



**OVERSIGHT OF COMPENSATIONS OF HEALTH INSURANCES 2008
REGARDING ALTERNATIVE MEDICINE, CONSULTS AND
TREATMENT:**

Health Insurance	Additional Package	=Compensation: <u>Alternative Medicine*</u> = Compensation: <u>only Acupuncture**</u>	Compensation*** Alternative Drugs/ Herbs <u>according</u> <u>to conditions of</u> <u>policy</u>
ABNAMRO	extended	<i>Max. €250,- /year</i>	See policy
	complete	<i>Max. €500,- /year</i>	See policy
	Complete extra	<i>100%</i>	See policy
Academica	Package 1	80%,€50, p.d. max €200, -/year	See policy
	Package 2	€50,-p.d. max €500,-/year	See policy
	Package 3	€50,-p.d 100% till €500,- /year over this maximum70%	See policy
Achmea Zilveren Kruis	with 2*	€35,- p.d. max. €175, per person/year	Max. €100,- /year
	with 3*	€35,- p.d. max. €350, - per person/year	Max. €200, - /year
	with 4*	€50,- p.d. max. €500, - per person/year	Max. €300, - /year
Achmea Groene Land		Same as Zilveren Kruis	Same as Zilveren Kruis
Achmea PWZ		Same as Zilveren Kruis	Same as Zilveren Kruis
Achmea OZF	Compact	<i>€35,-p.d. max. €175,- /year</i>	none
	Royal	<i>€50,-p.d. max. €500,- /year</i>	none
	Top	<i>€50,-p.d. max. €500,- /year</i>	none
AEGON	Top	<i>Max. €65,- p.d max.€500,-/year</i>	Max. €500,-
	Super	<i>Max. €65,-/year max.€500,-/year</i>	Max. €750,-
AGIS/ Cardian	Compleet	<i>75% per consult max. €300,- /year Acupuncture and Shiatsu</i>	Inclusive
	Comfort	<i>75% per consult max. €450,- /year Acupuncture and Shiatsu</i>	Inclusive

	Comfort Plus	75% per consult max. €600,-p.j. Acupunctuur en Shiatsu	Inclusief
Vervolg AGIS	50+active	75% till max. €350,-/year	
De Amersfoortse	Basic+Budget	Max. €150,- /year	Inclusive
	Basic+Basic	Max. €400,-/year	Inclusive
	Basic+extended	Max. €750,- /year	Inclusive
	Basic+Optimal	Max. €1500,- /year	Inclusive
Anderzorg	Extra	€500,- /year	Inclusive
	Joung	€250,- /year	Inclusive
Avero Achmea/ Axa	Royal	€25,- p.d.Max.20 treatments/year	None
	Excellent	€50,- p.d.Max.24 treatments/year	None
CZ	Young people	€ 25,- p.d.,max.€200,-	Inclusive
	50+	€ 35,- p.d. tot max. €350,- /year	Inclusive
	Basic	€ 25,- p.d. max. €200,- /year	Inclusive
	Plus	€ 35,- p.d.,max. €400,- /year	Inclusive
	Top	€ 35,- p.d. max. €600,- /year	Inclusive
	Excellent	€ 46,- p.d., 100%	Inclusive
	Supertop	€ 46,- p.d., 100%	Inclusive
CZ politiepolis(DGVP)	Basic	100%, € 25,- p.d. max. €200,- /year	
	Plus	100%, € 35,- p.d. max. €400,- /year	
		100%, € 35,- p.d. max. €600,- /year	
Confior	Extra taken care of 1	Max.€100,- /year	
	Extra taken care of 2	Max.€300,- /year	
	Extra taken care of 3	Max.€500,- /year	
	Extra taken care of 4	Max.€1000,- /year	
Delta lloyd	Start	€250,- Acupunctuur and Shiatsu	Inclusive
	Extra	€250,-, - Acupunctuur and Shiatsu	Inclusive
	Compleet	€500,-, Acupunctuur and Shiatsu	Inclusive
	Comfort	€500,-/year - Acupunctuur and Shiatsu	Inclusive
	Top	Unlimited – Acupunctuur and Shiatsu	Inclusive
DSW	Standard and Top	Max. €25,- p.d max.€450,-/year	None

DVZ	2 stars	€ 35,- p.d. max. €175,- /year	Max.€100,-/year
	3 stars	€ 35,- p.d. max. €350,- /year	Max.€200,-/year
	4 stars	€ 50,- p.d. max. €500,- /year	Max.€300,-/year
	Extra pakket collectief	€ 35,- p.d. max. €125,- /year	
FBTO	Module alt.care	€ 30,- p.d. max. €500,- /year	max.€125,-/year
Fortis	Get in	Max.€150,- /year	Inclusive
	Basic	Max.€400,- /year	Inclusive
	Extended	Max.€750,- /year	Inclusive
	Optimal	Max.€1500,- /year	Inclusive
De Goudse		Works together with VGZ/IZA	See policy
IAK	Compact	Max.€250,- /year	Inclusive
	Complete	Max.€550,- /year	Inclusive
	Extra Complete	Max.€750,- /year	Inclusive
	Comfort	100%	
Interpolis	Care active plus	Max€ 35,- p.d. max. €175,- /year	Inclusive
	Care active extra	Max€ 35,- p.d. max. €350,- /year	Inclusive
	Care active top	Max€ 50,- p.d. max. €500,- /year	Inclusive
	Care active coll.	Max€ 35,- p.d. max. €125,- /year	Inclusive
IZZ	Package 1	Max.€200,- /year	€100,- /year
	Package 2	Max.€500,- /year	€300,- /year
	Reg. extra Compensations	Max.€200,- /year	
IZA/IZR	Perfect	€29,- p.d. max. €340,- per person/year	See policy
Menzis/ Conform/ Geove/ Nederzorg	Extra taken care of 1	Max.€100,- /year	Max.€100,-
	Extra taken care of 2	Max.€300,- /year	Max.€250,-
	Extra taken care of 3	Max.€500,- /year	Max.€500,-
	Extra taken care of 4	Max.€1000,- /year	Max.€1000,-
Nederzorg	Extra taken care of 1	Max.€100,- /year	Max.€100,-

	Extra taken care of 2	Max. €300,- /year	Max. €250,-
	Extra taken care of 3	Max. €500,- /year	Max. €500,-
	Extra taken care of 4	Maximum €1000,- /year	Max. €1000,-
Ohra	Complementary	Max. €250,- /year	Inclusive
	Extended	Max. €750,- /year	Inclusive
	Extended Vital	Max. €1000,- /year	Inclusive
Vervolg Ohra	Extra Extended	Max. €1000,- /year	Inclusive
	Complete	Max. €1500,- /year	
	Student	75% till max. €250,- /year	
ONVZ/ Allianz/NN	Free Choice Topfit	Max. €65,- p.d. max. €500,- /year	Max. €500,-
	Free Choice Superfit	Max. €65,- p.d. max. €500,- /year	Max. €750,-
OZF	AV Compact	Max. €35,- p.d. max. €175,- /year	Max. €100,-/year
	AV Royal	Max. €35,- p.d. max. €525,- /year	100%
	AV Top	Max. €35,- p.d. max. €525,- /year	100%
PNO	Standard	Max. €300,- /year	Inclusive
	Extended	Max. €450,- /year	Inclusive
	Complete	Max. €600,- /year	Inclusive
Stad holland	Standard av	Max. €25,-pd max. €450,- /year	See policy
	Extended av	Max. €25,-pd max. €450,- /year	See policy
	Care riant	Max. €1000,- /year	See policy
	Care delux	Max. €1250,- /year	See policy
	Care student	Max. €25,-pd max. €400,- /year	See policy
SIZ	plus	Max. €29,-p.d. max €290,-	See policy
	Accent	Max. €29,-p.d. max €290,-	See policy
	Budget	Max. €29,-p.d. max €290,-	See policy
Trias	Complementary	Max. €50,-p.d. max €300,-/year	100% max. €150,- /year
	AV Extra	Max. €50,-p.d. max €500,-/year	Same as AV
	AV Total	100% until max €1000,-/year	Same as AV
	Healthy 50 plus	Max. €50,-p.d. max €300,-/year	Same as AV
	Healthy 50+extra	Max. €50,-p.d. max €500,-/year	Same as AV

Unive	Extra care policy 2	<i>Max.€25,-p.d.max.€250,- /year Acupuncture and Shiatsu</i>	Inclusive
	Extra care policy 3	<i>Max.€50,-p.d.max.€750,- /year Acupuncture and Shiatsu</i>	Inclusive
	Extra care policy 4	<i>Max.€50,-p.d.max.€1500,- /year Acupuncture and Shiatsu</i>	Inclusive
	Extra care policy 5	<i>Max.€100,-p.d.max.€2500,- /year Acupuncture and Shiatsu</i>	Inclusive
	Module A	<i>Max.€18,-p.d.max.20 consults /year</i>	Inclusive
	Module B	<i>Max.€35,-p.d.max.20 consults /year</i>	Inclusive
	Module C	<i>Max.€35,-p.d. unlimited consults</i>	Inclusive
VGZ	Limited, Young and Sure	80% until €200,- /year	Inclusive
	Extended av, Family and sure, Vital and sure	80% until €300,- /year	Inclusive
	Plus av	80% until €700,- /year	Inclusive
	Young people Extra	80% until €300,- /year	Inclusive
VVAA	Top	<i>Max.€65,- p.d. max. €500,- /year</i>	Max.€500,-
	Excellent	<i>Max.€65,- p.d. max. €500,- /year</i>	Max.€500,-
Zorg en Zekerheid	Sure	<i>50% p.d.max.€250,- /year Acupuncture and Shiatsu</i>	Inclusive
	Family	<i>75% p.d.max.€460,- /year Acupuncture and Shiatsu</i>	Inclusive
	Plus	<i>75% p.d.max.€460,- /year Acupuncture and Shiatsu</i>	Inclusive
	Basic	<i>50% p.d.max.€250,- /year Acupuncture and Shiatsu</i>	Inclusive
	Standard	<i>50% p.d.max.€250,- /year Acupuncture and Shiatsu</i>	Inclusive
	Top	<i>75% p.d.max.€460,- /year Acupuncture and Shiatsu</i>	Inclusive
	Total	<i>100% p.d.max.€600,- /year Acupuncture and Shiatsu</i>	Inclusive

This oversight of compensations does not give the right to anything!

It is always good to let the client ask the detailed information from their health insurance, before starting the treatment.

It is recommended that the client gets a written confirmation (for instance by mail) from their health insurance.

In **blue** under: '**Alternative Medicine**' the health insurance compensates acupuncture, sometimes also other treatments such as Shiatsu and/or Tuina. or even all kinds of Alternative Medicine.

In red/cursive is only compensation of Acupuncture

***Alternative Medicine in general will only be compensated when prescribed by a doctor, registered in the Medicine list of the Royal Dutch Society and delivered by a pharmacy with contract or a family doctor with pharmacy. Exceptions are sometimes possible. For this you need to contact your health insurance.

**On behalf of the professional association Zhong,
M. Hepsakker,
Coördinator of Health Insurances, January 2008**

Extra Notes Written By Alan Wang on Dec 30, 2008

English version was translated from Dutch version. We hope it will be more convenient for people who do not understand Dutch language.

Due to our limited translation skill, there might be slightly difference in terminology. Therefore, we kindly suggest you to double check with your individual health insurance company about your insurance policy. Just to make sure, you may even want to ask insurance company to provide you in writing for equal understanding purpose.

Please do not hesitate to contact me in case you may have any further question on this matter. Thank you,

Warmest regards,