

Cover overview 2026

Laef! 1 to 4

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	Reimbursement	Laef! 1	Laef! 2	Laef! 3	Laef! 4
Alternative care					
Consultations of alternative doctors / therapists, and homeopathic and anthroposophic medicines	Per calendar year			€ 40 per day up to € 250	€ 40 per day up to € 450
Pharmacy					
Statutory personal contribution for medications (GVS), except for ADHD medication and contraceptives	100%		•	•	•
Contraceptives from age 21	100%		•	•	•
Paramedic assistance					
Physiotherapy and remedial therapy (Cesar/ Mensendieck)	Per calendar year	6 treatments	9 treatments	12 treatments, including 9 treatments of manual physical therapy per condition	21 treatments, including 9 treatments of manual physical therapy per condition
Fysio Zelfcheck (Physio Self-check) app	100%	•	•	•	•
Occupational therapy (in addition to the basic health insurance)	Per calendar year			2 hours	4 hours
Abroad					
Vaccinations and preventive medications related to stays abroad			€ 100 per calendar year, with a contracted care provider	100% with a contracted care provider	100% with a contracted care provider
Emergency care abroad during vacation or temporary stay	Full, in addition to the basic health insurance	•	•	•	•
Repatriation from abroad	100%		•	•	•

Type of care	Reimbursement	Laef! 1	Laef! 2	Laef! 3	Laef! 4
Surgery					
Protruding ear correction up to age 18	100%			•	•
Eye laser and lens implantation	Maximum for the duration of the policy			€ 150	€ 250
Sterilization	100%				•
Childbirth					
Birth kit	1 kit per pregnancy			•	•
Personal contribution for outpatient delivery	Maximum			75%	100%
Personal contribution for maternity care	Maximum			75%	100%
Extra maternity care	12 hours over 4 days			•	•
Lactation care	€ 150 per calendar year			•	•
Breast pump	€ 80 per calendar year			•	•
Skin treatments					
Acne therapy	€ 250 per calendar year				•
Camouflage therapy	Maximum for the duration of the policy			€ 200	€ 250
Hair removal	Maximum for the duration of the policy			€ 200	€ 350
Medical Aids					
Spectacles and lenses	Per 2 calendar years			€ 100	€ 150
A budget to be spent on the following medical aids: • Audiological aids • Items used after a breast amputation • Artificial nipple or mammilla prosthesis • Wigs • Support pessary • Wetting alarm for children from age 7 to 18	Per calendar year			€ 125	€ 250
Diabetes testing materials	€ 50 per calendar year		•	•	•
Informal care					
Informal care replacement	Per calendar year		€ 150 per day up to € 1,500	€ 150 per day up to € 1,500	€ 150 per day up to € 1,800
Informal care course	€ 150 for the duration of the policy		•	•	•

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Prevention					
A budget to be spend on the types of healthcare mentioned below: <ul style="list-style-type: none"> • Courses, information and training mentioned by name in the conditions • Sports medical examination • General health check-up, preventive consultation or preventive medical test • First aid course • Resuscitation course • Weight consultant • 'Lekker in je vel' (Feel good) • Fall prevention • Grief processing • Sleep course • Mindfulness 	Per calendar year		€ 125	€ 125	€ 250
Dietary advice (in addition to the basic health insurance)	Per calendar year			3 hours	3 hours
Flu vaccination for non-risk groups	100%		•	•	•
Lifestyle training	Per calendar year				1 up to € 1,250
E-learning 'Train your brain' by Logikos	€ 75 for the duration of the policy		•	•	•
Menopause consultant	Per calendar year		€ 100	€ 100	€ 200
Dental care					
Orthodontics up to age 18	Maximum for the duration of the policy				80% up to € 2,000, (1 year waiting period)
Dental care as a result of an accident	€ 10,000 per accident	•	•	•	•
Travel and stay					
Convalescent home/healthcare hotel	€ 25 per day up to € 1,050 per 3 calendar years			•	•
Overnight stay in a guesthouse	€ 15 per day		•	•	•
Travel expenses for sick visits	€ 500 per calendar year with the same kilometer allowance as for patient transport in the basic health insurance				•

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Therapeutic camp for children organized by <ul style="list-style-type: none"> • Diabetes Jeugdvereniging Nederland • Stichting Kinderoncologische Vakantiekampen • Stichting de Ster (Sterkamp and Maankamp) • Nederlands Hartstichting (Jump) • Stichting Heppie for children with asthma and / or constitutional eczema • Bas van de Goor Foundation (sports camps for diabetics) 	Per calendar year			€ 150	€ 250
Personal contribution for a hospice	€ 30 per day			.	.
Transport					
Podotherapy, podology and orthopedic insoles	Per calendar year		€ 70	€ 100	€ 150
Additional reimbursements					
Care and waiting list mediation	100%