Claims overview Specification

This is a general translation of the tables that are mentioned in the letter you received about processed claims.

Example: table 1

Yet to receive

Name	Date of birth	To receive	To pay	Total
<Name>	xx-xx-xxxx	€ xx	€ xx	
Yet to receive from us		€ xxx	€ xxx	€ xxx

Example: table 2

Claims submitted by you

Date	Description	Submitted	At your expense	To receive	Additional information	Policy conditions
xx-xx-xxx	Xxx	€ xx	€ xx			
xx-xx-xxx	Xxx	€ xx	Paid by you Not reimbursed		Your xxx reimburses up to xx%. The rest is out-of-pocket	xx
	Yet to receive from us			€ xx		

Claims overview – Excess specification

What is the excess?

Each year, you pay part of the medical expenses. This amount is called the excess. The government determines the amount every year. This is € 385 for 2023. Each year, you can opt for an increased or voluntary excess. You will pay more health care expenses out of the excess, but your premium is lowered. The excess does not apply to, among other things, the general practitioner, obstetric care and treatment for children younger than 18 years. Find more information on zk.nl/eigenrisico.

What is the difference between excess and statutory personal contribution?

Everybody in the Netherlands has to pay a statutory personal contribution for some medicines and medical devices. In most cases, the government determines the level of this contribution and to which medicines and medical devices it applies to. In some cases we are the ones who determine that. The excess and the statutory personal contribution have nothing to do with each other. More information about the statutory personal contribution can be found on zk.nl/eigenbijdrage. Would you like to know which medicine and medical device the statutory personal contribution applies to, go to https://www.medicijnkosten.nl for more information.

Excess example: table 3

Starting amount	€ xx
Previously settled	€ xx
This overview	€ xx
Remaining excess	€ xx
Withheld excess	Remaining excess