

**Delta Lloyd Health Insurance
with additional Delta Lloyd
insurance products**

Summary of payments

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DESCRIPTION	MAXIMUM PAYMENT					
	DELTA LLOYD HEALTH INSURANCE	DELTA LLOYD START	DELTA LLOYD EXTRA	DELTA LLOYD COMPLETE	DELTA LLOYD COMFORT	DELTA LLOYD TOP
ALTERNATIVE THERAPIES						
Alternative therapies including alternative medicines			€ 250,-	€ 500,-	€ 1000,-	100%
GLASSES & CONTACT LENSES						
Glasses / Contact lenses	In accordance with Medical Devices Regulations ¹			€ 100,- every 2 years ²	€ 200,- every 2 years ²	100% ²
ABROAD						
Foreign vaccinations		€ 250	€ 250	€ 250	€ 250	€ 250
Area of cover abroad		world	world	world	world	world
Medical costs ³	Max. 100% of Dutch tariff					
Urgent oral care (from 18 years)		€ 250	€ 250	€ 250	€ 250	€ 250
Rescue and recovery		€ 10,000	€ 10,000	€ 10,000	€ 10,000	€ 10,000
Repatriation of deceased persons		€ 6,000	€ 6,000	€ 6,000	€ 6,000	€ 6,000
Repatriation of ill / injured persons		100%	100%	100%	100%	100%
Emergency medical care ³	Max. 100% of Dutch tariff	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%
Telecommunication costs		€ 350	€ 350	€ 350	€ 350	€ 350
Sending of medicines ⁴		100%	100%	100%	100%	100%
Medical transport to hospital (emergency, according to Delta Lloyd Health Insurance cover)	Max. 100% of Dutch tariff	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%	Supplement up to 100%
PHARMACEUTICAL CARE						
Contraception (pill, coil, pessary)	100% with p.c.					
Personal contribution to contraception		100%	100%	100%	100%	100%
Diet preparations	i.a.w. Pharmaceutical Care Regulations					
Personal contribution to DRS (Drug Remuneration System) medicines				€ 150	€ 200	100%
Medicines	i.a.w. Pharmaceutical Care Regulations					
Medicines outside regulations of Medicines Act				€ 150	€ 200	100%
RECOVERY + ACCOMMODATION ⁵						
Personal homecare/hospice contrib. (AWBZ)			€ 500	€ 1000	€ 1500	100%
Convalescent home		€ 250	€ 500	€ 1000	€ 1500	100%
Recovery & stability				€ 500	€ 1000	100%
Childcare		€ 200	€ 200	€ 200	€ 200	€ 200
Child holiday (therapeutic camps)		€ 200	€ 200	€ 200	€ 200	€ 200

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(FOLLOW-UP)						
RECOVERY + ACCOMMODATION ⁵						
Health resorts				€ 1000	€ 1.500	100%
Accommodation costs for family members or parents' travel costs		tot € 200 (€ 0,19 per km)	tot € 200 (€ 0,19 per km)	tot € 200 (€ 0,19 per km)	tot € 200 (€ 0,19 per km)	tot € 200 (€ 0,19 per km)
Homecare in event of chronic illness						€ 1000
Homecare in event of hospital stay						€ 1000
Accommodation costs at cancer hospital			€ 500	€ 1000	€ 1500	100%
SKIN THERAPY						
Acne treatment		€ 200	€ 200	€ 200	€ 200	€ 200
Camouflage therapy			€ 100	€ 150	€ 200	100%
Facial / neck hair removal via depilation or laser treatment			€ 500	€ 1000	€ 1500	100%
UVB light therapy ⁶			€ 500	€ 1000	€ 1500	100%
Foot care in event of diabetes			€ 50	€ 100	€ 150	100%
GP						
Consultation and treatment	100%					
Consultation via internet	100%					
MEDICAL DEVICES						
Statutory personal contribution			€ 500	€ 1000	€ 1500	100%
Medical devices	i.a.w. Medical Devices Regulations					
Personal alarm		100%	100%	100%	100%	100%
Pad and buzzer		100%	100%	100%	100%	100%
		max. 90 days	max. 90 days	max. 90 days	max. 90 days	max. 90 days
Arch supports /podiatric aids			€ 100	€ 150	€ 200	100%
Therapeutic sport orthosis		€ 150	€ 150	€ 150	€ 150	€ 150
Bandages (only for recurrent use)	i.a.w. Medical Devices Regulations					
SPECIALIST MEDICAL CARE (excl. mental health care) ⁷						
Audiological care	100%					
Cosmetic surgery						€ 1500 1x p.i.p.
Hereditary illness testing	100%					
Fertility treatment ⁷	100%					
Circumcision			€ 100	€ 150	€ 200	100%
Haemodialysis and peritoneal dialysis	100%					
Child oncology	100%					
Specialist medical care in hospital/independent treatment centre/general practice	100%					
Specialist medical care	100%					
Mechanical respiration	100%					
Organ transplant	100%					
Plastic surgery care ⁸	100% dep. upon indic.					
Plastic surgery care ⁸ (limited number of indications)				100%	100%	100%
Sterilisation reversal		100%	100%	100%	100%	100%
Rehabilitation	100%					
Snoring (operative treatment)				100%	100%	100%
Sterilisation		100%	100%	100%	100%	100%
Thrombosis service	100%					
MEDICALLY JUSTIFIED EXERCISE						
Rehabilitation swimming			€ 100	€ 150	€ 200	100%
Sport / rehabilitation of heart patients			€ 100	€ 150	€ 200	100%
Sport-medical advice		€ 100	€ 100	€ 100	€ 100	€ 100

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	DELTA LLOYD HEALTH INSURANCE	DELTA LLOYD START	DELTA LLOYD EXTRA	DELTA LLOYD COMPLETE	DELTA LLOYD COMFORT	DELTA LLOYD TOP
ORAL CARE						
Oral care excl. crowns and bridges (up to 22 years) ⁹	100%					
Crowns, bridges (up to 22 years)		€ 500	€ 500	€ 500	€ 500	€ 500
Orthodontics (up to 18 years)			€ 1000 1x p.i.p.	€ 2000 1x p.i.p.	€ 2500 1x p.i.p.	100%
Orthodontics (from 18 years)						€ 1500 1x p.i.p.
Dentures – personal contribution		€ 200	€ 200	€ 200	€ 200	€ 200
Repair and rebasing of dentures	100%					
Dental surgery ⁹	100%					
Dental care in exceptional cases	100%					
Full dentures ⁹	75%					
PARAMEDICAL CARE						
Dietary advice	max. 4 hours		2 hours	3 hours	4 hours	100%
Occupational therapy	max. 10 hours					
Physiotherapy and remedial therapy (up to 18 years)	Chronic: full Non-chronic: max. 18 treatments per indication	6 treatm. py	9 treatm. py	100%	100%	100%
Physiotherapy and remedial therapy (from 18 years)	Chronic: full from 10th treatment Non-chronic: no payment	6 treatm. py	9 treatm. py	100%	100%	100%
Incontinence treatment		€ 200	€ 200	€ 200	€ 200	€ 200
Speech therapy	100%					
Podiatric therapy / podiatry			€ 100	€ 150	€ 150	€ 150
Anti-stuttering therapy ¹⁰		100%	100%	100%	100%	100%
PREVENTATIVE TESTS ¹¹						
(MAX. 3 PY) INCLUDING:						
Heart and blood-vessel test		100%	100%	100%	100%	100%
Periodic medical examination		100%	100%	100%	100%	100%
Cholesterol test		100%	100%	100%	100%	100%
ADVICE						
Menopause adviser		€ 200	€ 200	€ 200	€ 200	€ 200
PSYCHOLOGICAL CARE						
First-line psychological care	8 sessions with p.c. ¹²					100% ¹³
Psychotherapy	100%					
Personal contribution first-line psychological care		€ 250	€ 250	100%	100%	100%
Non-clinical psychiatric help	100%					
Trauma care (care from contracted care provider in following traumatizing events)		100%	100%	100%	100%	100%
OBSTETRICS AND MATERNITY CARE						
Childbirth with medical indication:						
- childbirth and maternity care in hospital	100%					
- polyclinic birth	100%					
Childbirth without medical indication ¹⁴						
- polyclinic birth	100%, with p.c.					
Childbirth and maternity care in maternity hotel ¹⁴	100%, with p.c.					
Childbirth and maternity care at home ¹⁴	100%, with p.c.					
Baby monitoring equipment ¹⁵		100%	100%	100%	100%	100%

DESCRIPTION	MAXIMALE PAYMENT					
	DELTA LLOYD ZORGVERZEKERING	DELTA LLOYD START	DELTA LLOYD EXTRA	DELTA LLOYD COMPLEET	DELTA LLOYD COMFORT	DELTA LLOYD TOP
(FOLLOW-UP)						
OBSTETRICS AND MATERNITY CARE						
Childbirth courses		€ 200	€ 200	€ 200	€ 200	€ 200
Statutory childbirth personal contribution		100%	100%	100%	100%	100%
Statutory p.c. for maternity care		100%	100%	100%	100%	100%
BirthTens ¹⁵		full	full	full	full	full
Maternity care in event of adoption of baby < 6 months		3 x 3 hours	3 x 3 hours	3 x 3 hours	3 x 3 hours	3 x 3 hours
Lactation care		€ 200	€ 200	€ 200	€ 200	€ 200
Pre-natal screening	20 weeks	100%	100%	100%	100%	100%
Extended maternity care		5 days x 3 hrs	5 days x 3 hrs	5 days x 3 hrs	5 days x 3 hrs	5 days x 3 hrs
TRANSPORT						
Ambulance transport ¹⁶	100%					
Statutory personal contribution for legal transport ¹⁶			100%	100%	100%	100%
Patient transport:	100%, with p.c.					
- public transport with obvious indications ¹⁶	.					
- own car as medical transport with obvious indications ¹⁶	€ 0.25 per km, with p.c.					
- taxi as medical transport with obvious indications ¹⁶	100%, with p.c.					
- taxi as medical transport with non-obvious indications ¹⁷			100%	100%	100%	100%
- own car as medical transport with non-obvious indications ¹⁷			€ 0.19 per km	€ 0.19 per km	€ 0.19 per km	€ 0.24 per km
HOSPITAL						
Hospital stay	100%					
Specialist medical care	100%					
MISCELLANEOUS						
Child weight-control ¹⁸		€ 200	€ 200	€ 200	€ 200	€ 200
Obesity polyclinic ¹⁸					€ 500 1x p.i.p.	€ 500 1x p.i.p.
Membership of patient association ¹⁹					100%	100%

Delta Lloyd Tandengaaft (Teeth Complete)

You have the choice of two payment programmes: 75% and 100%. You can then choose from the following maximum insured amounts:

Tandengaaft 100% up to € 150

Tandengaaft 75% up to € 150

Tandengaaft 100% up to € 250

Tandengaaft 75% up to € 250

Tandengaaft 100% up to € 500*

Tandengaaft 75% up to € 500*

Tandengaaft 100% up to € 1000*

* Dentist's declaration needed for acceptance.

Delta Lloyd Luxury Care

DESCRIPTION

MAXIMUM PAYMENT

Care-class hospital (single or double room)

100% up to max. € 150 per night

Payment in event of 'forced' stay in lower class

€ 70 per day up to max. € 4600 per year

TV/telephone/internet/radio

Connection and rental costs

Partner's travel costs

Public transport, taxi or personal transport on basis of

€ 0.19 per km up to max. € 100 per year

Notes

1. The payment is only valid if the indication and time-period are fulfilled.
2. Sight-correcting sunglasses and usage and maintenance material are excluded.
3. The maximum is dependent on the statutory or market-level tariff for the treatment in the Netherlands. Anticipated costs, the personal contribution and the excess from the health insurance policy are excluded.
4. Certain costs involved in the sending of medicines (including customs charges and return charges) are excluded.
5. An prior declaration of consent is needed from us for a number of forms of treatment. As a rule, you must use a healthcare provider recognised, contracted or selected by us. Personal contributions which are deducted from the Personal Budget are not compensated.
6. Our prior agreement is needed for UV-B treatment.
7. Private clinics are excluded. IVF treatments are limited to 3 attempts and a prior declaration of consent is needed from us for a number of forms of treatment. A restricted list applies to organ transplants.
8. Private clinics are excluded. Prior consent is required for plastic surgery. A distinction is made between medical plastic surgery and cosmetic surgery.
9. A prior declaration of consent is needed for oral care in special cases, tooth-replacement care for insured persons under 22 years of age, for dentures above a certain amount, in the event of replacement within 8 years and if fitted in a Centre for Special Dentistry and for certain dental-surgical treatments.
10. Compensation for accommodation costs in the event of anti-stuttering treatment is excluded.
11. See the policy conditions 2009 for the list of exceptions.
12. It has been legally established that the personal contribution is 10 euro per session.
13. Payment will only be made if there is an extension of treatment which is compensated by the health insurance and if the therapist belongs to one or more of the professional groups named in the policy conditions. No payments will be made for treatments which have to do with psychoanalysis and treatments for questions concerning medical pedagogy, dyslexia, language research, spelling tests, non-native language acquisition or speech therapy treatments at school.
14. In the event of a polyclinic birth or a birth at a maternity hotel, the personal contribution is 15 euro per person per day and the surplus above 108 euro per person per day. For maternity care at home, in a maternity hotel or birth centre, the personal contribution is 3.80 euro per hour.
15. A maximum period of 12 months applies to the loan of baby monitoring equipment, following a prior declaration of consent. For TENS equipment, you must request a prior declaration of consent.
16. No payment will be made for ambulance transport in connection with care during a shift at an AWBZ (Exceptional Medical Expenses Act) institution. A prior declaration of consent is needed from Delta Lloyd for patient transport. You can declare a maximum single journey distance of 200 km. The statutory personal contribution is 89 euro per person per year.
17. A prior declaration of consent is needed from Delta Lloyd. No payment will be made for transport costs in connection with care which is compensated on the basis of the AWBZ (Exceptional Medical Expenses Act), public transport costs and costs in connection with rehabilitation and weekend leave.
18. To receive the payment, you must go to a healthcare provider recognised or contracted by us.
19. The patient association must be affiliated to: the NPCF (Dutch Patient Consumer Federation), the Dutch Council for the Chronically Ill and Disabled or the Central Organisation of Associations for the Elderly.

ABBREVIATIONS

d.u.i.	=	depending upon indication	p.c.y.	=	per calendar year
hrs.	=	hours	p.i.p.	=	per insurance period
km	=	kilometer	p.y.	=	per year
max.	=	maximal	treatm.	=	treatment
p.c.	=	personal contribution			

For the Delta Lloyd Health Insurance policy and the additional Delta Lloyd insurance products, all 100% payments will be paid up to the maximum contracted tariff, the legal tariff or the market-level tariff.

These summaries detail the main features of the payments and coverage. For the full contents and scope of the insurance packages, we refer you to the policy conditions. No rights may be derived from this summary.