Cover overview 2027
I-Start, I-Basic, I-Extra, I-Excellent (werknemer) and IKEA Inzetbaar module

This overview of reimbursements is intended to help you compare the various policies. The overview gives a general description of the care to which you are entitled. No rights can be derived from this overview. The policy conditions may contain further terms and conditions relating to coverage. Also, a limitation of the reimbursement may apply, such as when you go to a non-contracted care provider.

For a complete overview, we recommend reading the policy terms and conditions carefully, as they always take precedence. You can find them and other information in your personal online account.

Type of care	I-Start (werknemer)	I-Basic (werknemer)	I-Extra (werknemer)	I-Excellent (werknemer)	IKEA Inzetbaar module
Alternative care					
Consultations of alternative doctors / therapists, and homeopathic and anthroposophic medicines		€ 250 per calendar year, consultations € 40 per day	€ 450 per calendar year, consultations € 40 per day	€ 650 per calendar year, consultations € 40 per day	
Abroad					
Travel vaccinations and preventive medicines		100%, only by Reisprik.nl	100%, only by Reisprik.nl	100%, only by Reisprik.nl	
Emergency care abroad during holiday or temporary stay	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance	
Repatriation from abroad	100%	100%	100%	100%	
Physiotherapy and remedial therapy Cesar/Mensendieck					
Physiotherapy and remedial therapy Cesar/ Mensendieck	Coverage from IKEA Inzetbaar module	6 treatments per calendar year + coverage from IKEA Inzetbaar module	15 treatments per calendar year, including 9 treatments of manual physiotherapy + coverage from IKEA Inzetbaar module	26 treatments per calendar year, including 9 treatments of manual physiotherapy + coverage from IKEA Inzetbaar module	6 treatments per calendar year
Fysio Zelfcheck (Physio Self-check) app	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	100%
Obstetrics and maternity care					
Birth kit			100%	100%	
Childbirth TENS on loan				100%	
Personal contribution maternity care			100%	100%	
Extra maternity care			15 hours per delivery	15 hours per delivery	

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Type of care	I-Start (werknemer)	I-Basic (werknemer)	I-Extra (werknemer)	I-Excellent (werknemer)	IKEA Inzetbaar module
Lactation care			€ 115 per delivery	€ 115 per delivery	
Medicines					
Contraceptives from age 21		100%	100%	100%	
Statutory personal contribution on medicines (GVS), except ADHD medication		€ 150 per calendar year	100%	100%	
Melatonin			€ 150 per calendar year	100%	
Skin treatments					
Camouflage therapy, including camouflaging creams			€ 350 for the duration of the insurance	€ 350 for the duration of the insurance	
Hair removal			€ 350 for the duration of the insurance	€ 350 for the duration of the insurance	
Medical aids					
Spectacles and lenses			€ 150 per 3 calendar years	€ 250 per 3 calendar years	
Hearing aids and accessories			€ 200 per aid	€ 400 per aid	
Subscription costs for personal alarm equipment: 100% via contracted healthcare provider, via other healthcare providers: a maximum of €35 per calendar year			On medical indication	On social indication	
Breast prosthesis accessories			100%	100%	
Wig or other head covering			€ 100 per provision	€ 300 per provision	
Support pessary			100%	100%	
Informal care					
Informal care replacement	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	€ 2,000 per calendar year
Informal care broker	Coverage from IKEA Inzetbaar module	€ 50 per calendar year + coverage from IKEA Inzetbaar module	€ 150 per calendar year + coverage from IKEA Inzetbaar module	€ 300 per calendar year + coverage from IKEA Inzetbaar module	€ 200 per calendar year
Other					
Psychological expertise	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	8 sessions of 1 hour per theme per calendar year
Budget coach	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	3 hours per calendar year via MyDailyLifestyle; OR 2 hours per calendar year via Gimd
Coaching to reduce alcohol consumption	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Free online coaching at Minderdrinken
Dietary advice			3 hours per calendar year	3 hours per calendar year	
Weight consultant	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	1 'Gezond afvallen' programme per calendar year at MyDailyLifestyle

Type of care	I-Start (werknemer)	I-Basic (werknemer)	I-Extra (werknemer)	I-Excellent (werknemer)	IKEA Inzetbaar module
Lifestyle training		1 training up to € 1,000 per calendar year	1 training up to € 1,000 per calendar year	1 training up to € 1.500 per calendar year	
Hormone consultant (Care for Women)	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	€ 300 per calendar year
Sleep program	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	A one-time Somnox program
Sports medical advice (in an FSMI institution)		Once per 2 calendar years	Once per 2 calendar years	Once per 2 calendar years	
Sterilization (recovery operation excluded from reimbursement)			100%	100%	
Taxi transport for commuting, requested by the employer	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	€ 250 per calendar year
Trauma counseling and care, requested by the employer	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	Coverage from IKEA Inzetbaar module	€ 3,000 per employer per calendar year
Payment for permanent injuries after an accident			€ 250 per accident	€ 250 per accident	
Dental care					
Personal contribution dental prosthesis		€ 115 per 5 calendar years	€ 115 per 5 calendar years	€ 115 per 5 calendar years	
Dental care as a result of an accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	
Transport and Stay					
Personal contribution for patient transport in addition to basic insurance			100%	100%	
Patient transport: according to the same kilometer reimbursement as for patient transport in the basic insurance			100%	100%	
Travel costs for sick visits: according to the same kilometer allowance as for patient transport in the basic insurance		From the 15th day	From the 15th day	100%	
Childcare up to age 12 (in case of hospitalization of the insured parent)			50 hours per week	50 hours per week	
Hospice, personal contribution				€ 40 per day	
Budget for various reimbursements					
The reimbursements below have a shared budget:		€ 100 per calendar year	€ 250 per calendar year	€ 350 per calendar year	
• Acne therapy		100% (*)	100% (*)	100% (*)	
• Patient association membership		€ 25 (*)	€ 25 (*)	€ 25 (*)	
• Guest house for parents when a child is admitted		From the 15th day (*)	From the 15th day (*)	100% (*)	
• Guest house during outpatient treatment cycle		100% (*)	100% (*)	100% (*)	
• Simple walking aids (four-legged walking stick, walking frame, rollator and crutches)		100% (*)	100% (*)	100% (*)	
• Laser eye surgery and lens implantation			Once for the duration of the insurance (*)	Once for the duration of the insurance (*)	
• Pedicure (medical foot)		€ 25 per day (*)	€ 25 per day (*)	€ 25 per day (*)	

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• Bedwetting alarm		100% (*)	100% (*)	100% (*)	
• Podiatry and insoles		100% (*)	100% (*)	100% (*)	
• Preventive courses		75% per course (*)	75% up to € 115 per course (*)	100% (*)	
• Therapeutic camp for the disabled			€ 23 per day (*)	100% (*)	
• Therapeutic camp for children up to age 18		€ 11.50 per day (*)	€ 11.50 per day (*)	100% (*)	
• Therapeutic swimming in connection with rheumatism			€ 150 per calendar year (*)	100% (*)	

(*) This reimbursement is part of the above-mentioned budget per calendar year.

Although this cover overview has been composed with due care, no rights can be derived from it.
For a full description of cover please refer to the policy conditions.