documents. These documents are part of the terms and conditions as far as they are applicable. It concerns the following documents:

- Appendix 1 of the Besluit zorgverzekering (Health Care Insurance Decree);
- The Health Care Insurance Regulations;
- The Clauses Sheet Terrorism Cover;
- The list of contracted health care providers.

These documents can be found on our website or may be requested by telephone.

2.4 Fraud

Material inspection and fraud investigations are carried out in accordance with what has been stipulated for the health care insurance by or under the Health Care Insurance Act.

If you commit fraud, then you lose your right to (compensation of the costs of) health care. You will also have no right to (compensation of the costs of) health care for which you was not found to have committed fraud (partial fraud). We will also reclaim any compensation which has been paid to you.

The consequence of fraud is that we will register your personal details and the personal details of any accomplices or co-fraudsters in the Incident Register of the health care insurer. This Incident Register is registered with the Dutch Data Protection Authority (AP) and is managed by the health care insurer.

We may also register your personal details and the personal details of any accomplices or co-fraudsters:

- With the Centrum Bestrijding Verzekeringsfraude (Centre for Combating Insurance Fraud) of the Verbond van Verzekeraars (Association of Insurers);
- In the internal and external observation systems recognized by the financial institutions: the Internal Reference Register (IVR) and the External Reference Register (EVR).

The health care insurer may also report fraud to the police, the justice department and/or the Fiscal Information and Investigation Service/Economic Investigation Service (FIOD-ECD).

The consequence of fraud relating to an insurance policy you have with us is that your supplementary insurance policy and any (damage) insurance policy you may have with Aevitae or the health care insurer may be terminated. You will then not be able to agree any supplementary insurance policy or any damage insurance policy with Aevitae or the health care insurer for a period of 8 years.

2.5 Protection of personal information

We take your privacy very seriously. Collecting and processing your personal details is necessary for concluding and performing your healthcare or other insurance and any supplementary policies. We will enter your personal details in our system of insured persons records.

Your personal details will be processed for the following purposes:

- for concluding and performing your insurance contracts or financial services;
- for inspections and/or checks among insured, healthcare providers and/or suppliers to ensure the healthcare services have actually been delivered;
- for research into the quality of healthcare delivered as perceived by our insured;
- for statistical analysis;
- for compliance with statutory obligations;
- in the context of the security and integrity of the financial sector (preventing and combating fraud);
- if you participate in a group contract: for exchanging data with the contract party to the group contract for assessing your entitlement to premium discounts.

Processing your personal details is subject to privacy legislation, including the Private Data Protection Act, the ZN Code of Conduct for Processing Private Data Healthcare Insurers, the General provisions BSN Act, and the Application of BSN in healthcare Act. Please find our Privacy Statement on our website.

It is mandatory for us to use your BSN (citizen service number) in our administrative system and in communications (data exchange) with the healthcare providers. The BSN is also used in data exchange on expense forms. Both are completed on a statutory basis.

We may decide to check your data at CIS Foundation (CIS) for the security and integrity of the financial sector, www.stichtingcis.nl.

2.6 Announcements

You will be considered to have received all announcements sent to the last address known to us. We always use the address given in the municipal personal records database.

2.7 Right of withdrawal period

When taking out a supplementary health insurance policy, you, as the policy holder, have the right to withdraw from the policy any time during the first 14 days. You can terminate the supplementary insurance policy in writing within 14 days after entering into the agreement or within 14 days after you have received the health care policy, whichever is the latter. The health care insurance policy will then be considered as not having been taken out.

2.8 Dutch law

The supplementary insurance is governed by Dutch law.

Article 3 Payments

3.1 Due premium

The policy holder is obliged to pay a premium. On the death of the policy holder, the premium is due until the day of death. If the supplementary insurance policy is altered, then we will recalculate the premium commencing from the date that the insurance policy was altered.

3.2 Premium reduction for a collective agreement

3.2.1 The premiums and terms and conditions as agreed in the collective agreement are applicable from the day that you participate in the collective agreement.

3.2.2 From the day that you are no longer entitled to participate in the collective agreement, the premium reduction and the terms and conditions agreed in the collective agreement will no longer apply. From that day, the supplementary insurance policy will be continued on an individual basis.

3.2.3 You may only participate in one collective agreement at a time.

3.3 Payment of the premium, (legal) excess, legal contributions and costs

3.3.1 Unless agreed otherwise, you are obliged to pay the premium and (foreign) legal contribution in advance for all the people covered by the insurance policy every month. If you pay the premium in advance for the whole year in a single payment, you will receive a reduction on the premium to be paid. The amount of this reduction is stated on the policy summary schedule.

3.3.2 For payments by deposit transfer, we may charge € 1.50 per transfer.

3.3.3 You can grant us permission to direct debit the premium, the (legal) excess, the personal contributions and other costs. Two separate authorizations are required: one for granting permission for direct debiting the premium and one for direct debiting the (legal) excess, the personal contributions and other costs.

3.3.4 If you have authorized Aevitae B.V. to write off excess or other amounts by direct debet from your account, you (policyholder) will receive a notification of the direct debet by us. We try to send this notification to you (policyholder) a few days before we collect the outstanding amount.

3.4 Settlement

You may not settle any outstanding amounts of money against money which we owe you.

3.5 Non-timely payment

3.5.1 If you do not pay the premium, the (mandatory) excess, personal contributions or any other costs in time, we send you a payment reminder. If you do not pay within the time of **14** days stated, we can suspend your coverage. In that case, there is no right to (compensation of the costs of) health care from the last premium payment due day before the reminder. In the event of the insurance coverage being suspended, you are still obliged to pay the insurance premium.

- 3.5.2 In the event of non-timely payment, we also have the right to terminate any supplementary insurance policies. In the event of termination, the supplementary insurance can be reinstated after payment of the outstanding amount and any additional costs. You will have to apply for this reinstatement in writing within one month after you have paid all of your outstanding costs. Your supplementary coverage will resume from the first day of the month following your payment. If your request exceeds the term of one month after your payment, the starting date of your supplementary insurance will be January 1st of the following calendar year. The supplementary insurances will not be automatically reinstated. You have to apply for it.
- 3.5.3 We may charge for the administration costs, (extra)judicial collection charges and statutory interest.
- 3.5.4 If you have previously received a reminder for the non-timely payment of the premium, legal contributions, personal contributions or other costs, we do not have to remind you in writing separately in the case of non-timely payment of a subsequent invoice.
- 3.5.5 We have the right to settle overdue premium payments and costs with any compensation of costs for health care you have claimed from us or other sums of money which we owe you.
- 3.5.6 If we terminate the supplementary insurance on account of the non-timely payment of the owed premium, we have the right to not enter into an insurance agreement with you for a period of five years.

Article 4 Other obligations

You are obliged:

- To ask the doctor in charge of your case to inform our medical consultant of the reason for admission;
- To cooperate with our medical consultant or employees who are charged with the task of ensuring that all the information necessary to fulfil the supplementary insurance is obtained;
- To inform us of facts which (may) result in the possibility of recovering costs from (possibly) liable third parties and to provide us with the necessary information in connection to this. You may not agree any arrangement with a third party without our prior, written approval. You must refrain from actions which may harm our interests;
- To inform us as soon as possible of facts and circumstances which are important for correctly fulfilling the supplementary insurance. This includes the starting and end dates of a period of detention, a divorce or separation, moving home, a birth, adoption or a change of bank account. We accept no responsibility in the case of omission from your side.

If you do not fulfil your obligations and our interests are damaged as a result, we may suspend your right to (compensation of the costs for) health care.

Article 5 Change in premium and conditions

5.1 Change in premium and conditions

We have the right to alter the premium, as well as the terms and conditions, of the supplementary insurance at any time. We will inform you, as the policy holder, of this in writing. Any alterations will be implemented on a date to be determined by us.

5.2 Right of termination

If we alter the premium and/or the terms and conditions of the supplementary insurance in a way which is disadvantageous to you, you are entitled to terminate the insurance agreement up to a month after you have been informed of the alteration with effect from the day that the alteration takes effect. You do not have this right of termination if an alteration to the insurance terms and conditions is a direct result of legal measures, legal regulations or legal stipulations.

Article 6 Start, duration and termination of the supplementary insurance

6.1 Start and duration

The insurance agreement comes into force on the day on which the health care insurance commences or the first day of the calendar year. If you apply for health care insurance from us, then you give us permission to terminate your old health care insurance with a Dutch insurer. This permission also applies to the supplementary insurance. If the supplementary insurance does not have to be terminated, then you must state this on the application form.

The supplementary insurance is entered into for the calendar year in which the supplementary insurance takes effect. After this period has expired, the supplementary insurance will be automatically extended for a period of one calendar year.

6.2 Acceptance for supplementary insurance

6.2.1 Health care insurance

You can agree the supplementary insurance as an addition to our health care insurance, but you are not obliged to do so. Medical selection may be required for the supplementary insurance. Furthermore, an age limit may apply. A supplement to the premium may be applicable in the following cases:

- You did not take out a basic health insurance with us;
- The health care insurer of your supplementary insurance is different from the health care insurer of your basic health insurance.

6.2.2 Family cover

All the people covered by the health insurance policy 18 years of age or older can agree supplementary insurance of their choice. Children younger than 18 years of age cannot receive more extensive insurance than the adult with the most extensive insurance covered by the health insurance policy.

6.2.3 Alterations to supplementary insurance

You can alter your supplementary insurance. The stipulations of 6.2.2 will then apply. The person covered by the insurance policy must inform us of the alteration by no later than 31st December. The change will then become effective as per 1 January of the following calendar year (with retroactive effect if submitted after 1 January). Relating to healthcare subject to reimbursement periods of more than one calendar year, such terms will continue if supplementary insurance policies are amended within Aevitae. This means that any reimbursements paid out previously pursuant to a previous supplementary insurance policy will be transferred to the new supplementary insurance policy. This is subject to the condition that your new supplementary insurance policy covers reimbursement of this service or treatment.

6.3 Termination by law

6.3.1 The supplementary insurance is terminated by law on the day following the day on which:

- The health care insurer is no longer allowed to offer or provide insurance as a result of an alteration or withdrawal of its license to act as an insurance company;
- The person covered by the insurance policy passes away;
- The health care insurer stops offering and providing the supplementary insurance.

You, as insurance policy holder, are obliged to inform us as quickly as possible of the death of a person covered by the insurance policy or of any other facts and conditions concerning the person covered by the insurance policy which have led to or could lead to the end of the supplementary insurance. We will send you proof of termination as quickly as possible once we have determined that the supplementary insurance is terminated or will be terminated.

If the supplementary insurance ends because we stop offering the supplementary insurance concerned, we will inform you, as the insurance policy holder, of this no later than three months before the supplementary insurance ends.

6.4 When can you cancel your insurance?

6.4.1 Annually

The policy holder can terminate the supplementary insurance on 1st January of every calendar year on the condition that we receive notice of such no later than 31st December of the previous year.

6.4.2 Interim

The policy holder may terminate the supplementary insurance in the intervening time in writing:

- In the event of an alteration to the premium and/or the terms and conditions as stated in article 5.2;
- At the same time as when the health care insurance is terminated.

6.4.3 To terminate the supplementary insurance as stated in articles 6.4.1 and 6.4.2, you may also use the termination service provided by the Dutch Health Care Insurers.

6.5 Termination, annulment or suspension of the supplementary insurance

We can terminate, annul or suspend the supplementary insurance in writing:

- On account of non-timely payment of money owed as stated in article 3.5;
- If fraud has been committed (see article 2.4);
- If you have deliberately not provided us with information, have deliberately provided us with incomplete information or have deliberately provided us with incorrect information which is (or can be) disadvantageous to us;
- If you have acted with the purpose to mislead us or if we would not have provided supplementary insurance if we had known the real state of affairs. In these cases, we can terminate the supplementary insurance within two months of discovery with immediate effect. In these cases, we are not obliged to pay any compensation or can opt to reduce the compensation. We can settle any money to be reclaimed with outstanding payments for compensation.

Article 7 Complaints and disputes

7.1 Complaint Management

7.1.1 You can be sure that all matters concerning your supplementary insurance will be taken good care of. Nevertheless, it is possible that not everything will be as you would wish. We will be glad to hear your complaints and suggestions. You can send your complaints to: Klachtenmanagement, Mr. F.J. Haarmanweg 16, 4538 AR Terneuzen, the Netherlands. You can also send an e-mail to klachtenmanagement@aevitae.com. The Complaint Management department deals with complaints on behalf of the management.

7.1.2 Within 15 days you will receive a response to your complaint from us. If you are not satisfied with the decision or if you haven't received a response within 15 days, you can submit your complaint or dispute to the Dutch Authority on Healthcare Insurance Complaints and Disputes (Stichting Klachten en Geschillen (SKGZ)), P.O. Box 291, 3700 AG Zeist, www.skgz.nl. Instead of going to the SKGZ, you can also submit your complaint to the arbitrator for financial services in Malta (Office of the Arbitrator for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta, telephone +356 8007 2366 or +356 21 249 245 or complaint.info@financialarbiter.org.mt). Please note that the arbitrator in Malta will only handle cases once you have received a final decision from us on your complaint. You can also submit the dispute to the competent court.

7.2 Complaints about our forms

7.2.1 If you feel there is no need for a certain form or that a form is too complicated, then you can send your complaint to: Klachtenmanagement, Mr. F.J. Haarmanweg 16, 4538 AR Terneuzen, the Netherlands. You can also send an e-mail to klachtenmanagement@aevitae.com.

7.2.2 You will receive a reaction to your complaint within 30 days. If you are not satisfied with the answer or do not receive a reply within 30 days, you can place your complaint before the Dutch Health Care Authority, care of the Informatielijn/Meldpunt, PostbusBox 3017, 3502 GA Utrecht, the Netherlands or send an email to informatielijn@nza.nl. The website of the Dutch Health Care Authority (www.nza.nl) explains how to submit a complaint about forms.

Article 8 Care and waiting list mediation

You have the right to mediation for health care if there is a unacceptably long waiting list for treatment by a health care provider who is allowed to provide the care according to the supplementary insurance policy. You can call upon our Team Medical for this health care mediation. You can also call upon our Team Medical for general questions about health care. Issues include finding a health care provider with specific expertise or needing help to find your way in the health care system. We will discuss what your options are.

Reimbursements BGZC-Jongeren

You can take out various additional insurance policies with us. You can see which insurance policies you have taken out on your policy schedule. Below you will find the care that is included in the various supplementary insurance policies. For each form of care, it is indicated which part of the care is insured and the amount of the reimbursement. You can also read below which conditions apply to the reimbursement.

Article 1 Alternative forms of treatment, therapies and medicines

We reimburse the costs of:

- consultations by alternative doctors;
- consultations by alternative therapists;
- homeopathic and anthroposophic medicines.

Conditions for reimbursement

- The homeopathic and anthroposophic medicines must be prescribed by a general practitioner or a medical specialist;
- The homeopathic and anthroposophic medicines must be registered in the Netherlands and listed as homeopathic or anthroposophic medicines in the G-Standard of the Z-Index. The G-Standard is a database which lists all of the medicines available from pharmacies;
- The homeopathic and anthroposophic medicines must be provided by a pharmacist or a dispensing general practitioner;

- Your alternative care provider must have a valid AGB-code (you can check this at www.agbcode.nl) and must be affiliated with a professional association that meets our criteria. The list of professional associations that meet our criteria is an integral part of this policy. We only reimburse consultations and treatments that fall within the specific field for which the professional association is listed. The Aevitae Lijst Alternatieve beroepsgroepen can be found on www.aevitae.com/zorgverzekeringen under Documenten & formulieren and then (Niet) Gecontracteerde zorg.

What we do not reimburse (according to this article)

We do not reimburse the costs of:

- a care if your alternative healer or therapist is also your general practitioner;
- b (laboratory) tests;
- c manual therapy provided by a physiotherapist;
- d treatments, examinations and courses of a social nature or designed to promote well-being and/or prevention;
- e work or school-related coaching;
- f care that is covered by another article. For example, the article Mindfulness or Counseling.

- BGZC-Jongeren homeopathic and anthroposophic medicines: 100%, consultations provided by alternative healers or therapists: a maximum of € 30 per day up to a maximum of € 200 per person per calendar year for alternative treatments and anthroposophic and/or homeopathic medicines combined

Article 2 Spectacles and contactlenses

We reimburse the costs of spectacles with prescription lenses and contact lenses (prescription lenses or night lenses) combined per period of 2 calendar years. This is a period of 2 calendar years from 1 January to 31 December. The period starts on January 1 in the year of the first purchase

Condition for reimbursement

An optician or optical company must provide you with the glasses and / or contact lenses.

What we do not reimburse (according to this article)

We do not reimburse the costs of:

- a non-prescription sunglasses, spectacles and contact lenses;
- b prism spectacles;
- c the statutory personal contribution for spectacle and/or contact lenses reimbursed under your basic health insurance;
- d separate spectacle frames and/or accessories;
- e coloured contact lenses.

- BGZC-Jongeren a maximum of € 100 per person per 2 calendar years for spectacles and contact lenses combined

Article 3 Abroad

We reimburse the costs of care abroad. This concerns urgent medical care abroad (3.1), transport of the insured person and transport of the mortal remains to the Netherlands (repatriation) (3.2) and vaccinations and preventive medicines in connection with a trip abroad (3.3). Below you can read which conditions apply for reimbursement.

3.1 Urgent medical care abroad

We reimburse the costs of medically necessary care during a holiday, study or business stay in a country other than your country of residence. It must concern care that you could not have foreseen when you left for abroad. And it must be an acute situation that has arisen as a result of an accident or illness and for which medical care is immediately necessary. This reimbursement only applies as a supplement to reimbursement from the basic health insurance.

We reimburse the costs of:

- a treatment by a general practitioner or medical specialist;
- b hospital accommodation and surgery;
- c treatments, examinations, medicines and dressing prescribed by a doctor;
- d medically necessary ambulance transportation to and from the nearest doctor and/or the nearest hospital;
- e dental treatment for insured persons up to the age of 18.

Please note! We reimburse dental care for insured persons aged 18 and over in accordance with the reimbursement conditions as referred to in Article 9.

Conditions for reimbursement

- 1 We only reimburse the costs if we would also reimburse these in the Netherlands from the basic health insurance.
- 2 You must immediately report a hospital stay to us via our emergency center. You will find the telephone number on the back of your health insurance card.

- BGZC-Jongeren supplement to cost price, for a stay abroad of a maximum of 365 days

3.2 Transport of the insured person and transport of the mortal remains to the Netherlands (repatriation)

We reimburse the costs of:

- a medically-necessary patient transport by ambulance or aircraft from abroad to a healthcare institution in the Netherlands;
- b transport of the mortal remains from the place of death to the insured person's home in the Netherlands.

Conditions for reimbursement

- 1 Patient transport must be required in connection with urgent medical treatment abroad.
- 2 The alarm centre must give you permission in advance and must also arrange the transport. You will find the telephone number of the alarm centre on the back of your health insurance card.

- BGZC-Jongeren 100%

3.3 Vaccinations and preventive medicines in connection with a trip abroad

Are you travelling abroad? In that case we reimburse the costs of consultations, necessary vaccinations and/or preventive medicines required for a stay abroad. By 'necessary vaccinations and/or preventive medication' we mean vaccinations and/or preventive medication identified as necessary by the Landelijk Coördinatiecentrum Reizigersadviesing (LCR) (National Coordination Centre for Travel Advice). The vaccinations recommended by the LCR for each country are listed on their website, www.lcr.nl/Landen.

Conditions for reimbursement

- 1 We only reimburse consultations, medication and vaccinations required to prevent rabies if you will be staying in a country where rabies is endemic (permanently present as a disease in certain areas) for a prolonged period. And where adequate medical assistance is not readily available.
- 2 You must also meet at least one of the following conditions:
 - you will be spending several days walking or cycling outside of tourist areas;
 - you will be spending more than 3 months (staying) with the local population;
 - you will be staying outside of a resort or protected environment;
 - you are under the age of 12.
- 3 Preventive medication (such as malaria tablets) must be prescribed by a doctor affiliated with LCR and supplied by a contracted pharmacy.

What we do not reimburse (according to this article)

We do not reimburse the costs of self-care products that are not listed in the Health Insurance Regulations. Self-care products are products that you can buy in the Netherlands without a prescription.

- BGZC-Jongeren a maximum of € 100 per person per calendar year for the costs of consults and vaccinations combined

Artikel 4 Contraceptives for insured persons aged 21 and older

For female insured persons we reimburse:

- a 21 years and older the costs of hormonal contraceptives and IUDs. The maximum reimbursements that we have set apply to these medicines.
- b the statutory personal contribution (the upper limit GVS price) that applies for contraceptives reimbursed by your basic health insurance.

Conditions for reimbursement

- 1 A general practitioner, a doctor in a centre for sexuality, an obstetrician or midwife, or a medical specialist must have prescribed the contraceptive.
- 2 In the case of the contraceptive pill, a prescription issued by a general practitioner, a doctor in a centre for sexuality, an obstetrician or midwife, or a medical specialist must be submitted the first time the pill is dispensed.
- 3 For reimbursement, the contraceptive must be listed in the GVS. GVS stands for Medicinal Products Reimbursement System (Geneesmiddelenvergoedingssysteem). The GVS states which medicines can be reimbursed under the basic

insurance.

4 The contraceptive must be provided by a pharmacy.

What we do not reimburse (according to this article)

Contraceptives if these are reimbursed from the basic health insurance on the basis of a medical indication. In the context of this article we mean by medical indication endometriosis or menorrhagia (severe blood loss)).

- BGZC-Jongeren a maximum of € 200 per person per calendar year

Article 5 Physiotherapy and Cesar / Mensendieck remedial therapy

We reimburse the costs of treatment by a physiotherapist and/or a Cesar or Mensendieck remedial therapist. We also reimburse the costs of manual lymphatic drainage by a skin therapist if the treatment is prescribed for serious lymphoedema.

Are you entitled to physiotherapy or Cesar / Mensendieck remedial therapy under your basic health insurance? In that case the first 20 treatment sessions per condition are not reimbursed by your basic insurance. The reimbursement provided by your supplementary insurance applies to these first 20 treatment sessions.

Conditions for reimbursement

- 1 You must be referred by a general practitioner, a company doctor or a medical specialist.
- 2 Are you receiving particular physiotherapy or remedial therapy? In that case we only reimburse the costs if the therapist is registered in the corresponding section of the Centraal Kwaliteitsregister (CKR) (Central Quality Register) maintained by the Koninklijk Nederlands Genootschap voor Fysiotherapie (KNGF) (Royal Dutch Association for Physiotherapy), or in the subspecialisation register maintained by the Vereniging van Oefentherapeuten Cesar / Mensendieck (VOCM) (Association of Cesar / Mensendieck Remedial Therapists). By 'specialist physiotherapy or remedial therapy' we mean:
 - paediatric physiotherapy
 - pelvic physiotherapy
 - manual therapy
 - oedema therapy
 - geriatric physiotherapy
 - psychosomatic physiotherapy
 - paediatric remedial therapy
 - psychosomatic remedial therapyDo you want to know which therapists you can go to for particular therapeutic care? Then use the Care finder on our website or contact us.
- 3 Are you being treated at school? Then you are only entitled to Cesar / Mensendieck physiotherapy and remedial therapy if we have made agreements with your care provider about this..
- 4 Do you need multiple physiotherapy and Cesar / Mensendieck remedial therapy treatments or multiple practitioners for that on one day? Then a specific referral by the referrer (general practitioner, company doctor or medical specialist) must show that there is a medical necessity for this. We need to grant you permission prior to the treatment.

No statement is needed for contracted physiotherapists and Cesar / Mensendieck remedial therapists

Please note! In some cases you do not need a referral for reimbursement. We have made agreements with the contracted physiotherapists and Cesar / Mensendieck remedial therapists about direct accessibility: these physiotherapists and Cesar / Mensendieck remedial therapists can treat you without a statement from the referrer. We call this DTF or DTO (Direct Access Physiotherapy / Cesar / Mensendieck Exercise Therapy).

Consulting a health care provider who does not have a contract? Reimbursement can be less than when consulting a health care provider who does have a contract. You can find the maximum reimbursement amounts in the list 'maximale vergoedingen niet-gecontracteerde zorgverleners' on our website. The maximum reimbursement depends on the type of basic health care you have chosen. An overview of our contracted health care providers can be found on our website

What we do not reimburse (according to this article)

We do not reimburse the costs of:

- a an individual treatment or group treatment whose sole purpose is to promote fitness through training;
- b pregnancy gymnastics and postnatal gymnastics, (medical) fitness, (sports) massage and work and activity therapy;

- c surcharges for:
 - appointments outside of regular working hours;
 - missed appointments;
 - simple, short reports or more complicated, time-consuming reports;
 - d dressing and medical aids that your physiotherapist or Cesar / Mensendieck remedial therapist has provided;
- BGZC-Jongeren a maximum of 12 treatments per person per calendar year.

Article 6 Podiatry/podology/podopostural therapy and (sport) arch supports

We reimburse the costs of treatment by a (sports) podiatrist, podologist or podopostural therapist and / or (sports) insoles. In addition to the consultations, we also include the costs of fitting, manufacturing, delivering and repairing podotherapeutic or podological soles and orthoses.

Conditions for reimbursement

- 1 The podiatrist must be registered in the Paramedics Quality Register (Kwaliteitsregister Paramedici).
- 2 The sports podiatrist who provides the treatment must be accredited by the Dutch Sports Health Care Professionals Certification Association (Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS)).
- 3 The podologist who provides the treatment must be registered as a Registered Podologist B with the Stichting Landelijk Overkoepelend Orgaan voor de Podologie (LOOP) (National Umbrella Body for Podiatry), or must meet the quality criteria established by LOOP.
- 4 The podopostural therapist who provides the treatment must be registered with the Stichting Landelijk Overkoepelend Orgaan voor de Podologie (LOOP) (National Umbrella Body for Podiatry) or must meet the quality criteria established by LOOP.
- 5 The arch supports must be supplied or repaired by an arch support supplier affiliated with NVOS Orthobanda (the professional association for suppliers of orthopaedic devices). Sports arch supports must be supplied by a sports podiatrist accredited by the Dutch Sports Health Care Professionals Certification Association (Stichting Certificering Actoren in de Sportgezondheidszorg (SCAS)) or the VSO-Netwerk (a network that specialises in corrective arch supports). A list of SCAS-accredited sports podiatrists can be found at www.sportzorg.nl/zoek.een-sportzorgprofessional. The members of the VSO-Netwerk are listed at www.vsonetwerk.nl. Sports arch supports may also be supplied by an arch support supplier that meets the quality criteria established by NVOS Orthobanda or the VSO-Netwerk.
- 6 The invoice must specify the nature of the service(s) provided (examination, treatment, supply of a medical device and/or use of a special technique).

What we do not reimburse (according to this article)

We do not reimburse the costs of:

- a footwear and alterations of footwear;
- b foot examination and treatment of diabetic foot.

- BGZC-Jongeren a maximum of € 70 per person per calendar year and a maximum of € 60 for (sport) arch supports.

Article 7 Dental care for insured persons aged 18 and older

If you are 18 or older, we reimburse the costs of dental treatment by a dentist, dental surgeon, oral hygienist or dental prosthetician. A dental technician can perform a repair as described below under "Reimbursements for dental technician costs"

Are you going to a dentist? Then we reimburse 100% of the costs of consultations (C-codes).

Reimbursement costs for other treatments

We reimburse the costs of the other treatments for a maximum of 75%.

Reimbursement of costs by dental hygienist

Oral hygiene, treatment of gum disease and minor fillings may also be performed by a dental hygienist. Depending on which treatment you receive, the dental hygienist may declare both M codes and T codes (periodontic treatments). Does a dental hygienist declare codes M01, M02, M03 or T codes? Then we reimburse a maximum of 75%.

Reimbursement of costs by dental surgeon

You are entitled to periodontal surgery, the fitting of a dental implant and an uncomplicated extraction (tooth or molar extraction) by a dental surgeon. Surgical dental assistance of a specialist nature and the associated X-ray examination are not reimbursed under this supplementary insurance. These costs are reimbursed from your basic health insurance.

Reimbursement of costs for dental technician

You are entitled to minor repairs to a partial denture (plate or frame) by a dental technician if no operations are required in the mouth. This concerns the re-fixing or replacement of a tooth or molar and the repair of a crack in the partial dentures. Is there a break in your partial dentures? The repair must then be carried out by a dentist and not by a dental technician. In the event of a crack, your partial dentures are broken, but still a whole. In the event of a fracture, your partial dentures will fall apart into 2 or more parts.

Please note! We only reimburse the costs if the maximum reimbursement has not yet been reached.

What we do not reimburse (according to this article)

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.

- BGZC-Jongeren We reimburse : C-codes for 100%; Other codes for 75%.
The total reimbursement is a maximum of € 450 per person per calendar year.

Article 8 Orthodontics for insured persons of 18 years and older

We reimburse the costs of orthodontics (tooth regulation) and a second opinion. The care is declared with the performance codes for orthodontics described by the Dutch Healthcare Authority ending with the letter "A".

Condition for reimbursement

An orthodontist or dentist must perform the treatment or provide the second opinion.

What we do not reimburse (according to this article)

Have you lost or damaged existing orthodontic appliances through your own fault or negligence? Then we do not reimburse the costs of repair or replacement.

- BGZC-Jongeren a maximum of € 350 for the entire duration of the supplementary insurance

Article 19 Dental care as a result of an accident for insured persons aged 18 and older

We reimburse dental care provided by a dentist, orthodontist or dental surgeon to insured persons aged 18 and older. Treatment must be aimed at the direct injury as a result of an accident during the term of this insurance. In addition, the treatment must take place within 1 year after the accident, unless it is necessary to postpone (definitive) treatment because the teeth are not fully grown. Our advising dentist assesses whether it is a case of mature teeth or temporary treatment. At the time of both the accident and the treatment, there must be cover under this insurance.

Conditions for reimbursement

1. We must have given you prior permission. Before we give you permission, we will assess your application for treatment: is it effective and lawful?
2. We reimburse the costs that must be incurred insofar as these are aimed at rectifying the situation immediately prior to the accident. You are not entitled to reimbursement if the indication for the requested treatment was already present before the accident. This is at the discretion of our advising dentist. We only reimburse the costs if there is no reimbursement from the basic health insurance.
3. Your application for permission must include a treatment plan with a cost estimate and available X-rays. The treatment plan must be drawn up by your dentist, orthodontist or dental surgeon.

What we do not reimburse (according to this article)

We do not reimburse the costs of treatments that are directly or indirectly the result of:

- a. illness or a morbid abnormality of the insured;
- b. gross negligence or intent on the part of the insured;
- c. the use of alcohol and/or narcotics by the insured;
- d. participation by the insured in a fight, other than in self-defense.

- BGZC-Jongeren a maximum of € 10,000 per accident

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:

- a. 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.
- b. 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.



Need more info?

Our experienced customer service employees are happy to help! You can reach our customer service on working days from 08.30 until 17.30 on telephone number 0115 - 61 06 04.

You will find useful information and the answers to frequently asked questions on our website www.bgzc.nl.

BGZC

Mr. F.J. Haarmanweg 16, 4538 AR Terneuzen

info@bgzc.nl