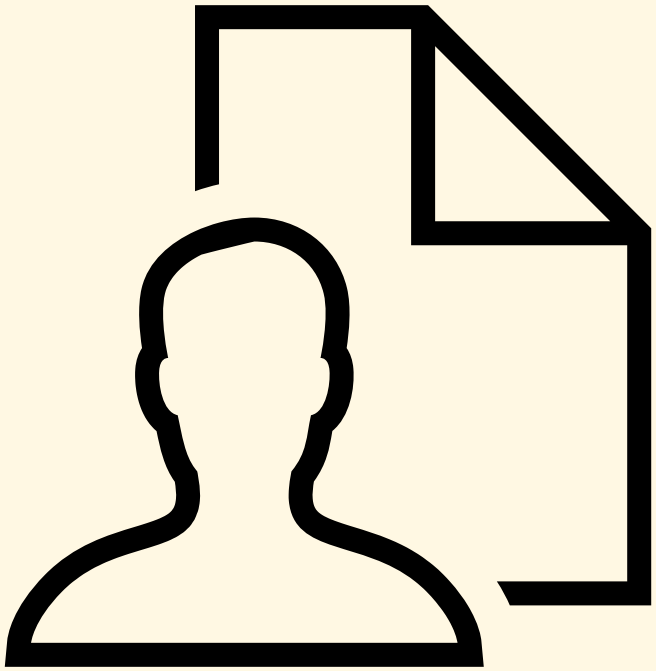
a.s.r.



Coverage Overview 2027

Health Insurance Doorgaan van a.s.r.

Health Insurance Doorgaan

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Acne treatment (2)		Maximum € 150 per year	Maximum € 250 per year	Maximum € 500 per year
Allergy free and dustproof covers (1) (2)				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
Contraception for insured persons aged 21 and older (6)		Maximum € 50 per year	Maximum € 150 per year	Maximum € 250 per year

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Assistance and follow-up care for cancer (1) (2)	Maximum € 1.000 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sportsprogrammes 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 sportsprogrammes OncoNet, Cyto fys or via 'Stichting Tegenkracht'	Maximum € 1.250 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sportsprogrammes OncoNet, Cyto fys or via 'Stichting Tegenkracht'	Maximum € 1.500 per year for a physical activity programme related to an oncological disorder, the programme 'Coaching rondom kanker', oncological sportsprogrammes 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%
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
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, physio-therapy, exercise therapy, orthodontics	Maximum once the Dutch rate for firstline psychological care, occupational therapy, spectacle, lenses, physiotherapy, exercise therapy, orthodontics

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
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
Urgent care in foreign countries, EU, EEA and treaty nation		100%	100%	100%
Urgent care in foreign countries, rest of the world		100%	100%	100%
Urgent care in foreign countries: medical aid and medical advice by SOS International		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
Urgent dental care in foreign countries		Maximum € 150 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

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
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
Budgetcoach (2)	Maximum € 500 per year	Maximum € 500 per year	Maximum € 500 per year	Maximum € 500 per year
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
Diet consultation (2) (10)				Maximum of 2 hours per year
Doorgaanexpert, (intervention)help	Support of the Doorgaan-expert when you need it. You can call the Doorgaan-expert at (030) 278 37 00	Support of the Doorgaan-expert when you need it. You can call the Doorgaan-expert at (030) 278 37 00	Support of the Doorgaan-expert when you need it. You can call the Doorgaan-expert at (030) 278 37 00	Support of the Doorgaan-expert when you need it. You can call the Doorgaan-expert at (030) 278 37 00
Eczema treatment (1)				Maximum € 500 per year for a light box at home. Our prior consent is required
First-line psychological help for work or relationship problems (2)	Maximum € 2.000 per year	Maximum € 2.000 per year	Maximum € 2.000 per year	Maximum € 2.000 per year
Depilation or lasertreatment for hair removal (2)		Maximum € 150 per year	Maximum € 250 per year	Maximum € 350 per year
Occupational therapy (2) (10)				100%
Extra childcare for hospitalized parents	€ 25 per day for children up to and including 12 years, maximum € 1,500 per year	€ 25 per day for children up to and including 12 years, maximum € 1,500 per year	€ 25 per day for children up to and including 12 years, maximum € 1,500 per year	€ 25 per day for children up to and including 12 years, maximum € 1,500 per year

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
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
Physiotherapy (2) (11)	9 treatments per year Including manual therapy, oedema therapy, psycho-somatic physiotherapy, (psychosomatic) Mensendieck/ Cesar exercise therapy, geriatric physiotherapy and scartherapy	18 treatments per year Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psycho-somatic) Mensendieck/ Cesar exercise therapy, geriatric physiotherapy and scartherapy	24 treatments per year Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psycho-somatic) Mensendieck/ Cesar exercise therapy, geriatric physiotherapy and scartherapy	30 treatments per year Including manual therapy (up to 12 treatments), oedema therapy, psychosomatic physiotherapy, (psycho-somatic) Mensendieck/ Cesar exercise therapy, geriatric physiotherapy and scartherapy
Family support in case of partner failure	80% for children up to 12 years of age, maximum € 800 per year	80% for children up to 12 years of age, maximum € 800 per year	80% for children up to 12 years of age, maximum € 800 per year	80% for children up to 12 years of age, maximum € 800 per year
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
Medical aids: another form ofcovering your head (9)				Maximum € 100 per calender year

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
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
Medical aids: patient contribution according to the Medical Aids Regulation (3)		Maximum € 50 per year	Maximum € 250 per year	Maximum € 400 per year
Medical aids: hearing protection (2)		75% maximum € 30 per 2 years	75% maximum € 60 per 2 years	75% maximum € 90 per 2 years
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
Intervention help from the Doorgaanexpert	100%	100%	100%	100%
Maternity package		100%	100%	100%
Maternity care (patient contribution)		Maximum €125 per insured person per calendar year	100%	100%
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

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Guesthouse in case of hospitalisation	100% of the co-payment for parents or partners at a Ronald McDonald House or hospital-affiliated family or lodging house	100% of the co-payment for parents or partners at a Ronald McDonald House or hospital-affiliated family or lodging house	100% of the co-payment for parents or partners at a Ronald McDonald House or hospital-affiliated family or lodging house	100% of the co-payment for parents or partners at a Ronald McDonald House or hospital-affiliated family or lodging house
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 € 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
Replacement volunteer aid (2)	Up to a maximum of € 2.700 per year	Up to a maximum of € 3.300 per year	Up to a maximum of € 3.600 per year	Up to a maximum of € 4.500 per year
Specialist medical care: plastic surgery (1)				Correction of protruding ears, reimbursement to prevailing market rates.
Orthodontics	Up to the age of 18, 80% maximum € 500 During the period the insurance is in effect	Up to the age of 18, 80% maximum € 500 During the period the insurance is in effect	Up to the age of 18, 80% 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	Up to the age of 18, 80% maximum € 2.500 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
Orthoptics (2)			100%	100%

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Menopause consultant (2)				Maximum € 500 during the period the insurance is in effect.
Pedicure (2) (10)		€ 100 in the event of diabetes or rheumatism	100%	100%
Adhesive pads for mammary prosthesis			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
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
Refertilisation (2)				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 5th day of hospitalisation maximum € 2.000 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	€ 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 € 2.500 per calendar year	€ 0.32 per km An insured travelling to visit an insured family member in a hospital in the Netherlands from the 5th day of hospitalisation maximum € 3.000 per calendar year
Sterilisation (2)				Sterilisation, reimbursement to the prevailing market rates

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Orthopaedic arch supports or therapeutic insoles (1)		Maximum € 50 per year	Maximum € 100 per year	Maximum € 150 per year
Stutter therapy (2)				Maximum € 500 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
Wound care				Maximum € 50 per year
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

Prevention

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Exercise programmes (1) (2)			Maximum € 100 per year for special medical indications	Maximum € 200 per year for special medical indications
Injury consultation,sports check and sports medicine examination (2)	Maximum € 200 once every 24 months for sports medical examination/sports check and injury consultation together	Maximum € 200 once every 24 months for sports medical examination/sports check and injury consultation together	Maximum € 200 once every 24 months for sports medical examination/sports check and injury consultation together	Maximum € 200 once every 24 months for sports medical examination/sports check and injury consultation together
General health courses (2) (7)			Maximum € 500 per year	Maximum € 750 per year
First aid in case of accidents involving children (2)(7)			Maximum € 500 per year	Maximum € 750 per year
First aid course (2) (7)			Maximum € 500 per year	Maximum € 750 per year
Heart condition course (2) (7)			Maximum € 500 per year	Maximum € 750 per year
Lymphoedema course (2) (7)			Maximum € 500 per year	Maximum € 750 per year
Basic resuscitation course (2) (7)			Maximum € 500 per year	Maximum € 750 per year
Rheumatoid arthritis, arthritis or Bechterew's disease course (2) (7)			Maximum € 500 per year	Maximum € 750 per year
Pregnancy course and pregnancy gymnastics or pregnancy yoga (2) (7)			Maximum € 500 per year	Maximum € 750 per year
Mindfulness training and Acceptance and Commitment Therapy (4)	Maximum € 1000 per year Exclusively the professional associations referred to qualify for reimbursement	Maximum € 1000 per year Exclusively the professional associations referred to qualify for reimbursement	Maximum € 1.100 per year Exclusively the professional associations referred to qualify for reimbursement	Maximum € 1.100 per year Exclusively the professional associations referred to qualify for reimbursement

Coverage	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
Preventive examinations (2)	Once per calendar year physical health check by BENU or Personal health check by Niped	Once per calendar year physical health check by BENU or Personal health check by Niped	100% cardiovascular and cholesterol screening by GP Once per calendar year physical health check by BENU or Personal health check by Niped	100% cardiovascular and cholesterol screening by GP Once per calendar year physical health check by BENU or Personal health check by Niped
Preventive vaccinations (2)	100% influenza	100% influenza	100% influenza, hepatitis B and meningococcus	100% influenza, hepatitis B and meningococcus
Preventive vaccinations and medication in foreign countries (2)				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	Doorgaan Basis	Doorgaan Start	Doorgaan Extra	Doorgaan Uitgebreid
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 Uitgebreid	Dentist Optimaal
Preventive, diagnostic or simple treatments (2) (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 (3) (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.

For more information on reimbursements, please refer to the policy conditions. These can be found at www.asr.nl/verzekeringen/zorgverzekering/documenten.
If you want to know how to reach us, go to asr.nl/contact/zorgverzekering.
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