

Overview of the 2016 compensations

This package comparer provides an overview of the compensations for basic insurance and supplementary insurance for the year 2016. It is an easy way to compare the different types of health insurance. Only the insurance policies that can be taken out in 2016 are included.

Basic insurance

The government determines the compensations under the basic insurance. Delta Lloyd made agreements on rates with most healthcare providers. Delta Lloyd reimburses in full the bill you receive from your healthcare provider. When you see '100%' in the package comparer, it means that this type of care is insured. If you visit a care provider with whom Delta Lloyd does not have an agreement, we reimburse the amount of the bill on condition that your care provider does not charge excessively high rates. Under the 'excess' column you can see whether the insured healthcare is set off against any excess outstanding. You pay excess only from age 18 onwards. In the column 'excess' you can see if you are charged a personal contribution in addition to your excess. The mandatory excess and personal contribution have been determined by the government and are mutually independent.

Supplementary and dental insurance policies

If you would like more extensive cover on certain healthcare elements, you may consider supplementary and dental insurance. All amounts in the supplementary insurance policies are maximum amounts and are valid per insured person per calendar year, unless stated otherwise. In all cases the care provider and/or institution must be approved and recognised by Delta Lloyd.

This overview shows the overall compensations and coverage. The full policy conditions relating to eligibility for compensation are available in the General Terms & Conditions and in the compensation overview pertaining to your insurance. Please refer to www.deltalloyd.nl/vergoedingen.

0 1 0 11 11 1 2016	Bas	sic insurance
Package Comparer Health Insurance 2016	Delta Lloyd	Personal Risk
(for an explanation, please see page 3)	Health insurance	
Alternative healing and remedies		
Total compensation alternative healing and remedies		
Alternative healing		
Alternative remedies		
(registered as homoeopathic or anthroposophic medication)		
Delivery and maternity care		
Delivery Hospital delivery on modical grounds	100%	
Hospital delivery on medical grounds	100%	
Hospital delivery or maternity care without medical grounds	100%	
Use of delivery room	100%	
Obstetric care by a midwife, general practitioner or specialist	100%	
Statutory personal contribution for hospital deliver		
Maternity care		
Maternity care in maternity centre or hospital without medical grounds	100%	
Maternity care at home. You must apply by the 4th month of the pregnancy at the latest	maximum of 10 days	
Maternity package	service	
Personal contribution for maternity care		
Incubator after-care		
Breastfeeding advice		
Maternity care after hospitalisation Additional maternity care (only on medical grounds) Prior consent required		
Additional maternity care (only on medical grounds). Prior consent required		
Maternity care for adopted child younger than 6 months. Prior consent required		
IVF/ICSI and the associated hormonal preparations at a government- approved institution (for women up to the age of 43)	attempts 1, 2 and 3	yes
Other fertility treatments	100%	yes
Prenatal screening		
Prenatal screening on medical grounds	100%	
Prenatal screening without medical grounds		
Other		
Monitoring equipment to prevent cot death. Prior consent required		
Courses on childbirth		
BirthTENS (pain management). Prior consent required		
Spectacles/contact lenses/eye laser treatment		
Spectacles/contact lenses/eye laser treatment, per 2 calendar years		
Abroad		
Area of cover		
Non-emergency assistance abroad. Prior consent required for hospitalisation	100% in accordance with	yes
Non-chiefgeney assistance abroad. That consent required for hospitalisation	NL rates	ycs

	Supplementary insurance					
Personal contribution	Start	Extra	Compleet	Comfort	Тор	Zilver
		€ 250	€ 500	€ 1,000	€ 1,500	€ 250
		€ 50 per day	€ 25 per day			
		100%	100%	100%	100%	100%
vas narsanal						
yes, personal contribution						
	100%	100%	100%	100%	100%	
	100%	100%	100%	100%	100%	
if your care provider claims more than € 119 per day, the excess amount is paid by you as personal contribution 4.20 per hour	100% 15 hours € 200					
	15 hours 5 x 3 hours					
	3 x 3 hours					
	1002	100%	1000	100%	1000	
	100%	100%	100%	100%	100%	
	100%	100%	100%	100%	100%	
	€ 200	€ 200	€ 200	€ 200	€ 200	
	100%	100%	100%	100%	100%	
			€ 100	€ 150	€ 500	€ 100
	world	world	world	world	world	world

and the second second second	Basic insurance			
Package Comparer Health Insurance 2016	Delta Lloyd	Personal Risk		
(for an explanation, please see page 3)	Health insurance			
Abroad				
Emergency assistance abroad	100% in accordance with NL rate	yes		
Helpline:				
• Travel physician				
Repatriation of patients/injured persons				
Repatriation of deceased				
Sending medicines				
Telecommunication costs				
• Emergency dental treatment from the age of 18				
Travel immunisations				
Pharmaceutical care				
Dietary preparations (for certain medical conditions)	100%	yes		
Drugs such as antibiotics	in accordance with drug compensation system	yes		
Contraceptives (pill/coil/pessary) up to the age of 21	in accordance with drug compensation system	yes		
Contraceptives (pill/coil/pessary) from the age of 21				
Compensation of statutory personal contribution drug compensation system				
Compensation of statutory personal contribution for contraception up to the age of 21				
Other medication				
Recovery, accommodation and after-care				
Convalescent homes. Prior consent required				
Oncological aftercare (per treatment programme)				
Therapeutic (holiday) camp for children (for certain indications				
Childcare during hospitalisation. Prior consent required				
Assistance at home in connection with a chronic illness. Prior consent required				
Residential convalescence				
Accommodation costs for 1 room at the guest house rate (e.g. Ronald McDonald house)				
Health resorts (for certain indications). Prior consent required				
Trauma processing				
Assistance with recovery	service			
Membership of patient association	52.7166			
Nursing and personal care (community nursing)	100%			
6	100/0			

	Supplementary insurance					
Personal contribution	Start	Extra	Compleet	Comfort	Тор	Zilver
	supplementary up to 100%	supplementary up to 100%	supplementary up to 100%	supplementary up to 100%	supplementary up to 100%	supplementary up to 100%
	up to 10070	up to 10070	ap to 100%	up to 10070	up to 10070	up to 100%
	service	service	service	service	service	
	service	service	service	service	service	service
	€ 6,000	€ 6,000	€ 6,000	€ 6,000	€ 6,000	
	100%	100%	100%	100%	100%	
	€ 350	€ 350	€ 350	€ 350	€ 350	
	€ 250	€ 250	€ 250	€ 250	€ 250	€ 275
	€ 250	€ 250	€ 250	100%	100%	100% for malaria and typhus tablets and inoculation (see terms and conditions)
possible (in the drug compensation system you will find the maximum compensation and exceptional personal contribution) possible (in the drug compensation system you will find the maximum compensation and exceptional personal contribution)						
	€ 200	€ 200	€ 200	€ 200	€ 200	€ 200
			€ 150	€ 200	100%	
	100%	100%	100%	100%	100%	
			€ 150	€ 200	€ 100	
	6.250	0.500	64.000	64 - 22	64.700	
	€ 250	€ 500	€ 1,000	€ 1,500	€ 1,500	6.000
	£ 200	£ 200	€ 500	€ 1,500	100%	€ 900
	€ 200 € 200	€ 200 € 200	€ 200 € 200	€ 200 € 200	€ 200 € 200	
	€ 200	€ 200	€ 200	€ 200	€ 200	
					€ 1,000	
	€ 200	€ 200	€ 200	€ 200	€ 200	
	0.200	0.200	€ 1,000	€ 1,500	€ 1,500	
	100%	100%	100%	100%	100%	
				100%	100%	

Package Comparer Health Insurance 2016 (for an explanation, please see page 3) spice onal contribution Hospice In therapy (prescribed by a physician) e treatment outlage therapy illation or laser treatment (facial/neck hair removal) for female insured persons a light therapy equipment (purchase or rental costs). Prior consent required interal practitioner	Delta Lloyd Health insurance	Personal Risk
n therapy (prescribed by a physician) e treatment iouflage therapy illation or laser treatment (facial/neck hair removal) for female insured persons B light therapy equipment (purchase or rental costs). Prior consent required		
n therapy (prescribed by a physician) e treatment iouflage therapy illation or laser treatment (facial/neck hair removal) for female insured persons B light therapy equipment (purchase or rental costs). Prior consent required	100%	
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B light therapy equipment (purchase or rental costs). Prior consent required	100%	
	100%	
eral practitioner		yes
provided by general practitioner	100%	
rentive foot care for diabetic patients	100%	
dical care aids		
(such as wigs, hearing aids)	see Regulations Aids	yes, excepting for on loan
onal contribution medical aids basic insurance		
d cover other than a wig		
onal alarms		
epsy alarms		
-wetting alarm for insured persons aged 7-18 (purchase o max 90 days on loan)		
nial helmets for certain indications		
supports		
rapeutic sports braces		
dical specialist care		
	maximum of 365 days	WOS
care nursing, nursing and care for several days	maximum class 3	yes
cialist costs during hospitalisation. The following treatments are excluded for the	100%	
tments sterilisation, reversal of sterilisation, circumcision, snoring treatment, upper id correction when the eyelid covers at least half of the pupil, causing severe visual airment, correction of the ear position and breast prosthesis unless a mastectomy been carried out. K under the heading 'other' for compensation of these medical conditions	100%	yes
itional costs (costs during hospitalisation):		
e of operating theatre	100%	yes
edicines and dressings, X-rays, laboratory, physiotherapy in the hospital	100%	yes
patient specialist care		
cialist costs. For exclusion, refer to 'Specialist costs during hospitalisation'	100%	yes
of operating theatre	100%	yes
ys, laboratory tests, medicine and dressings	100%	yes
otherapy	100%	yes
ey dialysis in hospital (outpatient) or at home	100%	yes
ombosis service	100%	yes
izing or storing sperm in the event of impending fertility reduction as a result of logy treatments	100%	yes
sity, outpatient (once for the entire insurance period)		

			Supplementa	ary insurance		
Personal contribution	Start	Extra	Compleet	Comfort	Тор	Zilver
		€ 500/€ 30 per day	€ 1,000/€ 30 per day	€ 1,500/€ 30 per day	100%/€ 30 per day	
	€ 200	€ 200	€ 200	€ 400	€ 500	€ 230
		€ 100	€ 150	€ 400	100%	
		€ 500	€ 750	€ 1,000	€ 1,500	
		€ 500	€ 1,000	€ 1,500	100%	_
possible (in the Medical Aids Regulations you will find the maximum compensation and exceptional personal contri- bution per aid)						
		€ 500	€ 1,000	€ 1,250	€ 1,500	
		€ 75	€ 75	€ 75	€ 75	
	€ 100	€ 150	€ 200	100%	100%	
		100%	100%	100%	100%	
	100%	100%	100%	100%	100%	
	100%	100%	100%	100%	100%	
		€ 100	€ 150	€ 200	100%	€ 60
	€ 150	€ 150	€ 150	€ 150	€ 150	
				€ 500	€ 500	

Package Comparer Health Insurance 2016	Basic insurance		
(for an explanation, please see page 3)	Delta Lloyd	Personal Risk	
	Health insurance		
Medical specialist care			
Admission and/or treatment in connection with the transplant of specified organs			
Heart, bone, kidney, liver, skin, cornea, bone marrow, lung, heart/lung and kidney/ pancreas	100%	yes, excepting for post-check-ups after donation of a kidney or liver	
Tissue type tests. Prior consent required	100%	yes	
After-care costs if you have received a donor organ (transport, operation and donor care)	13 weeks	yes	
Other			
Costs of Independent Treatment Centre. For exclusion, refer to 'Specialist costs during hospitalisation'	100%	yes	
Audiological care (by an approved audiological centre)	100%	yes	
Genetic testing (by an approved centre)	100%	yes	
Medically necessary cosmetic surgery (excluding the number of treatments not covered under the policy conditions). Prior consent required	100%	yes	
Cosmetic surgery (breast prosthesis replacement other than after a mastectomy, correction of protruding ears and upper eyelids when the eyelid covers at least half of the pupil, causing severe visual impairment). Prior consent required.			
Cosmetic surgery, 1 time per insurance period. Prior consent required.			
Medically necessary circumcision for insured male persons			
Non-medically necessary circumcision for insured male persons			
Sterilisation for men			
Sterilisation for women			
Reversal of sterilisation (m/f)			
Second opinion by a physician (not a dentist or an oral surgeon)	100%	yes	
Convalescence	100%	yes	
Surgical treatment for snoring			
Machine-assisted breathing	100%	yes	
Help during the treatment of children with cancer (SKION)	100%		
Sports medical consultations			
Courses and exercise programmes (incl First Aid, diet/weight management in the event of obesity, how to stop drinking alcohol)			
Sport-medical examination			
Dental care			
Accident coverage oral care			
Dental care up to the age of 18			
Check-ups (at indication of the dentist possible several times a year)	1x per year		
Fluoride treatment	2x per year		
Other dental care. Excepting crowns, bridges, implants, bleaching teeth and orthodontics	100%		
Crowns and bridges			
Dental care from the age of 18			
1st and 2nd preventive check-ups			
Other dental care	750/ 1 / 5 - 5		
Complete dentures (upper and/or lower)	75%, 1 x per 5 years	yes	
Repairs and rebasing (filling) complete dentures (upper and/or lower)	100%	yes	
Compensation personal contribution complete dentures (upper and/or lower)			
Partial prosthesis or frame prosthesis			
Crowns and bridges			

Start	100% 100%		Supplementary insurance					
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	75%							75%

Package Comparer Health Insurance 2016	Basic insurance		
(for an explanation, please see page 3)	Delta Lloyd Health insurance	Personal Ris	
Dental care in exceptional cases			
For certain indications/disabilities. Prior consent required	100%	yes	
Orthodontics			
Orthodontics up to the age of 18 (once for the entire insurance period)			
Orthodontics from the age of 18 (once for the entire insurance period)			
Orthodontist in exceptional cases (for certain indications). Prior consent required	100%	yes	
Implants (for certain indications). Prior consent required			
Compensation dentist and oral surgeon	100%	yes	
Additional outpatient clinic and clinic costs (hospital)	100%	yes	
Suprastructure	100%	yes	
Upper or lower dentures on implant	100%	yes	
Upper and lower dentures on implant	100%	yes	
Therapies			
Physiotherapy up to the age of 18			
Physiotherapy and Cesar/Mensendieck exercise therapy, per indication. Prior consent required if you are seeing a healthcare provider with whom Delta Lloyd has not made any agreements	max 9 (for insufficient result max 9 more) treatments		
Physiotherapy for indications that are included on the list of disorders. See www.deltalloyd.nl/zorgverzekering. Prior consent required	100%		
Physiotherapy from the age of 18			
From the 21st treatment for indications that are included on the list of disorders. See www.deltalloyd.nl/zorgverzekering. Prior consent required	100%	yes	
Physiotherapy and Cesar/Mensendieck exercise therapy			
Physiotherapy for all ages			
Physiotherapy and Cesar/Mensendieck remedial therapy			
Screening physiotherapy			
Ergotherapy	10 hours	yes	
Ergotherapy up to 18 years old, in addition to the basic insurance coverage			
Instruction and guidance for carers of the insured persons receiving ergotherapy			
Other			
Pelvic therapy for urinary incontinence	9 treatments	yes	
Sensory disabled care	100%	yes	
Speech therapy	100%	yes	
Foot treatment and counselling in the event of medical indication for rheumatoid arthris or severe vascular problems in the legs. Prior consent required			
Foot treatment other situations (by chiropodist or podiatrist, prescribed by a physician)			
Stutter therapy. Prior consent required			
Dietetics	3 hours	yes	
Preventive care			
Stop Smoking programme (combined with medicines), dealing with depressive symptoms and alcohol abuse	100%	yes	
General preventative and occupational examinations, 1 x per year			
Flu shot, 1x per year			
Nutritional advice			
Psychological care			
Basic GGZ from the age of 18			
Basic GGZ (including internet-based treatment process)	100%	yes	

			Supplementa	ary insurance		
Personal	Start	Extra	Compleet	Comfort	Тор	Zilver
contribution				,	·	
		200/ /5 1 000	900/ /5 1 750	900//6.3.350	100%	
		80%/€ 1,000	80%/€ 1,750	80%/€ 2,250	€ 1,500	
					€ 1,500	
€ 125						
€ 250						
						12 treatments
						12 treatments
	6 treatments	9 treatments	27 treatments	36 treatments	100%	
			100%	100%	100%	
	100%	100%	100%	10070	10076	
	100%	100%	100%	10070	100%	
	100% 2 hours	100% 2 hours	2 hours	2 hours	2 hours	
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Package Comparer Health Insurance 2016	Bas	sic insurance
(for an explanation, please see page 3)	Delta Lloyd Health insurance	Personal Risk
Specialist GGZ from the age of 18		
Psychiatric help with admission	3 years	yes
Psychiatric help without admission	100%	yes
Psychotherapy (for personality disorders per indication and other disorders)	100%	yes
Other		
Consultations and counselling for women (including menopause counsellors and cancer prevention consultations)		
Transport		
Transport for organ donor	100%	
Ambulance transport service (one way)	max 200 kilometres	yes
Seated patient transport (one way) in the following situations:	max 200 kilometres	
Personal car. Prior consent required	€ 0.30 per kilometre	yes
Public transport. Prior consent required	100%	yes
Taxi. Prior consent required	100%	yes
Seated patient transport (only for: kidney dialysis, radiotherapy or chemotherapy treatments. If you are blind, visually handicapped or dependent on your wheelchair. In the case of long-term illness or a disorder and you have a certificate from your physician that you have to rely on transport long-term		
Personal contribution for seated transport of the patient		
Travel expenses of parents (personal car or public transport 2 nd class). Prior consent required		
Patient transport by car on top of the compensation from your basic insurance		
Transport of the patient by taxi. Prior consent required. 100% for contracted healthcare maximum rate per kilometre for non-contracted healthcare		
Transport of the patient by car or public transport (OV), 2 nd class fare (in connection with medical specialist care) if you are not entitled under the basic insurance		
Waiting list mediation	service	

Delta Lloyd Luxe verpleging	
De Luxe arrangement and/or rental of TV/telephone/internet/radio	max € 150 per day
Compensation allowance if no De Luxe arrangement is available	€ 70 per day up to a maximum of € 4,600 per person per year
Travel expenses of partner during hospitalisation	max € 100 per year for: • public transport: 2nd class fare • personal car € 0,19 per km

	Supplementary insurance					
Personal contribution	Start	Extra	Compleet	Comfort	Тор	Zilver
	5 200	5 200	5 200	6.200	6.200	
	€ 200	€ 200	€ 200	€ 200	€ 200	
€ 98 per year						
		full	full	full	full	
	€ 200 € 0.19 per km	€ 200 € 0.19 per km	€ 200 € 0.19 per km	€ 200 € 0.19 per km	€ 200 € 0.19 per km	
		€ 0.19 per km	€ 0.19 per km	€ 0.19 per km	€ 0.24 per km	
		100%	100%	100%	100%	
		€ 0.19 per km OV full	€ 0.19 per km OV full	€ 0.19 per km OV full	€ 0.24 per km OV full	

			nce

Delta Lloyd TandenGaaf (dental insurance), for insured persons from the age of 18 onwards

All dental treatments by a dentist, prosthodontist or oral hygienist (with the exception of bleaching teeth and subscription costs dentist). If you have a dental care plan from Delta Lloyd, this always includes accident coverage. This accident coverage also applies to insured persons younger than 18 years.

TandenGaaf 250		TandenGaaf 500	TandenGaaf 1,000	TandenGaaf 1,500	
	up to € 250	up to € 500	up to € 1,000	up to € 1,500	

Your financial adviser is:

More information?

Delta Lloyd Zorgverzekering NV PO Box 4016 5004 JA Tilburg, the Netherlands www.deltalloyd.nl/zorg.

These overviews provide an outline of the compensations and coverage. The full content and scope of the insurance packages are set out in the policy conditions. No rights may be derived from this overview.