

A photograph of two women in an office environment. The woman on the left has dark curly hair and is wearing a white t-shirt under denim overalls. The woman on the right has long blonde hair and is wearing a dark blue t-shirt. They are both smiling and looking towards each other. In the background, there are office desks, computer monitors, and a potted plant.

**More  
than well  
insured via  
your employer  
& VGZ**



**VGZ Werkt 2023**

# The collective health insurance for you!

VGZ Werkt is the collective insurance for working people in the Netherlands. As an employee, you are more than well insured with VGZ through your employer. Besides discounts on your supplementary insurance premium and extra generous reimbursements, we offer many extras for a healthy lifestyle.

## Our basic insurances

The basic insurance includes the most important care. Think of your GP, hospital and pharmacy.

You have a choice of three basic insurance policies with us. You choose which basic insurance suits you.

## Basic insurance



### VGZ Basis Keuze

In-kind insurance

-  **Care provider with contract**  
Up to 100% reimbursed
-  **Care provider without contract**  
Up to 70% reimbursement of average contracted rate
-  Wide range of healthcare providers under contract



### VGZ Ruime Keuze

In-kind insurance

-  **Care provider with contract**  
Up to 100% reimbursed
-  **Care provider without contract**  
Up to 80% reimbursement of average contracted rate
-  Wide range of healthcare providers under contract



### VGZ Eigen Keuze

Combination insurance

-  **Care provider with contract**  
Up to 100% reimbursed
-  **Care provider without contract**  
Up to 100% reimbursement of average contracted rate
-  **Mental health care and nursing and care**  
Up to 90% reimbursement of the average contracted rate
-  Wide range of healthcare providers under contract

## No excess for most medicines

VGZ is the only health insurer in the Netherlands that does not offset the cost of preferred medicines against the mandatory or voluntary excess. That way, you get the benefit of preferred medicines right away. The pharmacy's dispensing costs do fall under the excess. Read more about our basic insurance policies at [vgz.nl/english/insurance/basic-insurance](https://vgz.nl/english/insurance/basic-insurance).

## Supplementary care and dental insurance

### Supplementary insurance

-  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

## Your benefits at VGZ at a glance

-  Discount on supplementary insurance for the whole family
-  Extra generous coverage for physiotherapy and oral care including orthodontics
-  Flexible prevention budget to support a healthy lifestyle
-  The VGZ app: your digital assistant for health and care
-  We will find out for you where you will be helped the fastest
-  Access to VGZ's Gezond Leven\*
-  Move responsible, anywhere you are, with our Soepel en Sterk Coach app\*

\*Only available in Dutch

## Main reimbursements supplementary packages in 2023

All reimbursements are per calendar year. For a complete overview, go to [vgz.nl/english/reimbursement](https://vgz.nl/english/reimbursement).

Supplementary insurances	VGZ Werkt Instap	VGZ Werkt Goed	VGZ Werkt Beter	VGZ Werkt Best
<b>Physiotherapy, treatments per year</b>				
Non-chronic conditions from 18 years	6 treatments	9 treatments	20, of which up to 9 for manual therapy	32, of which up to 9 for manual therapy
<b>Informal care</b>				
- Informal care broker - Substitute informal 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
<b>Alternative care</b>				
Treatment, consultation and certain medicines	no reimbursement	€ 200 per calendar year up to € 40 per day for treatment and consultation	€ 300 per calendar year up to € 40 per day for treatment and consultation	€ 500 per calendar year up to € 40 per day for treatment and consultation
<b>Temporary stay and holidays abroad</b>				
Emergency care and repatriation	complete	complete	complete	complete
<b>Prevention</b>				
You get a prevention budget that you can use for courses, a lifestyle check, vaccinations, or care and advice for your physical and mental health, including online psychological consultations.	up to € 75 per calendar year	€ 400 per calendar year	€ 600 per calendar year	€ 700 per calendar year
<b>Natal care</b>				
- Pregnancy course - Own contribution for maternity care  - Delivery without medical need in birth centre or delivery and maternity care without medical need in hospital - Lactation expert	- no reimbursement - no reimbursement  - no reimbursement  - no reimbursement	- no reimbursement - no reimbursement  - no reimbursement  - no reimbursement	- € 100 per calendar year - up to € 125 per delivery - complete (difference between invoice amount and reimbursement from health insurance) - up to € 200 per delivery	- € 100 per calendar year - complete reimbursement  - complete (difference between invoice amount and reimbursement from health insurance) - up to € 200 per delivery
<b>Mindfulness</b>				
For burnout complaints from 18 years of age	no reimbursement	€ 350 per calendar year	€ 350 per calendar year	€ 350 per calendar year
<b>Contraceptives from 21 years of age</b>				
	no reimbursement	Reimbursement of contraceptive pill, contraceptive rod, IUD, ring or pessary. Up to the amount as laid down in the GVS.	Reimbursement of contraceptive pill, contraceptive rod, IUD, ring or pessary. Up to the amount as laid down in the GVS.	Reimbursement of contraceptive pill, contraceptive rod, iUD, ring or pessary. Up to the amount as laid down in the GVS.
<b>Glasses and contact lenses</b>				
	no reimbursement	no reimbursement	Per 3 calendar years € 100 reimbursement	Per 3 calendar years € 125 reimbursement
<b>Skin treatment</b>				
	no reimbursement	Budget for skin treatment € 300 per calendar year	Budget for skin treatment € 500 per calendar year	Budget for skin treatment € 700 per calendar year
<b>Foot treatments</b>				
Budget for foot treatments and/or podiatry	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
<b>Lodging or family house stay</b>				
	up to € 45 per night	up to € 45 per night	up to € 45 per night	up to € 45 per night
<b>Transport home-workplace by taxi</b>				
	no reimbursement	up to € 350 per calendar year	up to € 350 per calendar year	up to € 350 per calendar year
<b>Orthotics</b>				
	no reimbursement	up to € 70 per calendar year	up to € 125 per calendar year	up to € 180 per calendar year
<b>Aids budget</b>				
Reimbursement for wigs, hearing aids, ADL aids, etc.	no reimbursement	no reimbursement	up to € 250 per calendar year	up to € 500 per calendar year

Dental insurance	VGZ Werkt Tand Goed	VGZ Werkt Tand Beter	VGZ Werkt Tand Best
<b>Dental care from 18 years</b>			
You get 1 budget that you can use for the following dental care: - Periodic check-ups and problem-oriented consultations - General dental care - Crowns, bridges, implants, partial dentures and gum treatments	- Maximum € 250 per calendar year	- Maximum € 650 per calendar year	- Maximum € 1,150 per calendar year
- Periodic check-ups and problem-oriented consultations - General dental care, including preventive oral care (all reimbursements in the VGZ Werkt terms and conditions) - Crowns, bridges, implants, partial dentures and gum treatments	- 100% reimbursement until your budget runs out - 80% reimbursement until your budget runs out - 80% reimbursement until your budget runs out	- 100% reimbursement until your budget runs out - 80% reimbursement until your budget runs out - 80% reimbursement until your budget runs out	- 100% reimbursement until your budget runs out - 80% reimbursement until your budget runs out - 80% reimbursement until your budget runs out
<b>Orthodontics</b>			
- Up to 18 years		- Up to € 2,000 for the entire term of the supplementary insurance	- Up to € 3,000 for the entire term of the supplementary insurance
- From 18 years		- Up to € 500 for the entire term of the supplementary insurance	- Up to € 1,500 for the entire term of the supplementary insurance
<b>Coverage dental accidents</b>	Up to € 10,000 per accident	Up to € 10,000 per accident	Up to € 10,000 per accident

For VGZ Werkt Tand Beter and VGZ Werkt Tand Best, there is a 12-month waiting period for crowns, bridges, partial dentures, implants and orthodontics. This means you pay premiums during the waiting period, but do not yet receive reimbursement for crowns, bridges, partial dentures, implants and orthodontics. Do you have a different supplementary insurance now? And does it have the same reimbursement or higher? Then there is no waiting time.

### View all reimbursements and conditions

This reimbursement overview is not exhaustive.

Go to [vgz.nl/english/reimbursement](https://vgz.nl/english/reimbursement) for an overview of all reimbursements and all terms and conditions.

### Take out directly

Have you found your ideal health insurance policy? Then take it out at [vgz.nl/english/insurance/vgz-werkt](https://vgz.nl/english/insurance/vgz-werkt). If you want, we will cancel your current insurance for you. You can also find your group discount here, in order to sign up through your employer.

### We are here for you

Still have questions? Go to [vgz.nl/english/service-en-contact](https://vgz.nl/english/service-en-contact) or call 0900 - 84 90 (normal rate). We are happy to help.

Also choose  
**VGZ**, just like  
**1,3 million other**  
**insured persons**



COÖPERATIE VGZ

**Voorop in gezondheid en zorg.  
Voor iedereen.**