



*The right route
when you need care*

Delta Lloyd Health Insurance 2016

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Contents

Delta Lloyd Zorgverzekering

The right route when you need care	3
Delta Lloyd Health Insurance 2016	3
What do we insure?	4
The advantages of health insurance with Delta Lloyd	10
What will it cost you?	14
Would you like more information?	15

The right route when you need care

Delta Lloyd Health Insurance 2016

Your health is very important and so you look after it carefully. Naturally, you choose the best healthcare. Delta Lloyd Health Insurance is the right choice. It offers good cover of your medical costs. You can decide how comprehensive your cover is so that you always have the right health insurance for your wishes.

The right route when you need care

You want the very best care when it comes to your health. We want you to be able to follow your own route and so with us you can choose your healthcare and insure what you think is necessary. Delta Lloyd offers basic health insurance, the Delta Lloyd Health Insurance, and various supplementary insurance policies providing extensive coverage. We also provide excellent service and you benefit from a wide range of extras.

The benefits of Delta Lloyd Health Insurance in a nutshell:

- Free choice of healthcare providers. You decide which healthcare specialist you go to. We also reimburse non-contracted care.
- Free second opinion by a top domestic or international specialist of Best Doctors®.
- You can call the Delta Lloyd Gezondheidslijn 24/7. You receive expert healthcare advice with a single telephone call.
- Delta Lloyd Health Insurance allows you to manage all your health insurance issues online.

This brochure contains everything you need to know about our health insurance.



What do we insure?

Delta Lloyd provides extensive coverage. The content of the basic health insurance scheme has been set by the government and is mandatory for everyone living and/or working in the Netherlands. Delta Lloyd Health Insurance is a reimbursement-based policy. This means you can choose your own healthcare and have a free choice of doctor and hospital. If Delta Lloyd does not have an agreement with the healthcare provider you visit, we reimburse the amount of the bill on condition that your care provider does not charge excessively high rates.

Excess

Basic insurance is based on the statutory annual mandatory excess (the amount you have to pay) of € 385 for each insured person from the age of 18 in 2016. On top of your mandatory excess, Delta Lloyd allows you to opt for a voluntary excess. This will entitle you to a discount on your premium. You can increase your excess by € 100, € 200, € 300, € 400, or € 500. The excess only applies to those costs covered under the basic health insurance scheme.

The excess does not apply to the following care:

- Obstetric care;
- Maternity care;
- Medical aids on loan;
- After-care for kidney and liver donors;
- Travel expenses for transplant donors;
- Chain healthcare (where different care providers decide on the best treatment for you);
- Nursing and care provided by community nurses;
- Care reimbursed under your supplementary insurance;
- Care for children and young people up to the age of 18.

If you would like to know more about the compensations in the basic health insurance, please refer to www.deltalloyd.nl/zorgverzekering.

Delta Lloyd supplementary insurance

Are you looking for more extensive coverage? You have a choice of six different supplementary policies: Start, Extra, Compleet, Comfort, Top and Zilver.

We offer two supplementary insurance policies, Delta Lloyd Zorg 1 and Delta Lloyd Zorg 2, to employees of employers who have concluded a group contract with Delta Lloyd. We have listed the key reimbursements in our supplementary insurance policies on the next pages to make it simple for you to choose the package that best suits your needs.

Delta Lloyd Start

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: 6 sessions per year
- accident coverage dental care: up to € 10,000 per event

Delta Lloyd Extra

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: 9 sessions per year
- accident coverage dental care: up to € 10,000 per event
- reimbursement for the statutory personal contribution for medical aids: maximum € 500 per year
- alternative therapies: total reimbursement € 250 per year, up to € 50 per day
- orthodontics until the age of 18: 80% of a maximum of € 1,000 (once during the entire insurance period)

Delta Lloyd Compleet

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: 27 sessions per year
- accident coverage dental care: up to € 10,000 per event
- reimbursement for the statutory personal contribution for medical aids: maximum € 1,000 per year
- alternative therapies: total reimbursement € 500 per year, up to € 50 per day
- spectacles or contact lenses: up to € 100 per 2 years
- orthodontics until the age of 18: 80% of a maximum of € 1,750 (once during the entire insurance period)

Delta Lloyd Comfort

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: 36 sessions per year
- accident coverage dental care: up to € 10,000 per event
- reimbursement for the statutory personal contribution for medical aids: maximum € 1,250 per year
- alternative therapies: total reimbursement € 1,000 per year, up to € 50 per day
- spectacles or contact lenses: up to € 150 per 2 years
- orthodontics until the age of 18: 80% of a maximum of € 2,250 (once during the entire insurance period)

Delta Lloyd Top

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: up to 100% of the customary rate
- accident coverage dental care: up to € 10,000 per event
- reimbursement for the statutory personal contribution for medical aids: maximum € 1,500 per year
- alternative therapies: total reimbursement € 1,500 per year, up to € 50 per day
- spectacles or contact lenses: up to € 500 per 2 years
- orthodontics until the age of 18: 100%

Delta Lloyd Zilver

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: maximum 12 sessions per year
- accident coverage dental care: up to € 10,000 per event
- alternative therapies: total reimbursement € 250 per year, up to € 25 per day
- spectacles or contact lenses: up to € 100 per 2 years
- dental care from the age of 18: 75% up to € 250 per year
- coverage for dental care is included in Delta Lloyd Zilver.
It is not possible to take out a supplementary TandemGaaf dental insurance. The group discount does not apply to Delta Lloyd Zilver.

Delta Lloyd Zorg 1

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: € 250 per year
- accident coverage dental care: up to € 10,000 per event
- alternative therapies: total reimbursement € 250 per year, up to € 30 per day
- preventive care for foreign travel: 50%
- flu shot: injection + consultation € 26

Delta Lloyd Zorg 2

- urgent medical treatment abroad: supplementary up to 100%
- physiotherapy: € 750 per year
- accident coverage dental care: up to € 10,000 per event
- alternative therapies: total reimbursement € 450 per year, up to € 40 per day
- spectacles or contact lenses: up to € 100 per year
- orthodontics until the age of 18: 80% of a maximum of € 1,250 (once during the entire insurance period)
- preventive care for foreign travel: 75%
- flu shot: injection + consultation € 26

With the 2016 Package Comparer, you can see the reimbursements in the supplementary coverage at a glance. If you would like more information regarding our supplementary insurance policies, please visit www.deltalloyd.nl/zorgverzekering.



Delta Lloyd Tandengaaf

The supplementary Tandengaaf dental insurance reimburses 100% of charges by dentists and oral hygienists. This includes charges for prevention, check-ups and general dental care, including technical work. A large part of dental care for children and adolescents up to 18 years of age is included in the basic health insurance policy.

You can choose the maximum reimbursement you want covered. You can choose from: € 250, € 500, € 1,000 or € 1,500 per year.

If you visit a dentist in Belgium or Germany who we have an agreement with, we will also reimburse that. Visit www.deltalloyd.nl/zorgzoeker to find local healthcare providers.

In the Package Comparer you can read exactly what is insured under the supplementary Tandengaaf dental insurance policy. The Package Comparer is available at www.deltalloyd.nl/zorgvoorwaarden.

Delta Lloyd Luxe verpleging

Delta Lloyd Luxe verpleging provides you more comfort when in hospital. The Luxe verpleging reimburses a higher level of privacy and the costs of TV, telephone, internet and radio, for example. And your partner receives a travel allowance to visit you. Luxe care may not be available in some hospitals. In that case we will offer compensation. This insurance policy can be taken out in addition to the basic insurance and any supplementary dental or other policy.

Medical selection

If you choose a supplementary policy, you do not need to answer any medical questions. A dentist's statement is only required for dental insurance with a maximum reimbursement of € 1,000 or € 1,500 per year. We will send you a dentist's statement form after your application for the policy.

The advantages of health insurance with Delta Lloyd

Delta Lloyd Health Insurance assures you of the best care. Not only healthcare by medical professionals but also care from our staff. They will be happy to assist you. Because you do not want to worry about having adequate coverage under your health insurance. In addition to our extensive health insurance, we also offer extra services. We have made a list for you:

Mijn Delta Lloyd Zorgverzekering

Mijn Delta Lloyd Zorgverzekering is an online policy folder where:

- You can view your policy: who is insured, which insurance policies were taken out, and what is the premium?
- You can send in your changes: for example, you can add a child or change a supplementary policy.
- You can submit declarations with bills from healthcare providers.
- See which declarations have been paid out: bills you submitted personally or bills submitted directly by the healthcare provider.
- You can see how much your excess is: you can see the amount of excess remaining at a glance.
- You can view all mail and messages on your health insurance on a practical overview page.

The Delta Lloyd App

The Delta Lloyd App is a quick and easy way to declare your healthcare costs. You take a photo of the bill using your mobile phone, answer a few questions and send in the declaration. It will be available within an hour in Mijn Delta Lloyd Health Insurance, where you will be able to follow its progress. We will pay the bill within ten working days. You can see when the bill has been paid on Mijn Delta Lloyd Health Insurance. The Delta Lloyd App is available free of charge in the Apple App Store and via Google Play.

Logging in on Mijn Delta Lloyd Zorgverzekering is quick and easy with DigiD. Interested? Go to www.mijndeltalloyd.nl/zorg, or view the demo on www.deltalloyd.nl/zorgdemo.

Best Doctors®

Suppose your medical specialist tells you that you are ill, or you have had a complaint for a while that has not responded to physiotherapy, for example. Or perhaps you are looking for confirmation of the diagnosis or treatment plan. You may feel a need for a second opinion. This can be done in the Netherlands; alternatively, Delta Lloyd offers the option of sending your medical file to a leading international specialist of Best Doctors®. You do not need to visit this specialist personally. The specialist will carefully review the tests conducted and form an opinion based on the case file. You will receive the second opinion in Dutch. The advice on the diagnosis and treatment plan may be similar to or be different from what you heard from your own specialist. You and your own specialist then decide what to do with the advice.

What can Best Doctors® do for you?

The opinion of a leading international specialist on your own doctor's diagnosis or proposed treatment can add knowledge or give you peace of mind. The collaboration between Delta Lloyd and Best Doctors® does not mean that Delta Lloyd does not trust the assessment of Dutch doctors. On the contrary, but when it comes to your health, our motto is 'two heads are better than one'.

Please find more information on www.deltalloyd.nl/zorgverzekering.
If you want to request a second opinion, Please call: +31 (0)13 - 593 82 25.



Meegroiservice (Growth Service)

You can adjust your health insurance annually from 1 January. But what if something happens in your life during the year that changes your requirements for healthcare? Delta Lloyd offers you the Meegroiservice (Growth Service). This allows you to increase or decrease your supplementary insurance policies once per year. This ensures that you always have health insurance that is tailored to your needs.

You could opt to use the Meegroiservice for:

- Pregnancy
- Adoption or foster children
- Divorce
- Cohabitation or marriage
- Unemployment
- Children leaving home
- Death of partner or child
- Retirement
- Relocating

The Meegroiservice applies to all supplementary policies with the exception of dental policies.

If you would like to know more about the Meegroiservice and the terms and conditions, then visit www.deltalloyd.nl/meegroiservice.

Delta Lloyd Gezondheidslijn

An example. You're walking your dog before going to bed and you twist your ankle. You may not want to call your general practitioner at that time of night. Or you are bitten by a tick. But how to remove it? These kinds of issues can be dealt with by Delta Lloyd's Gezondheidslijn. Experienced medical professionals are ready to answer your questions. If necessary, they consult a doctor. You get expert advice with a single phone call. The telephone number of Delta Lloyd Gezondheidslijn is: +31 (0)26 - 353 53 12. The Delta Lloyd Gezondheidslijn is available 24 hours a day, 7 days a week if you are insured with Delta Lloyd.

What will it cost?

The amount of your premium depends on the type of insurance that you choose. Please use www.deltalloyd.nl/berekenen to calculate your personal premium. You are not charged insurance tax or policy fees on health insurance.

Group discount

We have agreements with many employers and organisations through which you can get a discount on your health insurance. Your partner and/or children also benefit from this group discount on Delta Lloyd's Health Insurance and supplementary and dental insurance policies.

For more information on the group discount, please visit www.deltalloyd.nl/zorgverzekering

Discount when you pay per quarter or per year

As a rule, the premium for your health insurance is paid each month. We offer you the option of paying your premiums in advance on a quarterly, six-monthly or annual basis. This will entitle you to the following discounts:

- 0.75% discount on the premium if you pay the premium for three months in advance;
- 1.5% discount on the premium if you pay the premium for six months in advance;
- 3% discount on the premium if you pay the premium for one year in advance.

Do you want to know how much difference the discount will make to the premium straight away, calculate your premium at www.deltalloyd.nl/berekenen.

Paying excess in instalments

If you are expecting healthcare costs and you would rather not pay € 385 as a single amount, Delta Lloyd gives you the option of paying your mandatory excess in ten monthly instalments with the final payment being made in the first quarter of 2017. If you have not used up the excess by the end of the year, we will automatically refund the remaining amount. You can register for this before 1 January 2016 at www.deltalloyd.nl/eigenrisico.

Would you like more information?

For more information about our health insurance, please visit:
www.deltalloyd.nl/zorgverzekering.

You can use the link below to request a proposal or immediately take out a policy. Go to www.deltalloyd.nl/berekenen.

Alternatively you may prefer consult your insurance adviser, who will be happy to assist you with more information about this insurance policy. Your adviser will take your wishes into account and give you personal advice.

For a local adviser near you, visit www.deltalloyd.nl/zoekenadviseur

Your financial adviser is:

More information?

Do you want to know more about
Delta Lloyd Health Insurance 2016?

www.deltalloyd.nl

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