

# Summary of cover 2014

Supplementary insurance terms and conditions LIC Health Plan

Turien & Co. / VGZ Zorgverzekering

**TURIEN & CO**  
ASSURADEUREN



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## LIC Health Plan Prima supplementary insurance policies

Information on the exact reimbursement you can claim and the applicable conditions can be found in your insurance terms and conditions for 2014.

Description of article	Prima
<p><b>1. Supplementary home nursing</b> If this prevents or shortens a medically essential hospital admission.</p>	120 days per calendar year up to € 150 per day.
<p><b>2. Acne treatment</b> Peeling in the event of serious facial acne by a dermatologist or specialist.</p>	€ 450 per calendar year.
<p><b>3. Adoption reimbursement</b></p> <ol style="list-style-type: none"> <li>maternity care for adopted babies by a maternity centre, or maternity care in conjunction with foster care;</li> <li>medical screening (preventive examination) in the case of a child adopted from abroad.</li> </ol>	<p>1. A maximum of 10 hours <b>or</b> 2. € 300 per adopted child.</p>
<p><b>4. Alternative care</b> Consultations and/or treatment provided by a recognised and designated care provider.</p>	€ 1,000 per calendar year. There is a maximum fee of € 100 per day.
<p><b>5. Contraceptives</b> Contraceptives for insured parties aged 21 and over.</p>	A maximum of the amount stipulated in the Health Insurance Regulations and the Geneesmiddelen Vergoedingen Systeem (Medicine Reimbursements Scheme) (GVS).
<p><b>6. Monitoring equipment to prevent cot death</b> We reimburse the costs of hiring a monitor for a maximum of 12 months.</p>	Full reimbursement.
<p><b>7. Exercise programmes</b> Exercise programmes by a physiotherapist and/or remedial therapist for insured parties with obesity, previous heart failure, diabetes type 2, COPD and rheumatoid arthritis.</p>	€ 350 per calendar year.
<p><b>8. Glasses and contact lenses</b></p>	€ 227 per calendar year.
<p><b>9. Emergency and unforeseen care when abroad</b></p> <ol style="list-style-type: none"> <li>Urgent medical care based on a needs assessment in the event of an illness or accident during the first 12 months of a stay abroad for holiday, business or study purposes.</li> <li>Medicines in conjunction with emergency care abroad.</li> </ol>	<p>1. A supplement to the costs which you receive via the basic insurance up to 200% of the rates applicable in the Netherlands and treatment in accordance with the Wet Marktordening Gezondheidszorg (WMG) (Healthcare Market (Regulation) Act).</p> <p>2. € 50 per calendar year without personal contribution.</p>
<p><b>10. Camouflage therapy</b> Camouflage lessons and the purchase costs of the resources required for the lessons.</p>	€ 450 per calendar year.
<p><b>11. Circumcision, based on a needs assessment</b> Circumcision by contracted care provider.</p>	Full reimbursement.
<p><b>12. Incubator after-care</b> Aftercare for parents of incubator children.</p>	12 hours up to € 21 per hour.
<p><b>13. Dietary advice and/or nutritional information</b> Information and advice on nutrition and eating habits with a medical goal.</p>	€ 115 per calendar year.
<p><b>14. Electrical epilation and/or laser hair removal from the face</b> The removal of excess hair from the face of female insured parties.</p>	€ 450 per calendar year.
<p><b>15. Physiotherapy and remedial therapy</b> Treatment and consultations.</p>	20 appointments per calendar year.
<p><b>16. Guest house</b> Stay in a guest house and transport of the family members in the event of admission to a hospital in the Netherlands which is 50 km further away from your home, as from the first day of admission.</p>	€ 35 per day up to € 600 per calendar year for all family members together.
<p><b>17. GeboorteTENS device</b> The loaning of a GeboorteTENS for pain control during childbirth.</p>	Full reimbursement.
<p><b>18. Holidays for handicapped people</b> Home care provided to handicapped people during a holiday trip.</p>	Full reimbursement.

Description of article	Prima
<b>19. Medicines, other</b> - homoeopathic and/or anthroposophical medicines; - self-care medicines and identical prescription medicines or short-term or chronic use during the first 15 days.	€ 2,500 per calendar year.
<b>20. Medicine Reimbursements Scheme (GVS, personal contribution)</b> The personal contribution which applies to medicines covered by the GVS as stipulated by the government in law.	€ 500 per calendar year.
<b>21. Group therapy for rheumatism sufferers</b> Run by a physiotherapist for insured parties who are members of a rheumatism patients' association.	Full reimbursement.
<b>22. Herstel &amp; Balans (Recovery and Balance)<sup>®</sup></b> Aftercare for patients with cancer who wish to improve both their physical and mental condition following treatment by a medical specialist.	A one-off amount of € 700.
<b>23. Head covering or Toupim</b> Head covering in the event of (temporary) hair loss due to chemotherapy.	€ 75 per calendar year.
<b>24. Nursing articles, personal contribution</b> The statutory personal contribution which is payable in addition to the maximised reimbursement on the basis of the Regeling Hulpmiddelen (Nursing Articles Scheme).	€ 250 per calendar year.
<b>25. Maternity pack</b> A pack put together in consultation with midwives.	Full reimbursement.
<b>26. Maternity care, personal contribution</b> The statutory personal contribution in connection with childbirth and/or maternity care.	50% reimbursement
<b>27. Maternity care, postponed</b> Postponed maternity care for female insured parties provided by a maternity care centre.	15 hours per calendar year.
<b>28. Breastfeeding consultation</b> Advice, information and support to encourage breastfeeding.	€ 125 per birth.
<b>29. Mamma Print</b> Via the Agendia laboratory.	Full reimbursement.
<b>30. An overnight stay at an oncology hospital</b> A stay following outpatient treatment by means of radiation and/or cytostatics treatment.	€ 35 per night.
<b>31. Obesity treatment</b> Participation in the outpatients' programme for obese patients at the Nederlandse Obesitas Kliniek (Netherlands Obesity Clinic) (NOK) or as provided by Santrion.	€ 750 for the entire term of this insurance policy.
<b>32. Eye laser treatment</b> A contribution to the costs of eye laser treatment	A one-off amount of € 350 for the entire term of this insurance policy.
<b>33. Eyelid correction</b> Correction of upper eyelids.	Full reimbursement.
<b>34. Correction of ear position</b> Prominent ear correction for insured parties aged under 18.	Full reimbursement.
<b>35. Orthodontics for insured parties aged under 22</b> Orthodontic treatment (or straightening of the teeth).	80% reimbursement
<b>36. Orthopaedic medicine</b> Diagnosis and the treatment of disorders affecting the locomotor apparatus without any operations taking place.	€ 300 per calendar year.
<b>37. Menopause consultant</b> Information, advice and treatment for menopausal women.	75% of the consultation rate to a maximum of € 115 per calendar year.
<b>38. Chiropodist care</b> Chiropodist care in connection with foot problems caused by rheumatoid arthritis or diabetes with a simm-0 classification.	€ 250 per calendar year;
<b>39. Breast prosthesis adhesive strips</b> For the fitting of an external breast prosthesis following a mastectomy.	Full reimbursement.
<b>40. Incontinence alarm</b> Purchase or hire of an incontinence alarm in connection with bed-wetting problems. We also reimburse the costs of the accompanying briefs.	€ 100 for the entire term of this insurance policy.

Description of article	Prima
<b>41. Podiatric therapy and support soles</b> Treatment of foot abnormalities, skin and nail disorders, or problems affecting the support and locomotor apparatus which initiated in a patient's feet. The purchase and repair of a maximum of one pair of orthopaedic and/or podotherapeutic support soles.	€ 400 per calendar year including a maximum of one pair of support soles.
<b>42. Outpatient childbirth without a needs assessment, personal contribution</b> The statutory personal contribution payable for outpatient childbirth on the basis of the Zorgverzekeringswet (Health Insurance Act).	75% reimbursement
<b>43. Preventive courses</b> A contribution to the costs of certain courses referred to in the terms and conditions.	75% up to € 115 per course per calendar year.
<b>44. Repatriation</b> The transportation of the (deceased) insured party to the Netherlands.	Full reimbursement.
<b>45. Repatriation for insured party who are broadcast abroad for work or study</b>	€ 9,076 per calendar year.
<b>46. Sports doctor</b> An injury or follow-up consultation.	€ 130 per calendar year.
<b>47. Sports-medical examination</b> A sports-medical examination in a sports-medical institution.	Once every 2 calendar years: - basic: € 85; - basis plus: € 100; - groot (comprehensive): € 135.
<b>48. Sterilisation</b> Sterilisation in hospital.	Men: € 800. Women: € 1,250.
<b>49. Stutter therapy</b> According to the Boma, Del Ferro, Hausdörfer and McGuire methods.	Full reimbursement.
<b>50. Dental care for insured party younger than 18 years</b>	€ 341 per calendar year.
<b>51. Dental care for insured party from 18 years and older</b>	€ 2,269 per calendar year.
<b>52. Vaccinations and medicines in connection with a trip abroad</b> Consultations, vaccinations and/or medicines due to a temporary stay abroad.	€ 150 per calendar year.
<b>53. Patient transport</b> Medically essential patient transport in the Netherlands. <ol style="list-style-type: none"> <li><b>For insured parties with a chronic needs assessment</b> Patient transport in own vehicle as a supplement to the entitlement via the basic insurance.</li> <li><b>For insured parties without a chronic needs assessment</b> Patient transport by taxi or using own vehicle.</li> </ol>	1. € 0.05 per kilometre. 2. Taxi: full reimbursement;  own vehicle: € 0.31 per kilometre.
<b>54. Pregnancy course</b> Attending pregnancy-related courses for female insured parties arranged by the care providers referred to in the terms and conditions.	€ 50 per insured party per pregnancy.

## LIC Health Plan Supplementary insurance policies

Information on the exact reimbursement you can claim and the applicable conditions can be found in your insurance terms and conditions for 2014.

Description of article	Supplementary insurance policies
<b>55. Supplementary Tandem Gaaf (Great Teeth) cover for insured parties aged 18 and over</b> Dental care as dentists should normally provide.	If included in the insurance, a reimbursement up to the maximised amount. The maximised amount is stated on your policy document.

## LIC Health Plan Fit & Vrij supplementary insurance policies

Information on the exact reimbursement you can claim and the applicable conditions can be found in your insurance terms and conditions for 2014.

### \* FIT & VRIJ (FIT & FREE) PACKAGE

The Fit & Vrij Package offers a € 1,000 care credit per calendar year. This care credit can be freely spent on care referred to in the Fit & Vrij 'care credit element' column. This care credit includes a maximum for glasses and/or contact lenses and dental care. In addition a small number of reimbursements are subject to a maximum amount per day, per treatment session, or a personal contribution. Details on the amounts are included in this summary of cover. If you do not spend (all) the amount for glasses and/or contact lenses and/or dental care, you can use the remaining amount for other care covered by the Fit & Vrij Package care credit. The reverse is not possible.

Description of article	Fit & Vrij* (Fit & Free)
<b>CONTRACEPTIVES</b>	
56. <b>Contraceptives</b> For insured parties aged 21 and over.	A maximum of the amount laid down in the Basic insurance scheme and the Geneesmiddelen-vergoedingssysteem (Medicines Reimbursement Scheme) (GVS).
<b>GLASSES AND/OR CONTACT LENSES</b>	
57. <b>Glasses and/or contact lenses</b> Prescription glasses with accompanying frame and/or contact lenses.	Your care credit entitles you to € 150 per 3 calendar years.
<b>WHEN ABROAD</b>	
58. <b>Repatriation</b> The transportation of the (deceased) insured party to the Netherlands.	Full reimbursement.
59. <b>Emergency care during a holiday and/or temporary stay abroad</b>	Full reimbursement.
<b>VOLUNTARY CARE</b>	
60. <b>Voluntary care mediator</b> You can call on the services of the voluntary carer if you receive voluntary care or are a voluntary carer yourself.	Care credit element.
61. <b>Substitute volunteer care (respice care)</b> During the transfer of the care from a voluntary carer to the insured party.	Care credit element.
<b>MEDICAL SPECIALIST CARE</b>	
62. <b>Abdominal wall operation</b>	Care credit element.
63. <b>Eye laser treatment or intraocular lenses</b>	Care credit element.
64. <b>Eyelid correction</b>	Care credit element.
65. <b>Sterilisation</b> Sterilisation for men or women.	Care credit element.
<b>PSYCHOLOGICAL CARE</b>	
66. <b>Sex therapy care</b>	A maximum of 4 sessions per year up to a maximum amount of € 60 per session.
<b>CARE ELSEWHERE</b>	
67. <b>Convalescence home and/or care hotel</b> A stay in a convalescence home or care hotel provided by a contracted care provider.	Care credit element up to € 100 per day.
68. <b>Hospice</b> A stay in a hospice or Bijna-Thuis-Huis for insured parties who are incurably ill and can no longer be cared for at home.	Care credit element up to € 30 per day.
<b>TRANSPORT</b>	
69. <b>Transport in connection with organ transplants</b> Over a maximum distance of 200 kilometres one way.	Care credit element. Taxi: up to a maximum of care credit amount.  Own vehicle: € 0.31 per kilometre.
<b>CARE FOR ONCOLOGICAL PATIENTS</b>	
70. <b>Herstel &amp; Balans® (Recovery and Balance) rehabilitation programme</b> Group-based aftercare for patients with cancer who wish to improve both their physical and mental condition.	Care credit element.

Description of article	Fit & Vrij* (Fit & Free)
<b>ALTERNATIVE CARE</b>	
<b>A budget or care credit to be spent on the types of care referred to below:</b>	<b>Care credit element.</b>
<b>71. Alternative care</b> <ul style="list-style-type: none"> <li>- Treatment and consultations;</li> <li>- homoeopathic and anthroposophical medicines.</li> </ul>	Care credit element. Treatment and consultations are subject to a maximum of € 45 per day.
<b>EXERCISE CARE</b>	
<b>A budget or care credit to be spent on the types of care referred to below:</b>	<b>Care credit element.</b>
<b>72. Exercise care</b> <ul style="list-style-type: none"> <li>- Physiotherapy, oedema therapy, remedial therapy Cesar/Mensendieck and occupational therapy.</li> <li>- Alternative exercise therapies with a maximum of € 45 per day.</li> </ul> <p>By a non-contracted care provider are subject to a reimbursement up to a maximum of 80% of the average rates.</p> <p>Alternative exercise therapies offer no reimbursement if you go to a non-contracted care provider.</p>	Care credit element.
<b>SKIN TREATMENT</b>	
<b>A budget or care credit to be spent on the types of care referred to below:</b>	<b>Care credit element.</b>
<b>73. Acne treatment</b> Treatment of serious types of acne and acne scars in the face.	Care credit element. By a non-contracted care provider: no reimbursement.
<b>74. Camouflage therapy</b> Treatment aimed at masking scars, varicose veins, skin disorders which result in skin colour deviations, including the necessary resources.	Care credit element. By a non-contracted care provider: no reimbursement.
<b>75. Epilation</b> Treatment aimed at the definitive removal of extreme facial hair growth in the case of female insured parties.	Care credit element. By a non-contracted care provider: no reimbursement.
<b>NURSING ARTICLES</b>	
<b>A budget or care credit to be spent on the statutory contributions/personal payments or (extras relating to) the nursing articles referred to below:</b>	<b>Care credit element.</b>
<b>76. Audiological nursing articles</b> Purchase in accordance with the Health Insurance Regulations.	Care credit element.
<b>77. Mamma prosthesis</b> Articles used after a mastectomy.	Care credit element.
<b>78. Wigs or mutssja head covering</b> Purchase in accordance with the Health Insurance Regulations.	Care credit element.
<b>PREVENTION</b>	
<b>A budget or care credit to be spent on the types of care referred to below:</b>	<b>Care credit element.</b>
<b>Advice and supervision</b>	
<b>79. Sports-medical advice</b> Treatment, consultation and sport examinations.	Care credit element.
<b>Healthy lifestyle</b>	
<b>80. Courses</b> Reimbursement of the courses referred to in the terms and conditions.	Care credit element.
<b>81. Weight consultant</b> Nutritional advice and exercise-related information for healthy people with weight problems.	Care credit element.
<b>82. Health test</b> Comprehensive medical health test aimed at the prevention or early detection of illnesses and disorders followed by advice.	Care credit element.
<b>Vaccinations</b>	
<b>83. Flu vaccination</b> Vaccination against flu.	Care credit element.

Description of article	Fit & Vrij* (Fit & Free)
<b>84. Preventive vaccinations and medicines in connection with a holiday</b> Consultations, vaccinations and/or preventive medicines required in connection with a holiday abroad.	Care credit element.
<b>PODIATRIC TREATMENT</b>	
<b>A budget or care credit to be spent on the types of care referred to below:</b>	<b>Care credit element.</b>
<b>85. Podiatric therapy</b> Treatment of foot abnormalities, namely skin and nail disorders or problems with the foot-related support and locomotor apparatus.	Care credit element.
<b>86. Support soles and/or therapy soles</b> Insoles which support the joints, ligaments and joint capsules of the foot.	Care credit element.
<b>87. Foot care in conjunction with rheumatoid arthritis</b> For insured parties with rheumatoid arthritis.	Care credit element.
<b>DENTAL CARE</b>	
<b>88. Dental care for insured parties aged 18 and over</b> Dental care with the exception of orthodontic care and general anaesthetic (including technical and material costs).	Care credit element, 80% reimbursement up to € 450 per calendar year.
<b>89. Dental prostheses for insured parties aged 18 and over</b> The statutory personal contribution for a removable complete dental prosthesis and/or a removable complete dental prosthesis on implants, as applies on the basis of the basic insurance.	Element of care credit for dental care.
<b>90. Orthodontic care</b>	Element of care credit for dental care.

This summary of cover is a brief presentation of the reimbursements for 2014. Not all the decisions relating to the legal changes by the government and the Nederlandse Zorgautoriteit (Dutch Healthcare Authority) had been taken when this summary of cover was printed. This applies, for example, to a number of personal contributions. The exact agreements can be found in the insurance terms and conditions. You can also telephone us for information.

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