

## Cover Overview 2024

### Laef! 1, Laef! 2, Laef! 3 and Laef! 4

This cover overview is intended to easily show which types of reimbursements are included in an insurance policy. The overview provides a general description of healthcare services. No rights can be derived from this. Additional terms for reimbursement may be included in the policy conditions. There may also be limitations on reimbursement, for example, in the case of a non-contracted healthcare provider.

For a complete overview, we recommend thoroughly reading the policy conditions, which always take precedence.  
Questions? Feel free to call us at 088 - 35 35 763.

Healthcare activity	Reimbursement	Laef! 1	Laef! 2	Laef! 3	Laef! 4
<b>Prevention</b>					
Contraceptives from age 21	100%, including personal contribution		•	•	•
A budget to be spend on the types of healthcare mentioned below: <ul style="list-style-type: none"> <li>• Courses, information and training mentioned by name in the conditions</li> <li>• Diet advice (in addition to the basic health insurance)</li> <li>• Sports medical examination</li> <li>• General health check-up, preventive consultation or preventive medical test</li> <li>• First aid course</li> <li>• Resuscitation course</li> <li>• Weight consultant</li> <li>• “Lekker in je vel” (Feel good)</li> <li>• Fall prevention</li> <li>• Grief processing</li> <li>• Sleep course</li> <li>• Mindfulness</li> <li>• Flu vaccination</li> </ul>	Per calendar year		€ 125	€ 125	€ 250
Lifestyle training	Per calendar year				1 up to € 1,250
Brain-friendly working E-learning ‘Train your brain’ through Logikos training courses	€ 75 for the duration of the policy		•	•	•
Consultation and advice for women	Per calendar year		€ 100	€ 100	€ 200

Healthcare activity	Reimbursement	Laef! 1	Laef! 2	Laef! 3	Laef! 4
<b>Hospital and related healthcare</b>					
Protruding ear correction	100%			•	•
Eye laser and lens implantation	Maximum for the duration of the policy			€ 150	€ 250
Sterilization	100%				•
<b>Alternative medicine/- means</b>					
Alternative care	Per calendar year			€ 40 per day up to € 350	€ 50 per day up to € 550
<b>Hospice / Informal care</b>					
Personal contribution for a hospice	€ 30 per day			•	•
Informal care replacement	Per calendar year		€ 150 per day up to € 1,500	€ 150 per day up to € 1,500	€ 150 per day up to € 1,800
Informal care course	€ 150 for the duration of the policy		•	•	•
<b>Transport</b>					
Travel expenses for visiting the medical	€ 500 per calendar year with the same kilometer allowance as for patient transport in the basic health insurance				•
<b>Maternity care</b>					
Personal contribution for outpatient delivery	Maximum			75%	100%
Birth kit	1 kit per pregnancy			•	•
Personal contribution for maternity care	Maximum			75%	100%
Extra maternity care	12 hours over 4 days			•	•
Lactation care	€ 150 per delivery			•	•
Breast pump	€ 80 per delivery			•	•
<b>Pharmacy</b>					
Personal contribution for medications	€ 250 per calendar year		•	•	•
<b>Paramedic assistance</b>					
Physiotherapy	Per calendar year	6 treatments	9 treatments	12 treatments	21 treatments
<b>Medical Aids</b>					
Spectacles and lenses	Per 2 calendar years			€ 100	€ 150

Healthcare activity	Reimbursement	Laef! 1	Laef! 2	Laef! 3	Laef! 4
A budget to be spent on the following medical aids: <ul style="list-style-type: none"> <li>• Audiological aids</li> <li>• Items used after a breast amputation</li> <li>• Wigs</li> <li>• Support pessary</li> <li>• Wetting alarm for children from 7 to 18 years of age</li> </ul>	Per calendar year			€ 125	€ 250
<b>Therapies</b>					
Acne therapy	€ 250 per calendar year			•	•
Camouflage therapy	€ 250 for the duration of the policy			•	•
Hair removal	€ 350 for the duration of the policy			•	•
Occupational therapy	Per calendar year			2 hours	4 hours
Podotherapy, podology and orthopedic insoles	Per calendar year		€ 70	€ 100	€ 150
<b>Abroad</b>					
Emergency care abroad during vacation or temporary stay	Fully, in addition to basic insurance	•	•	•	•
Repatriation from abroad	100%		•	•	•
Vaccination against DTP hepatitis A and B, yellow fever, typhoid and blood test for hepatitis B	100%		•	•	•
Tablets against exotic diseases prescribed by general practitioner or municipal health service (GGD)	Maximum			50%	75%
<b>Additional reimbursements</b>					
Diabetes testing materials	€ 50 per calendar year		•	•	•
Convalescent home/healthcare hotel	€ 25 per day for 42 days during a period of 3 calendar years			•	•
Therapeutic camp for children organized by <ul style="list-style-type: none"> <li>• Diabetes Jeugdvereniging Nederland</li> <li>• Stichting Kinderoncologische Vakantiekampen</li> <li>• Stichting de Ster (Sterkamp and Maankamp)</li> <li>• Nederlands Hartstichting (Jump)</li> <li>• Stichting Heppie for children with asthma and / or constitutional eczema</li> <li>• Bas van de Goor Foundation (sports camps for diabetics)</li> </ul>	Per calendar year			€ 150	€ 250

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Overnight stay in a guesthouse	€ 15 per day		•	•	•
Care and waiting list mediation	100%	•	•	•	•
<b>Dental care</b>					
Dental costs resulting from an accident for insured persons aged 18 and over	€ 10,000 per accident	•	•	•	•
Repair of dental prosthesis after an accident for insured persons aged 18 and over	€ 2,000 for the duration of the policy	•	•	•	•
Orthodontic	Maximum for the duration of the policy				80% up to € 2,000, 1 year waiting period