



A group
**healthcare
insurance** for
the Netherlands'
**working
population**

Benefits
through your
employer



VGZ Werkt 2022

The healthcare insurance policy that suits you

The Dutch working population has its specific needs regarding healthcare insurance. VGZ understands that! That is why we have developed the group health insurance especially for you: VGZ Werkt.

Good cover for your healthcare costs

With the compulsory basic insurance, you are insured for basic healthcare such as general practitioner care, medical specialist care, emergency care and medicines. You personally decide which basic insurance policy suits you.

Basic Cover

| VGZ Basis Keuze In-kind policy | 90% chooses VGZ Ruime Keuze VGZ Ruime Keuze In-kind policy | VGZ Eigen Keuze Reimbursement policy |
|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
|  |  |  |
| Contracted healthcare provider Maximum reimbursement 100% | Contracted healthcare provider Maximum reimbursement 100% | Contracted healthcare provider Maximum reimbursement 100% |
| Non-contracted healthcare provider Maximum reimbursement 70% of average contracted rate | Non-contracted healthcare provider Maximum reimbursement 80% of average contracted rate | Non-contracted healthcare provider Maximum reimbursement 100% of average market rate |
| ✓ Large number of contracted healthcare providers | ✓ Large number of contracted healthcare providers | ✓ Free choice of healthcare providers |

No excess for most medicines

VGZ is the only healthcare insurer in the Netherlands where the cost of preferred medication is not deducted from the statutory or voluntary excess. This way, you directly benefit from the preferred medication system. So always ask your pharmacist for the preferred medication. The pharmacist's delivery fees, however, are subject to the excess. Read more about our basic insurance policies at vgz.nl/basisverzekering.

Supplementary care and dental insurance

Supplementary cover

- ✓ VGZ Werkt Instap
- ✓ VGZ Werkt Goed
- ✓ VGZ Werkt Beter
- ✓ VGZ Werkt Best

Dental insurance

- ✓ VGZ Werkt Tand Goed
- ✓ VGZ Werkt Tand Beter
- ✓ VGZ Werkt Tand Best

The benefits for you

With the group healthcare insurance VGZ Werkt,

you enjoy the following benefits:

- ✓ discount on basic and supplementary insurance for the whole family
- ✓ the freedom to build your own healthcare package
- ✓ extra high reimbursements for physiotherapy, prevention and dental care, and other elements
- ✓ VGZ Care app: submit claim forms within 10 seconds
- ✓ no excess for preferred medication
- ✓ no excess for help with Quitting smoking

Main reimbursements supplementary packages in 2022

All reimbursements are per calendar year. For a complete list please visit vgz.nl/vergoedingen.

| Supplementary insurance | VGZ Werkt Instap | VGZ Werkt Goed | VGZ Werkt Beter | VGZ Werkt Best |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Physiotherapy, treatments per year | | | | |
| Non-chronic conditions from age 18 | 6 sessions | 9 sessions | 20, of which maximum 9 for manual therapy | 32, of which maximum 9 for manual therapy |
| Family care | | | | |
| - Family care mediator - Replacement family care | - no reimbursement - no reimbursement | - €250 per calendar year - 5 days per calendar year | - €500 per calendar year - 10 days per calendar year | - €750 per calendar year - 15 days per calendar year |
| Alternative care | | | | |
| Treatment, consultation and particular medicines | no reimbursement | €200 per calendar year maximum €40 per day for treatment and visits | €300 per calendar year maximum €40 per day for treatment and visits | €500 per calendar year maximum €40 per day for treatment and visits |
| Temporary stays and holidays abroad | | | | |
| Urgent care and repatriation | full | full | full | full |
| Prevention | | | | |
| You will receive a budget for prevention that you can use for courses, a lifestyle check, vaccinations, healthcare and advice relating to your physical and mental health, including online psychological visits. | a maximum of €75 per calendar year | €400 per calendar year | €600 per calendar year | €700 per calendar year |
| Maternity care | | | | |
| - Pregnancy course - Personal contribution for maternity care - Childbirth without medical necessity in birth clinic or childbirth and maternity care without medical necessity in hospital - Lactation consultant | - no reimbursement - no reimbursement - no reimbursement - no reimbursement | - no reimbursement - no reimbursement - no reimbursement | - €100 per calendar year - a maximum of €125 per childbirth - in full (difference between invoiced amount and reimbursement from health insurance) - maximum €200 per childbirth | - €100 per calendar year - full compensation - in full (difference between invoiced amount and reimbursement from health insurance) - maximum €200 per childbirth |
| Mindfulness | | | | |
| For burn-out complaints from age 18 | no reimbursement | €350 per calendar year | €350 per calendar year | €350 per calendar year |
| Contraceptives from age 21 | | | | |
| | no reimbursement | Reimbursement of contraceptive pills, IUD, rings and cervical caps. Up to the amount as set out in GVS (Medication Reimbursement System). | Reimbursement of contraceptive pills, IUD, rings and cervical caps. Up to the amount as set out in GVS (Medication Reimbursement System). | Reimbursement of contraceptive pills, IUD, rings and cervical caps. Up to the amount as set out in GVS (Medication Reimbursement System). |
| Prescription glasses and contact lenses | | | | |
| | no reimbursement | no reimbursement | Every 3 calendar years €125 reimbursement | Every 3 calendar years €100 reimbursement |
| Skin treatments | | | | |
| | no reimbursement | Budget for skin treatments €300 per calendar year | Budget for skin treatments €500 per calendar year | Budget for skin treatments €700 per calendar year |
| Foot treatments | | | | |
| Budget for foot treatments and/or podotherapy | no reimbursement | Budget for foot treatments €100 per calendar year | Budget for foot treatments €300 per calendar year | Budget for foot treatments €500 per calendar year |
| Stay in a hospital residence or family guest house | | | | |
| | maximum €45 per night | maximum €45 per night | maximum €45 per night | maximum €45 per night |
| Taxi transport commute | | | | |
| | no reimbursement | a maximum of €350 per calendar year | a maximum of €350 per calendar year | a maximum of €350 per calendar year |
| Arch supports | | | | |
| | no reimbursement | a maximum of €70 per calendar year | a maximum of €125 per calendar year | a maximum of €180 per calendar year |
| Budget for medical aids | | | | |
| Reimbursement for e.g. wigs, personal contribution hearing aids, ADL aids, etc. | no reimbursement | no reimbursement | a maximum of €250 per calendar year | a maximum of €500 per calendar year |

| Dental care insurance | VGZ Werkt Tand Goed | VGZ Werkt Tand Beter | VGZ Werkt Tand Best |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dental care from age 18 | | | |
| - Check-ups and visits - Dental cleaning | 80% up to a maximum of €250 per calendar year - 100% covered - 80% up to a maximum of €250 per calendar year | 80% up to a maximum of €650 per calendar year - 100% covered - 80% up to a maximum of €250 per calendar year | 80% up to a maximum of €1,150 per calendar year - 100% covered - 80% up to a maximum of €250 per calendar year |
| Orthodontic care | | | |
| - Up to age 18 - From age 18 | | - maximum €2,000 for the entire term of the supplementary insurance policy - maximum €500 for the entire term of the supplementary insurance policy | - maximum €3,000 for the entire term of the supplementary insurance policy - maximum €1,500 for the entire term of the supplementary insurance policy |
| Dental accidents cover | A maximum of €10,000 per accident | A maximum of €10,000 per accident | A maximum of €10,000 per accident |

VGZ Werkt Tand Best is subject to a 12-month qualification period for crowns, bridges, partial dental prostheses, implants and orthodontic care. This means that during the qualification period, you are charged a premium, but you do not receive any reimbursement for crowns, bridges, partial dental prostheses, implants and orthodontic care.

View all reimbursements and conditions

This overview of reimbursements is not exhaustive. For an overview of all reimbursements and the conditions, please refer to the policy conditions at www.vgz.nl/voorwaarden.

We would be happy to help you choose

We offer you a broad range of packages.

Need help choosing? Go to vgz.nl/help-mij-kiezen.

Find a package that is suited to you in just three easy steps.

Purchase the insurance immediately

Once you have found your ideal healthcare policy, purchase the policy via vgz.nl/collectief. If you want, we can cancel your current insurance for you. You can also find your group here, to register via your employer.

We are here for you

If you still have any questions, look up vgz.nl/contactor call 0900 - 07 50 (normal rate). We would be happy to help you.

On working days you can reach us between 8 am and 8 pm.

And on Saturdays from 9 am until 1 pm.

Choose VGZ,
like 1.3 million other
policyholders.



COÖPERATIE VGZ

Voorop in gezondheid en zorg.
Voor iedereen.