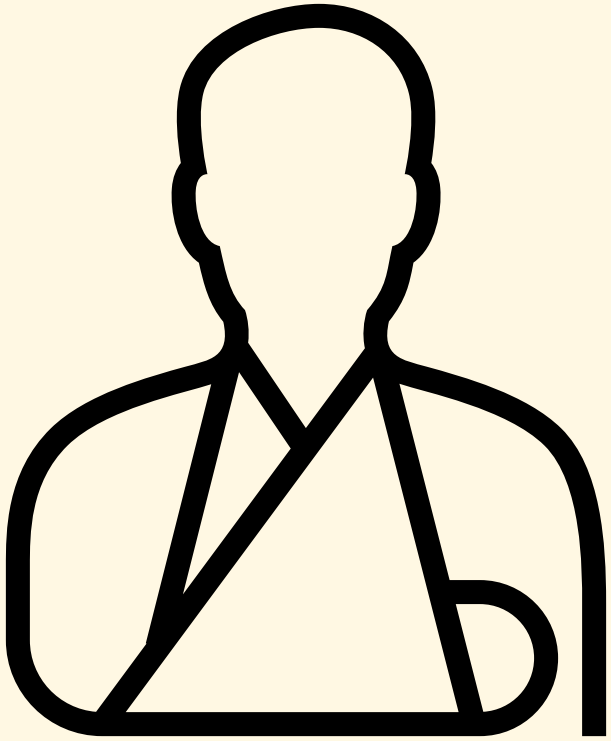
a.s.r.



Coverage overview 2027
Basic health insurance Ruime Keuze
and Supplementary insurances from a.s.r.

Basic health insurance Ruime Keuze van a.s.r.

Plenty of Choice a.s.r. (Ruime Keuze a.s.r.)

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Contraception	Yes			100% up to the age of 21
Audiological care (1) (2)	Yes			100%
Childbirth and maternity care in a hospital (with medical urgency)	No			100%
Childbirth and maternity care in a hospital or maternity hotel (without medical urgency)	No	€ 23,50 per day		Maximum of € 169,- per day (minus the patient contribution)
Childbirth at home	No			100%
Dietary advice (1)(2)	Yes			Maximum of 3 treatment hours per year
First-line-stay in hospital	Yes			100%
Foreign countries	Yes		Yes, in the event of non-emergency care	Maximum once the Dutch rate
Genetic testing and consultation (1)	Yes			100%
Occupational therapy	Yes			Maximum of 10 hours per year
Pharmaceutical care (3)	Yes	€ 250,-		According to the Regulation on Pharmaceutical Care and the Medicines Reimbursement

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Physiotherapy up to the age of 18 (1) (3)	No			9 treatments per condition per year and 9 additional. With a non-contracted healthcare provider, the 9 additional treatments upon referral from a doctor or medical specialist. 100% for ailments referred to in Appendix I of the Health Insurance Decree. Including manual therapy, oedema therapy, scar therapy and Mensendieck/ Caesar exercise therapy
Physiotherapy from the age of 18 (1) (3)	Yes			From the 21st treatment 100% (contracted rate) for ailments referred to in Appendix I of the Health Insurance Decree. Including manual therapy, oedematherapy, scar therapy and Mensendieck/ Cesar exercise therapy. From the first 37 treatments by claudicatio intermittens in stage 2. Maximum of 12 treatments remedial therapy by osteoarthritis of hip and knee per 12 months. Supervised exercise therapy for COPD if there is stage II or higher of GOLD Classification for spiometry. Long-term personalized active exercise therapy for rheumatoid arthritis or axiale spondyloartritis when this causes severe functional limitations. Fall preventive exercise intervention. Once every 12 months, after a statement from the general practitioner or medical specialist

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Combined lifestyle intervention	No			100% (program registered with Loket Gezond Leven)
Medical care for specific patient groups	Yes			100%
Physiotherapy pelvic physiotherapy (1)	Yes			Maximum of 9 treatments for urinary incontinence for insured persons aged 18 and older
Mental health care: Basic mental health care (1) (2)	Yes			100%, from the age of 18 For non-contracted parties healthcare provider maximum 75% of the average contracted person rate
Mental health care: specialist mental health care	Yes		Yes	100%, from the age of 18 For non-contracted parties healthcare provider maximum 75% of the average contracted person rate
Mental health care: specialist mental health care: care and accommodation at a mental health care institution	Yes		Yes	100% up to a maximum of 1095 consecutive days. For non-contracted parties healthcare provider maximum 75% of the average contracted person rate
General Practitioner	No			100% for a non-contracted care provider, a maximum of 100% of the maximum NZa rate. We reimburse examinations requested by the general practitioner (such as an X-ray or blood test) that is performed by another non-contracted care provider up to a maximum of 85% of the average contracted rate.
Medical aids (3)	Yes	Possible, see medical aids regulation	Yes	Reimbursement according to the Medical Aids Regulation.

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Chain approach for children with overweight or obesity	No			100% combined lifestyle intervention after referral by the general practitioner, medical specialist, youth doctor or youth nurse
Maternity care at home	No	€ 6,- per hour		100% (minus the patient contribution)
Speech therapy	Yes			100%
Mechanical breathing (1)	Yes			100%
Specialist medical care: plastic surgery (medical urgency) (3)	Yes		Yes	Limited to the treatments referred to in the policy conditions.
Specialist medical care: fertility enhancing treatments up to the age of 42	Yes		Yes	100% for OI, AI and IUI 100% for the first three IVF and ICSI attempts
Specialist medical care: hospital and ZBC care	Yes			100% and accommodation for a maximum of 1095 days
Oral care: Implants (1)	Yes		Yes	100% for a special medical indication.
Oral care: dental surgery (1)	Yes			100%
Oral care: orthodontics	Yes		Yes	100% for a special medical indication.
Oral care: Overlay dentures	Yes	10% of the cost of the lower jaw, 8% of the cost of the upper jaw 17% for a combination of a prosthesis on implants on one jaw and a non-implantsupported prosthesis on the other jaw	Yes	100% (minus the patient contribution) for overlay dentures
Oral care: dentures	Yes	25%		75% for dentures

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Oral care: Repairs and rebasing	Yes	10%		100% (minus the patient contribution) for repairs and rebasing
Oral care: dental care up to the age of 18 (3)	No		Yes, during the making of a jaw overview photo (code X21), implant, anesthesia, autotransplant (code J39), for more than one hour of preventive education (code M01 and/or M02) per year, for more than 30 minutes of dental cleaning (M03) per day and/or 1.5 hours per year, when sealing more than 8 milk elements and/or permanent elements (V30/V35) per year, for fillings (code V71 to 74, code V81 to 84, code V91 to 95) for placing more than 6 fillings per day and/or for placing more than 10 fillings per day	100% for the treatments referred to in the policy conditions
Oral care: dental care from the age of 18 (2)	Yes		Yes	100% for a special medical indication.

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Kidney dialysis	Yes		Yes, when adjustments to house	100%
Organ transplants	Yes			100%
Convalescence	Yes		Yes, with non-contracted treatment centre (ZBC)	100%
Nursing and care	No		Yes, with non-contracted healthcare provider	100% for a non-contracted care provider, a maximum of 85% of the average contracted rate
Nursing and care (personal budget (PGB) (1)(2)(2)	No		Yes	100%
Second opinion	Yes			100%
Stopping smoking (2)	No			100% three times per year for a stopping smoking programme
Sensory disability care (1)(2)	Yes		Yes, for stays exceeding 365 days	100%
Thrombosis service	Yes			100%
Preventive foot care (1) (2)	No			100% for the treatments referred to in the policy conditions
Patient transport within the Netherlands: Ambulance transport	Yes			100% for ambulance transport

Coverage	Excess	Patient contribution	To be applied for at a.s.r.	Reimbursement
Patient transport within the Netherlands: Taxi transport or transport in the insured's own car	Yes	€ 140,- per year	Yes	100% (minus the patient contribution) for taxi transport € 0,43 per km for transport in the insured's own car for certain medical indications. At stay instead of transport up to € 97,- per night

Pay attention: With a non-contracted care provider we reimburse a maximum of 85% of the average contracted rate, unless stated otherwise above.

Supplementary Insurance

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Acne treatment (2)	Maximum € 150 per year	Maximum € 250 per year	Maximum € 350 per year	Maximum € 500 per year
Allergy free and dustproof covers (1) (2)			100%	100%
Alternative care (excluding medicines) (4)	Maximum € 45 per day up to a maximum of € 100 per year for acupuncture, chiropractic, osteopathy and musculo-skeletal treatment, anthroposophy, phlebology, haptotherapy, homeopathy (classic), child therapy, natural therapies, orthomoleculair treatment, foot orthosis, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum € 45 per day up to a maximum of € 250 per year for acupuncture, chiropractic, osteopathy and musculo-skeletal treatment, anthroposophy, phlebology, haptotherapy, homeopathy (classic), child therapy, natural therapies, orthomoleculair treatment, foot orthosis, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum € 45 per day up to a maximum of € 500 per year for acupuncture, chiropractic, osteopathy and musculo-skeletal treatment, anthroposophy, phlebology, haptotherapy, homeopathy (classic), child therapy, natural therapies, orthomoleculair treatment, foot orthosis, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement	Maximum € 45 per day up to a maximum of € 1.000 per year for acupuncture, chiropractic, osteopathy and musculo-skeletal treatment, anthroposophy, phlebology, haptotherapy, homeopathy (classic), child therapy, natural therapies, orthomoleculair treatment, foot orthosis, reflex zone therapy (feet) and shiatsu therapy. Exclusively the professional associations referred to qualify for reimbursement
Contraception for insured persons aged 21 and older (6)	Maximum € 50 per year	Maximum € 150 per year	Maximum € 250 per year	Maximum € 500 per year

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Assistance and follow-up care for cancer (1) (2)	-	Maximum € 250 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sports-programmes OncoNet, Cyto fys or via 'Stichting Tegenkracht'	Maximum € 500 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sports-programmes OncoNet, Cyto fys or via 'Stichting Tegenkracht'	Maximum € 1.000 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sports-programmes OncoNet, Cyto fys or via 'Stichting Tegenkracht'
Polyclinic childbirth (patients contribution and above maximum fee)	Maximum € 250 per insured person per calendar year	100%	100%	100%
Spectacles or contact lenses		Spectacles (including frame) up to € 150 (one pair of spectacles per 2 calendar years). Dioptrics of 1.5 or more at one of the eyes. Or lenses maximum of € 75 (per year). Dioptrics of 1.5 or more for both eyes	Spectacles (including frame) up to € 200 (one pair of spectacles per 2 calendar years). Dioptrics of 1.5 or more at one of the eyes. Or lenses maximum of € 100 (per year). Dioptrics of 1.5 or more for both eyes	Spectacles (including frame) up to € 300 (one pair of spectacles per 2 calendar years). Dioptrics of 1.5 or more at one of the eyes. Or lenses maximum of € 150 (per year). Dioptrics of 1.5 or more for both eyes
Non-urgent care in foreign countries, EU, EEA and treaty nation	Maximum once the Dutch rate for physiotherapy and exercise therapy.	Maximum once the Dutch rate for spectacle, lenses, physiotherapy, exercise therapy, orthodontics.	Maximum once the Dutch rate for firstline psychological care, occupational therapy, spectacle, lenses, physiotherapy, exercise therapy, orthodontics.	Maximum once the Dutch rate for firstline psychological care, occupational therapy, spectacle, lenses, physiotherapy, exercise therapy, orthodontics.

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Non-urgent care in foreign countries, EU, EEA and treaty nation provided resident in the country where the care is given	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions	100% up to the maximum reimbursements referred to in the policy conditions
Urgent care in foreign countries, EU, EEA and treaty nation	100%	100%	100%	100%
Urgent care in foreign countries, rest of the world	100%	100%	100%	100%
Urgent care in foreign countries: medical aid and medical advice by SOS International	100%	100%	100%	100%
Urgent care in foreign countries: repatriation	100% for repatriation to an institution in the country of residence	100% for repatriation to an institution in the country of residence	100% for repatriation to an institution in the country of residence	100% for repatriation to an institution in the country of residence
Urgent dental care in foreign countries	Maximum € 150 per year	Maximum € 250 per year	Maximum € 250 per year	Maximum € 250 per year
Urgent care in foreign countries: transport of remains, funeral or cremation on location	Maximum € 10.000	Maximum € 10.000	Maximum € 10.000	Maximum € 10.000

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Foreign countries: healthcare in Belgium and Germany (based in the Netherlands)	100% only if the living address is less than 50 kilometers from the practice of the care provider in Belgium or Germany	100% only if the living address is less than 50 kilometers from the practice of the care provider in Belgium or Germany	100% only if the living address is less than 50 kilometers from the practice of the care provider in Belgium or Germany	100% only if the living address is less than 50 kilometers from the practice of the care provider in Belgium or Germany
Camouflage therapy (2)	Maximum € 150 per year. During the period the insurance is in effect	Maximum € 250 per year. During the period the insurance is in effect	Maximum € 350 per year. During the period the insurance is in effect	Maximum € 500 per year. During the period the insurance is in effect
Diet consultation (2) (10)			Maximum of 2 hours per year	Maximum of 4 hours per year
Eczema treatment (1)			Maximum € 500 per year for a light box at home. Our prior consent is required	Maximum € 1.000 per year for a light box at home. Our prior consent is required
Depilation or lasertreatment for hair removal (2)	Maximum € 150 per year	Maximum € 250 per year	Maximum € 350 per year	Maximum € 500 per year
Occupational therapy (10)			100%	100%
Pharmaceutical care: alternative medicines (5) (6)	Maximum € 50 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	Maximum € 150 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	Maximum € 250 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement	Maximum € 500 per year Only alternative medicines registered as homeopathic or anthroposophic in the Medicine Standard of the Care Index qualify for reimbursement

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Physiotherapy (11)	9 treatments per year. Including manual therapy, oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy	15 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy	21 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy	36 treatments per year. Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psychosomatic) Mensendieck/Cesar exercise therapy, geriatric physiotherapy and scartherapy
Childbirth TENS (1)				100%
Convalescent home for somatic diseases or a hospice			75% maximum € 1.000 per year in the Netherlands. The stay in a revalidation unit/ center must take place immediately after a hospital admission	75% maximum € 1.500 per year in the Netherlands. The stay in a revalidation unit/ center must take place immediately after a hospital admission
Medical aids: another form of covering your head (9)			Maximum € 100 per calenderyear	Maximum € 100 per calenderyear
Medical aids: above maximum according to the Medical Aids Regulation (3) (9)			Up to the age of 18 100% From the age of 18 100% maximum € 250 per year	Up to the age of 18 100% From the age of 18 100% maximum € 500 per year
Medical aids: patient contribution according to the Medical Aids Regulation (3)	Maximum € 50 per year	Maximum € 250 per year	Maximum € 400 per year	Maximum € 550 per year
Medical aids: hearing protection (2)	75% maximum € 30 per 2 years	75% maximum € 60 per 2 years	75% maximum € 90 per 2 yaers	75% maximum € 90 per 2 yaers

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Medical aids: eye drop glasses, changing stick and adapted plates / cutlery / drinking cup (2)	100% once a year to prevent district nursing	100% once a year to prevent district nursing	100% once a year to prevent district nursing	100% once a year to prevent district nursing
Maternity package		100%	100%	100%
Maternity care in case of adoption (2)				8 hours for a child younger than 6 months
Maternity care: incubator follow-up care (1) (2)				100% maximum 8 hours
Maternity care (patient contribution)	Maximum €125 per insured person per calendar year	100% patient contribution	100% patient contribution	100% patient contribution
Health resort (2)			Maximum € 500 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. Our prior consent is required	Maximum € 1.000 per year via Stichting Kuurreizen or Reisorganisatie Fontana. If the insured suffers from Bechterew's disease, rheumatoid arthritis or psoriatic arthritis. Our prior consent is required
Lactation consultation (2)				Maximum € 80 per birth
Eye laser treatment (2)				Maximum € 375 per eye (once per 60 months). Dioptrics of 4 or more
Guesthouse in case of hospitalisation	Up to a maximum of € 250 per insured per calendar year	Up to a maximum of € 500 per insured per calendar year	100%	100%
Lymphatic drainage (1) (2)			100%	100%

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Informal care broker/informal care coach/informal care course (4)	Up to a maximum of € 200 per insured per calender year. Exclusively the professional association referred to qualifies for reimbursement	Up to a maximum of € 350 per insured per calender year. Exclusively the professional association referred to qualifies for reimbursement	Up to a maximum of € 500 per insured per calender year. Exclusively the professional association referred to qualifies for reimbursement	Up to a maximum of € 750 per insured per calender year. Exclusively the professional association referred to qualifies for reimbursement
Replacement volunteer aid	Up to a maximum of € 600 per year	Up to a maximum of € 900 per year	Up to a maximum of € 1.800 per year	Up to a maximum of € 2.700 per year
Specialist medical care: plastic surgery			Correction of protruding ears, reimbursement to prevailing market rates.	Correction of protruding ears, reimbursement to prevailing market rates.
Orthodontics		Up to the age of 18, 80% maximum € 1.000 During the period the insurance is in effect. A maximum reimbursement of € 500 in the first year of this insurance. From the second year, the rest of the compensation	Up to the age of 18, 80% maximum € 2.000 From 18 80% maximum € 1.000 During the period the insurance is in effect. A maximum reimbursement of € 500 in the first year of this insurance. From the second year, the rest of the compensation	Up to the age of 18, 100% maximum € 2.500 From 18 100% maximum € 1.500 During the period the insurance is in effect. A maximum reimbursement of € 500 in the first year of this insurance. From the second year, the rest of the compensation
Orthoptics (2)		100%	100%	100%
Menopause consultant (2)			Maximum € 500 during the period the insurance is in effect.	Maximum € 500 during the period the insurance is in effect.
Pedicure (2) (10)	€ 100 in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism	100% in the event of diabetes or rheumatism

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Adhesive pads for mammary prosthesis		100%	100%	100%
Urination- alarm or watch		For one time purchase or maximum of 3 months rent	For one time purchase or maximum of 3 months rent	For one time purchase or maximum of 3 months rent
Foot therapy/podology/ podopostural therapy (2)	Maximum € 100 per year by podotherapist, register-podologist or podopostural therapist	Maximum € 250 per year by podotherapist, register-podologist or podopostural therapist	Maximum € 500 per year by podotherapist, register-podologist or podopostural therapist	100% by podotherapist, registerpodologist or podopostural therapist
Refertilisation (2)			Refertilisation, reimbursement to the prevailing market rates	Refertilisation, reimbursement to the prevailing market rates
Travel expenses for visiting a patient		€ 0,32 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation maximum € 500 per calendar year	€ 0,32 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 15th day of hospitalisation maximum € 1.000 per calendar year	€ 0,32 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 5th day of hospitalisation maximum € 2.000 per calendar year
Sterilisation (2)			Sterilisation, reimbursement to the prevailing market rates	Sterilisation, reimbursement to the prevailing market rates
Orthopaedic arch supports or therapeutic insoles (1)	€ 50 per year	€ 100 per year	€ 150 per year	€ 200 per year
Stutter therapy (2)			Maximum € 500 per year	Maximum € 1.000 per year
Therapeutic camp for children in the Netherlands (1) (2)	Maximum € 250, once per 12 months	Once per 12 months	Once per 12 months	Once per 12 months
Wound care			Maximum € 50 per year	Maximum € 100 per year

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Patient transport within the Netherlands (1)			100% for transportation by taxi from Transvision 100% for transportation patient contribution € 0,32 per kilometre for transportation by private car € 0,32 per kilometre for trasportation by a non-contracted taxi carrier	100% for transportation by taxi from Transvision 100% for transportation patient contribution € 0,32 per kilometre for transportation by private car € 0,32 per kilometre for trasportation by a non-contracted taxi carrier

Prevention

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Exercise programmes (1) (2)		Maximum € 100 per year for special medical indications	Maximum € 200 per year for special medical indications	Maximum € 350 per year for special medical indications
Injury consultation and sports medicine examination (2)			For injury consultations and Once per 24 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions	For injury consultations and Once per 12 months for sports medicine examination in a Sports Medicine Consultation Centre or Sports Medicine Institute, member of the Federation of Sports Medicine Institutions
General health courses (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
First aid in case of accidents involving children (2)(7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
First aid course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Heart condition course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Lymphoedema course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Basic resuscitation course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Rheumatoid arthritis, arthritis or Bechterew's disease course (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year
Pregnancy course and pregnancy gymnastics or pregnancy yoga (2) (7)		Maximum € 500 per year	Maximum € 750 per year	Maximum € 1.000 per year

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Mindfulness training		Maximum € 100 per year Exclusively the professional associations referred to qualify for reimbursement	Maximum € 100 per year Exclusively the professional associations referred to qualify for reimbursement	Maximum € 100 per year Exclusively the professional associations referred to qualify for reimbursement
Preventive examinations (2)	Once per calendar year physical health check by BENU or Personal health check by Niped	100% circulatory system and cholesterol examination by a general practitioner. Once per calendar year physical health check by BENU or Personal health check by Niped	100% circulatory system and cholesterol examination by a general practitioner. Once per calendar year physical health check by BENU or Personal health check by Niped	100% circulatory system and cholesterol examination by a general practitioner. Once per calendar year physical health check by BENU or Personal health check by Niped
Preventive vaccinations (2)		100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus
Preventive vaccinations and medication in foreign countries (2)			100%	100%
Sleep coaching	75% maximum € 100 per calendar year via Somnox	75% maximum € 200 per calendar year via Somnox	75% maximum € 200 per calendar year via Somnox	75% maximum € 200 per calendar year via Somnox

Coverage	Supplement Start	Supplement Extra	Supplement Extensive	Supplement Optimal (*)
Services via the Zorg voor jezelf app	Use of 'Your lifestyle program' of 4 or 8 weeks Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach Maximum 6 extra digital physiotherapy consultations per calendar year Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach as part of the 'Zorg voor Haar' programme (support for women experiencing hormonal symptoms)	Use of 'Your lifestyle program' of 4 or 8 weeks Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach Maximum 6 extra digital physiotherapy consultations per calendar year Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach as part of the 'Zorg voor Haar' programme (support for women experiencing hormonal symptoms)	Use of 'Your lifestyle program' of 4 or 8 weeks Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach Maximum 6 extra digital physiotherapy consultations per calendar year Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach as part of the 'Zorg voor Haar' programme (support for women experiencing hormonal symptoms)	Use of 'Your lifestyle program' of 4 or 8 weeks Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach Maximum 6 extra digital physiotherapy consultations per calendar year Maximum 4 consultations of 45 minutes each per calendar year Dietitian and/or Mental coach as part of the 'Zorg voor Haar' programme (support for women experiencing hormonal symptoms)
Membership of the walking association KWbN	Maximum € 25 per year	Maximum € 25 per year	Maximum € 25 per year	Maximum € 25 per year

Dental insurance

Coverage	Dentist Start	Dentist Extra	Dentist Extensive	Dentist Optimal (*)
Preventive, diagnostic or simple treatments (8)	100% maximum € 250 per year Dental cleaning codes M01, M02 en M03: 75% will be reimbursed, up to a maximum of 45 minutes per person per year	100% maximum € 500 per year Dental cleaning codes M01, M02 en M03: 75% will be reimbursed, up to a maximum of 50 minutes per person per year	100% maximum € 750 per year Dental cleaning codes M01, M02 en M03: 75% will be reimbursed, up to a maximum of 60 minutes per person per year	100% maximum € 1,500 per year Dental cleaning codes M01, M02 en M03: 75% will be reimbursed, up to a maximum of 70 minutes per person per year
Extensive treatments (surgical procedures, photos, crowns, bridges, partial dentures, endodontology and periodontics) (8)	75% maximum € 250 per year	75% maximum € 500 per year	75% maximum € 750 per year	75% maximum € 1,500 per year
Urgent dental care in foreign countries (8)	100% maximum € 250 per year	100% maximum € 500 per year	100% maximum € 750 per year	100% maximum € 1,500 per year

Modules

Physio & Dental accident coverage module	
Physiotherapy and exercise therapy (including screening) Dental costs (including dentures and implants)	100% tot €20.000 reimbursement of physiotherapy, exercise therapy and/or dental costs jointly following an accident For physiotherapy and exercise therapy provided by non-contracted practitioners: 75% of the average contracted rate

(1) = A referral is required for this reimbursement. Further information can be found in the policy conditions.
(2) = A certain practitioner applies for this reimbursement. Further information can be found in the policy conditions.
(3) = Our policy conditions, the Regulation on Pharmaceutical Care, the Medical Aids Regulations, the list with the maximum reimbursement per registered medicine and Appendix I to the Health Insurance Decree can be found on www.asr.nl/verzekeringen/zorgverzekering/documenten.
(4) = Professional associations that qualify for reimbursement are listed in the policy conditions.
(5) = Further information about registered medicines can be found on www.medicijnkosten.nl.
(6) = This maximum applies for all pharmaceutical care (including contraception) combined per year.
(7) = This maximum applies for all these courses combined per year.
(8) = This maximum applies for all dental treatment combined per year.
(9) = This maximum applies for all medical aids combined per year.
(10) = If you go to a non-contracted care provider, we reimburse a maximum of 100% of the average contracted rate.
(11) = If you go to a non-contracted care provider, we reimburse a maximum of 75% of the average contracted rate.
(*) = You can no longer take out the Supplement Optimal and the Dentist Optimal. If you have an existing Supplement Optimal and/or an existing Dentist Optimal, you can keep it. If you ever cancel the Supplement Optimal and/or the Dentist Optimal or switch to another supplementary health insurance and/or dental insurance, then you cannot be insured again afterwards on the Supplement Optimal and/or Dentist Optimal.

For more information about reimbursements, please refer to the policy conditions. These can be found at asr.nl/verzekeringen/zorgverzekering/documenten.
If you would like to know how to contact us, please go to asr.nl/contact/zorgverzekering. No rights can be derived from this document.

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