

Cover overview 2026

Laef! Basic

This cover overview is intended to easily show which types of reimbursements are included in an insurance policy. The overview provides a general description of healthcare services. No rights can be derived from this. Additional terms for reimbursement may be included in the policy conditions. There may also be limitations on reimbursement, for example, in the case of a non-contracted healthcare 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	Laef! Basic
Pharmacy	
Contraceptives from age 21	100%
Paramedic assistance	
Physiotherapy and remedial therapy (Cesar/Mensendieck)	3 treatments per calendar year
Fysio Zelfcheck (Physio Self-check) app	100%
Abroad	
Emergency care abroad during vacation or temporary stay	Full, in addition to the basic health insurance
Dental care	
Dental care as a result of an accident	€ 10,000 per accident
Additional reimbursements	
Care and waiting list mediation	100%