

Cover overview 2026

Basisverzekering Bewust Verzekerd Combinatie

This overview of reimbursements is intended to easily see what types of reimbursements are included in a particular policy. The overview gives a general description of the care to which you are entitled. No rights can be derived from this overview. The policy conditions may contain further terms and conditions relating to coverage.

With the combined basic health insurance plan, almost all care is reimbursed up to the statutory rate or the customary (market-based) amount in the Netherlands. For mental health care and community nursing, the maximum reimbursement applies only to contracted healthcare providers.

Do you choose a healthcare provider with whom we do not have a contract? Then there may be a lower reimbursement. The amount of reimbursement can be found on our website or you may contact us to inquire.

With this basic health insurance, the protection of life is paramount. Therefore, no interventions are reimbursed that end or drastically change life.

For a complete overview, we recommend reading the policy conditions carefully, as they always take precedence. You can find these and other information in your personal online account.

Type of Care	Reimbursement
Audiological care	
hearing tests, advice on hearing aids	yes
Delivery and maternity care	
Delivery	
• delivery at home	yes
• delivery in birth clinic without medical necessity	€ 278 per day for the delivery room (the remaining amount is personal contribution)
• delivery in birth clinic or hospital with medical necessity	yes
Maternity Care	
• maternity care at home or in a birth clinic	maximum 42 days (subject tot personal contribution of € 5.70 per hour)
• maternity care in hospital for childbirth with medical necessity	yes
• maternity care in hospital for childbirth without medical necessity	yes, except the personal contribution of € 45 per day + the amount above € 323 per day as charged by the hospital
Physiotherapy and exercise therapy (Cesar/Mensendieck)	
Below age 18	
• chronic conditions	yes, permission required

Type of Care	Reimbursement
• non-chronic conditions	9 treatments with a possible extension of 9 extra treatments per year
From age 18	
• pelvic physiotherapy for urine incontinence	the first 9 treatments
• supervised remedial therapy (walking training) for claudication, stage 2 Fontaine	37 treatments during the first 12 months
• remedial therapy in case of osteoarthritis of the knee or hip joint	12 treatments per 12 months; if needed, another reimbursement for 12 treatments is possible after 12 months
• remedial therapy for rheumatoid arthritis	yes
• remedial therapy for COPD, supervised by a physiotherapist or exercise therapist, for stadium II or higher of the GOLD Classification for spirometry	yes
• chronic conditions	yes, starting from the 21st treatment
• non-chronic conditions	no reimbursement from the basic health insurance
Abroad	
urgent care during holiday and temporary stay abroad	yes, up to the tariff charged in the Netherlands
non-urgent medical treatment abroad	yes, up to the tariff charged in the Netherlands
Dietetics	
education with a medical purpose about food and eating habits	3 hours per year
Genetic testing	
research of and for genetic anomalies or disorders	yes
Occupational therapy	
care aimed at increasing or restoring your ability to care for and rely on yourself	10 hours per year
Pharmaceutical care (medications)	
contraceptives up to 21	yes, the statutory personal contribution still applies
contraceptives 21 or older	yes, only in the case of endometriosis or menorrhagia, the statutory personal contribution still applies
dietary preparations	yes, after permission
medications as listed in Appendix 1 of the Healthcare Insurance Regulations and the Pharmaceutical Care Regulations	yes, the statutory personal contribution still applies, see the Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg) on our website
Combined Lifestyle Intervention starting from age 18	
an accredited 24-month programme	yes
General practitioner care	
medical care, research and diagnostics by a general practitioner, including: health advice, guidance to quit smoking, preconception care, and foot care if you have diabetes mellitus type 1 or 2	yes
Medical aids	

Type of Care	Reimbursement
medical aids and bandaging as listed in the Medical Aids Regulations	yes, except the personal contribution. A number of aids can only be ordered with a selected online supplier.
Medical care for specific target groups	
medical care by a geriatric specialist or doctor for the mentally handicapped	yes
In-vitro fertilisation (IVF) and other fertility treatments	
in-vitro fertilisation (IVF) for women up to age 43. Further conditions apply.	yes, the 1st, 2nd and 3rd attempt
other fertility treatments (women up to age 43)	yes
Speech therapy	
recovering or enhancing the ability to speak	yes
Specialist medical care	
medical care by a specialist, including laboratory research, medicines, bandages, and aids. Also covered are:	yes
• care by the thrombosis service	yes
• a second opinion by a medical specialist	yes
• dialysis in a dialysis center, hospital, or at home	yes
• chronic intermittent respiration and the necessary equipment	yes
• medically necessary circumcision	yes
Dental care / oral care	
• dental surgery from age 18	yes
• dentures (full, removable prostheses), with or without implants	yes, except for the personal contribution
• dentures (full, removable prostheses), repair and re-fit	yes, except for the personal contribution
• dental and orthodontic care in special cases	yes
• dental care up to age 18	yes
• dental implants	yes, in case of severe developmental disorder, growth disorder or acquired deviation in the tooth-jaw-mouth system
Plastic and/or reconstructive surgery	
for specific medical indications	yes, permission required
Mental healthcare	
• general Basic GGZ 18 or older	yes, for mild to moderate, non-complex mental problems or stable problems
• specialist GGZ 18 years or older	yes, for complex mental disorders
Rehabilitation	
• quickscan	yes
• cancer rehabilitation	yes
• geriatric rehabilitation	yes

Type of Care	Reimbursement
Giving up smoking	
Stop-Smoking programme	yes, three times per calendar year
Tissue and organ transplants	
if the transplant is performed in an EU or EER member state	yes
Stay	
medically necessary stay in a hospital, the psychiatric department of a hospital, a GGZ institution, or in a rehabilitation institution	yes
medically necessary first-line hospitalisation	yes
Nursing and care	
nursing and care without lodging	yes
Transport	
• ambulance transport	yes
• seated patient transport for specific medical indications, using:	
- personal vehicle	€ 0.40 per km (minus the personal contribution of € 134 per year), permission required
- public transport or taxi	yes (minus the personal contribution of € 134 per year), permission required
ór compensation for your stay in the case of treatment longer than 3 days in a row	yes, a maximum of € 94.50 per night (after permission)
Sensory disability care	
multi-disciplinary healthcare relating to a visual, auditive or communicative disability as a result of a language development disorder or a combination of these disabilities	yes
Chain healthcare (care programmes)	
chain healthcare for diabetes mellitus type 2 (DM type 2), vascular risk management (VRM), chronic obstructive pulmonary disease (COPD), asthma from age 16, and the target group of vulnerable elderly	yes

