

# Nationale-Nederlanden Healthcare Insurance in 2022

The health insurance that grows with you



# The best healthcare at the right time

For you and your loved ones

With Nationale-Nederlanden Healthcare Insurance, you'll always be sure of the best cover. You benefit from numerous extra services, and choose the supplemental insurance that best suits your circumstances.

## New: healthcare packages

Our new healthcare packages are supplemental insurance policies that grow along with you and your life circumstances, whether you're a carefree single, have small children or adolescents, or your kids have left home. We have gathered together the fees and services that best suit those different life stages so you no longer have to worry about your health insurance, and have more time for the things that really matter.

## Extra services for you:

- Our health line, available 24/7 to answer your medical questions
- Help with finding and arranging informal care
- The Vraag de dokter (Ask the doctor) app for advice from doctors/nurses via chat
- The SkinVision app for quickly checking any suspicious moles
- A second opinion provided by an international specialist through Best Doctors®



## What does our basic health insurance cover?

With Nationale-Nederlanden, you are also properly insured with basic cover. The content of the basic insurance is determined by the government and is compulsory for everyone who lives or works in the Netherlands.

### Our basic health insurance

The basic health insurance provided by Nationale-Nederlanden is a combined policy. This means that you are free to choose your own healthcare provider. We will pay the invoice in full in most cases, even if we do not have a contract with your chosen healthcare provider. There are a few exceptions to this, however. If you use a non-contracted healthcare provider for mental healthcare, district nursing, physiotherapy or remedial therapy, then we reimburse 75% of the invoice, taking into account the maximum rate. You can find out more about basic insurance and the maximum rate at [www.nn.nl/zorg](http://www.nn.nl/zorg).

### Choose your own healthcare

Because you know what's best for you, you get to decide where you're treated. We reimburse all of the costs in most cases, such as for general practitioners and hospitals. Visit [www.nn.nl/zorg](http://www.nn.nl/zorg) (information in Dutch only) to find out about all reimbursements and extra services.

### Policy excess (Eigen risico)

The statutory mandatory excess of €385 per insured party applies to the basic insurance in 2022. This is compulsory for everyone from 18 years old. In addition to this mandatory policy excess, you can also opt for a voluntary excess with Nationale-Nederlanden.

This will give you a discount on your premium. You can choose to increase the excess by €100, €200, €300, €400 or €500. The higher your voluntary excess, the greater the discount you receive.

**You can find out more about out the mandatory policy excess at [www.nn.nl/zorg](http://www.nn.nl/zorg)**

# New to Nationale-Nederlanden: healthcare packages

## Supplemental health insurance policies to suit your life circumstances

Are you single or partnered, and do you have small children, adolescents or children who have already left home? No matter which stage of life you're in, we have a healthcare package to suit your needs. These packages incorporate supplementary reimbursements for healthcare that the basic insurance does not cover, such as physiotherapy, alternative medicine and dental care. We also include reimbursements and services that specifically suit your situation (and your family's). This means you'll always have a health insurance plan that suits your circumstances, no matter what your stage of life.



### Jij & Gemak

This is supplementary insurance and dental insurance all in one. Includes reimbursements for:

- Physiotherapy;
- Dental care;
- Healthcare abroad.



### Jij & Jonge kinderen

The best supplementary insurance for families with young children. Includes reimbursements for:

- Your child, such as for osteopathy, hydrotherapy at a Babyspa and nutritional advice.
- For you, such as for online mindfulness and contraception.
- Physiotherapy, alternative medicine and dental care.



### Jij & Pubers

The best supplementary insurance for families with adolescents. Includes reimbursements for:

- Your adolescent, such as for orthodontics, mental health support, acne therapy and physiotherapy.
- For you, such as for sterilisation and discounts on eyeglasses and lenses.
- Physiotherapy, alternative medicine and dental care.



### Jij & Vitaal

The best supplementary insurance for people over the age of 50 who want to stay fit and well. Includes reimbursements for:

- Your health, such as for vitality examinations and coaching and nutritional advice.
- Aids and devices, such as spectacles and lenses.
- Physiotherapy, alternative medicine and dental care.

If you'd rather have a package that isn't tailored to suit a particular stage of life, but simply offers extra security, then choose our Start, Extra or Compleet package. Each supplementary insurance policy entitles you by default to 14 days' Caregiver Replacement service, emergency medical care abroad supplemented up to 100%, and dental accident coverage for up to €10,000 per incident.

	Includes reimbursements for items such as	Physio-therapy	Dental care from the age of 18	Alternative treatments and remedies	Orthodontics up to the age of 18	Spectacles and lenses
<b>Jij &amp; Gemak</b>		12	75% to €250	€250 (max. €25 per day)		€100 per 2 years
<b>Jij &amp; Jonge kinderen</b>	Osteopathy for babies Hydrotherapy for babies Course on toddler first aid Sleep coaching	10	100% to €250	€350 (max. €50 per day)		
<b>Jij &amp; Pubers</b>	Skin treatments for adolescents Online coaching for adolescents Mindfulness	10	100% to €250	€250 (max. €50 per day)	33% of invoice (annual)	
<b>Jij &amp; Vitaal</b>	Preventive vitality examination Mindfulness Flu shot	10	100% to €350	€350 (max. €50 per day)		€150 per 3 years
<b>Start</b>		6	The Start, Extra and Compleet can be combined with supplementary Tandengaaf dental insurance.			
<b>Extra</b>		9		€250 (max. €50 per day)	80% to max. €1,000 (one-off)	
<b>Compleet</b>		24		€500 (max. €50 per day)	80% to max. €1,750 (one-off)	€100 per 2 years

For a complete overview of all reimbursements, take a look at the **Pakketvergelijker 2022** (Package Comparison Tool 2022)

## The Nationale-Nederlanden Tandengaaf policy

The supplementary dental insurance policy TandenGaaf reimburses 100% of all costs from the dentist or dental hygienist. This includes the costs for prevention, check-ups and general dental care, including dental technician fees. In the case of children and young people up to 18 years old, we reimburse a large part of the dental costs under the basic insurance.

You can choose the maximum reimbursement amount yourself, from amounts of €250, €500, €1,000, or €1,500 per year. If you have one of our supplementary insurances: Jij & Gemak, Jij & Jonge kinderen, Jij & Pubers or Jij & Vitaal, dental insurance is not necessary. These supplementary insurances already include reimbursement for dental care.

If you go to a dentist in Belgium or Germany with whom we have made agreements, we will also reimburse that. Please visit [www.nn.nl/zorgvergelijker](http://www.nn.nl/zorgvergelijker) (information in Dutch only) for a healthcare provider near you.

### Medical selection

If you opt for a supplementary insurance policy, you do not have to answer any medical questions. Only the dental insurance with a maximum reimbursement of €1,000 or €1,500 per year requires a dentist's statement. After applying for this insurance, you will receive the dentist's statement from us.

**For children and young people aged up to 18 years, we reimburse a large part of the dental costs under the basic insurance**



# Free services for our customers

## Ask the doctor (Vraag de dokter)

It's the weekend or the middle of the night, and you've a healthcare question that simply can't wait. With 'Ask the doctor' (Vraag de dokter), you can send all your healthcare-related questions by messaging app, seven days per week. Include a photo and your situation will be looked at immediately by a nurse, who can consult a doctor if necessary. This is also handy for checking what the problem might be before visiting the GP.

## SkinVision

One in five Dutch people will be affected by skin cancer. The quicker you catch it, the easier it is to cure. With the SkinVision app, you can have spots on your skin checked at no charge and obligation-free. You'll receive a risk assessment within 30 seconds. If you are at increased risk, you will also receive guidance and recommendations for the next steps. Go to [www.nn.nl/skinvision](http://www.nn.nl/skinvision) and download the app.

## Best Doctors

If you need extra medical advice, you can request a second opinion through Best Doctors®, an international network of specialists. They will provide guidance, find the best specialist for your situation and arrange for a second opinion, to be delivered remotely. Without having to leave your home, you will receive advice about what to do, allowing you to make a carefully considered decision. Go to [www.nn.nl/bestdoctors](http://www.nn.nl/bestdoctors).

## Advice on informal care and replacement caregivers

We believe that caregivers who provide informal care deserve more attention. That's why our standard insurance policy offers advice and guidance on informal care. If you have supplementary insurance, you can make use of our Caregiver Replacement service, in which all of your care tasks will be lovingly taken over for up to two weeks. Go to [www.nn.nl/mantelzorg](http://www.nn.nl/mantelzorg).



# Good to know

## Paying the policy excess in instalments

At Nationale-Nederlanden, you can pay the mandatory policy excess in instalments. You can adjust this easily in Mijn NN Zorgverzekering (My NN Healthcare Insurance), and avoid suddenly having to pay a large amount in one go. Instead, you pay 10 monthly instalments of €38.50. If you haven't used up all of your policy excess, we will refund the unused amount paid.

## Flexible premium payment date

Would you like to decide yourself when the premium is debited? You have a choice of four times with us. Simply let us know what suits you best via Mijn NN Zorgverzekering (My NN Healthcare Insurance).

## Discount if you pay per quarter, six months or per year

If you choose to pay your premium per quarter instead of per month, you will receive a 0.5% discount. If you'd rather pay half-yearly, you will receive a 1.0% discount. And if you pay annually, you will receive a 2.0% discount. If you would like to change your payment term, you can do so via Mijn NN Zorgverzekering (My NN Healthcare Insurance).

## Mijn NN Zorgverzekering (My NN Healthcare Insurance)

Mijn NN Zorgverzekering (My NN Healthcare Insurance) is an online policy folder, in which you can:

- View your policy. Who's insured, which insurance policies have been taken out and what is the premium?
- Notify us of any changes. For example, adding a child or changing a supplementary insurance policy.
- Submit invoices from care providers.
- See which invoices have been paid. This includes invoices submitted either by you or your healthcare provider. You will also see how much you can still claim.
- See how much policy excess you have. You'll immediately see how much unused policy excess still remains.
- View all post and messages about your health insurance in a handy overview.

## NN App

With the NN App, you can claim your medical expenses quickly and easily. You simply take a photo of the invoice, answer a few questions and submit the claim. The claim will be visible in Mijn NN Zorgverzekering (My NN Healthcare Insurance) within an hour. You can follow the handling of the claim there. We will pay the invoice within 10 working days. Once the invoice has been paid, you'll be able to see that in Mijn NN Zorgverzekering too. Handy tip: you can also find your health insurance card in the app now!



## Want to know more?

For more information about our health insurance policies, please visit [www.nn.nl/zorg](http://www.nn.nl/zorg) (information in Dutch only). You can also request an offer or take out insurance right away by visiting [www.nn.nl/berekenen](http://www.nn.nl/berekenen).

Would you rather make an appointment with your insurance consultant? No problem! They will be happy to tell you more about our insurance. Your consultant will take your wishes into account and give personal advice. To find a consultant near you, please visit [www.nn.nl/zoekeenadviseur](http://www.nn.nl/zoekeenadviseur) (information in Dutch only).

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**We're happy to make things easier for you with our handy apps and services. For extra convenience, simply visit [www.nn.nl/zorg](http://www.nn.nl/zorg) (information in Dutch only)**

## Handy tips

- Ask your healthcare-related questions 24/7 via our healthcare app 'Ask the doctor' (Vraag de dokter)
- Receive an immediate, definite answer about a spot on your skin with the SkinVision App
- Choose when the premium is debited from your account
- Pay your policy excess in instalments if you prefer
- Receive a discount if you pay your premium per quarter, half-yearly or annually
- Leave your healthcare insurance card at home – it's in the NN app!