

These are the most important changes to your health insurance in 2025.

Mandatory excess

In 2025, the mandatory excess will remain €385. For more information about the mandatory excess and the option to pay in instalments, visit [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico).

Statutory personal contribution and maximum reimbursements

You are required to pay a statutory personal contribution towards the cost of certain care covered by your basic insurance, or a maximum reimbursement may apply. A few examples are patient transportation, or a wig. The government determines which care is subject to a personal contribution and sets the amount. For more information, visit [zk.nl/eigenbijdrage](https://www.zk.nl/eigenbijdrage). In 2025, the statutory personal contribution or maximum reimbursement for certain types of care is changing. Visit [zk.nl/vergoedingen](https://www.zk.nl/vergoedingen) and check your reimbursement ahead of time to make sure you know where you stand.



Changes to the basic insurance Basis Zeker

If you choose a **voluntary deductible** in 2025, first check [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico). Because after November 12, 2024, you will find out what discount you will receive if you opt for a voluntary deductible in 2025.

If you choose to pay the **premium every six months or annually** in 2025, first check [zk.nl/betaaltermijn](https://www.zk.nl/betaaltermijn). Because after November 12, 2024, you will find out what discount you will receive if you opt to pay the premium every six months or annually in advance in 2025.

Do you have a **personal budget (Zvw-pgb)**? Then you will be informed separately about the changes to the Zvw-pgb Regulation. The changes will also be available on [zk.nl](https://www.zk.nl) by November 12, 2024, at the latest.

Are you receiving a **bill from your healthcare provider, healthcare institution, or supplier that you submit to us yourself**? Then it is important that the bill also includes the valid AGB code (related to your care) of both the billing healthcare provider and the performing healthcare provider if it is possible for them to apply for an AGB code from Vektis and/or if it is mandatory for reimbursement of care based on these policy conditions.

Are you using **taxi transportation from a provider with whom we have not made any agreements**? To ensure that your taxi transportation is of good quality, your taxi provider will need to have the TX quality mark starting from January 1, 2025. If your provider does not have this quality mark, we will not reimburse the costs. Additionally, a taxi provider used as a patient transporter must also have an AGB code.

New in 2025: long-term exercise therapy for patients with rheumatoid arthritis with severe functional limitations will be reimbursed from the basic insurance starting January 1, 2025. You will no longer need supplementary insurance for these costs. However, please note that these costs will now fall under the deductible.

Starting January 1, 2025, there will be no maximum limit on the number of **exercise therapy treatments for patients with COPD**.

If you choose **accommodation instead of patient transport**, make sure that the original and clearly itemized invoice for your accommodation costs includes a VAT number.

The costs for **counseling for prenatal screening** will be covered by a government scheme starting in 2025. Therefore, this reimbursement will no longer be included in your basic insurance.

Starting in 2025, more healthcare providers will be able to **refer you to medical specialist rehabilitation**. A complete overview of this will be available in the policy conditions on our website.

A **front tooth treatment for insured individuals up to 23 years old** may only be requested and performed by a dentist or oral surgeon, and no longer by an orthodontist.

Starting in 2025, there will be no reimbursement for **paramedical rehabilitation care** for patients with persistent complaints following a COVID-19 infection.

Starting in 2025, **rehabilitation for the elderly (geriatric rehabilitation)** will be more frequently reimbursed from the basic insurance. Additionally, the elderly individual can start rehabilitation directly at home in 2025.

To reduce waiting lists for mental health care (GGZ), a **Preliminary Mental Health Discussion** will be organized starting January 1, 2025. The general practitioner can request a preliminary discussion if there is uncertainty about the best approach to psychological issues.



Changes to the basic insurance Basis Budget

If you choose a **voluntary deductible** in 2025, first check [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico). Because after November 12, 2024, you will find out what discount you will receive if you opt for a voluntary deductible in 2025.

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Need care in 2025? Be sure to check the conditions first! With your **Basic Budget** insurance, you will only receive full coverage at a hospital selected by us. Therefore, for your peace of mind, please check [zk.nl/budget](https://www.zk.nl/budget). There you will find all the information about the Basic Budget.

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Changes to the basic insurance

Basis Exclusief(Combinatiepolis)

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Changes to supplemental insurance

Aanvullend Energie ★☆☆

Are you going to a **physiotherapist, exercise therapist Cesar/Mensendieck with whom we have not made any agreements**? Then we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs. You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

Instead of 10 treatments, we will reimburse 9 treatments of **physiotherapy and exercise therapy Cesar/Mensendieck**.

If you are going to a skin therapist for **lymphatic drainage related to severe lymphedema and/or scar therapy** with whom we have not made any agreements, we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs. You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).



Changes to supplemental insurance

Aanvullend Energie ★★☆☆

We have updated the **list of treatments for alternative medicine, therapies, and medications**. The following treatments will no longer be reimbursed starting January 1, 2025. Good to know: If you started a treatment in 2024 that continues into 2025 and you were already receiving reimbursement for it, you can complete this treatment until July 1, 2025.

- (anthroposophical) eurhythmics
- anthroposophical psychotherapy
- Action Potential Simulation (APS)
- emotional bodywork
- enzyme therapy
- neural therapy
- spiritual therapy
- paranormal medicine
- other Eastern medicine
- Brain Stimulating Method-de Jong
- orthopedic medicine
- regression (reincarnation) therapy
- other psychosocial care

Instead of 16 treatments, we will reimburse 18 treatments of **physiotherapy and exercise therapy Cesar/Mensendieck**.

Are you going to a **physiotherapist or exercise therapist Cesar/Mensendieck with whom we have not made any agreements**? Then we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs.

You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

The reimbursement for an **overnight stay in a guesthouse and the transportation costs** for visits during a stay in a hospital, rehabilitation facility, mental health care institution (GGZ), or hospice is changing. The reimbursement will no longer cover all visitors, but only the spouse or partner, and (own) living or non-living child.

It is not the person who is admitted that needs to be insured with us, but the visiting family member. This visitor will then also submit the costs to us using the reimbursement form on our website.

New in 2025: If there is no room available in the guesthouse, you may instead stay overnight in a commercial establishment (e.g., hotel, guesthouse, B&B, Airbnb) in the area. The conditions for this reimbursement can be found on our website.

If you are going to a skin therapist for **lymphatic drainage related to severe lymphedema and/or scar therapy** with whom we have not made any agreements, we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs.

You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

The reimbursement of the **costs of childcare for children whose parents are hospitalized for an extended period** does not apply if there is an admission to a clinical rehabilitation facility, rehabilitation center, or day treatment.

Instead of a reimbursement of €25 per person every 3 calendar years, we will reimburse **1 sleep glasses from Somnoblue** every 3 calendar years. We fully reimburse the SB-1 or the SB-F1 fit-over. For the SB-3 Plus, a personal contribution of €25 applies.



Changes to supplemental insurance

Aanvullend Energie ★★☆☆

We are combining the reimbursements for **acne treatments and electrical, IPL, or laser hair removal**. The reimbursement for acne treatment and electrical, IPL, or laser hair removal will together be €300 in 2025.

We have updated the **list of treatments for alternative medicine, therapies, and medications**. The following treatments will no longer be reimbursed starting January 1, 2025. Good to know: If you started a treatment in 2024 that continues into 2025 and you were already receiving reimbursement for it, you can complete this treatment until July 1, 2025.

- (anthroposophical) eurhythmics
 - anthroposophical psychotherapy
 - Action Potential Simulation (APS)
 - emotional bodywork
 - enzyme therapy
 - neural therapy
 - spiritual therapy
 - paranormal medicine
 - other Eastern medicine
 - Brain Stimulating Method-de Jong
 - orthopedic medicine
 - regression (reincarnation) therapy
 - other psychosocial care
-

Instead of 30 treatments, we will reimburse 29 treatments of **physiotherapy and/or exercise therapy Cesar/Mensendieck**.

Are you going to a **physiotherapist or exercise therapist Cesar/Mensendieck with whom we have not made any agreements**? Then we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs.

You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

The reimbursement for an **overnight stay in a guesthouse and the transportation costs** for visits during a stay in a hospital, rehabilitation facility, mental health care institution (GGZ), or hospice is changing. The reimbursement will no longer cover all visitors, but only the spouse or partner, and (own) living or non-living child.

It is not the person who is admitted that needs to be insured with us, but the visiting family member. This visitor will then also submit the costs to us using the reimbursement form on our website.

New in 2025: If there is no room available in the guesthouse, you may instead stay overnight in a commercial establishment (e.g., hotel, guesthouse, B&B, Airbnb) in the area. The conditions for this reimbursement can be found on our website.

If you are going to a skin therapist for **lymphatic drainage related to severe lymphedema and/or scar therapy** with whom we have not made any agreements, we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs.

You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

The reimbursement for the **costs of childcare for children whose parents are hospitalized for an extended period** does not apply if there is an admission to a clinical rehabilitation facility, rehabilitation center, or day treatment.

Instead of a reimbursement of €35 per person every 3 calendar years, we will reimburse **1 sleep glasses from Somnoblue** every 3 calendar years. We fully reimburse the SB-1 or the SB-F1 fit-over. For the SB-3 Plus, a personal contribution of €25 applies.



Changes to supplemental insurance

Aanvullend Energie ★★★★★

We are combining the reimbursements for **acne treatments and electrical, IPL, or laser hair removal**. The reimbursement for acne treatment and electrical, IPL, or laser hair removal will together be €400 in 2025.

We have updated the **list of treatments for alternative medicine, therapies, and medications**. The following treatments will no longer be reimbursed starting January 1, 2025. Good to know: If you started a treatment in 2024 that continues into 2025 and you were already receiving reimbursement for it, you can complete this treatment until July 1, 2025.

- (anthroposophical) eurhythmics
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- neural therapy
- spiritual therapy
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- other Eastern medicine
- Brain Stimulating Method-de Jong
- orthopedic medicine
- regression (reincarnation) therapy
- other psychosocial care

Instead of 36 treatments, we will reimburse 34 treatments of **physiotherapy and/or exercise therapy Cesar/Mensendieck**.

Are you going to a **physiotherapist or exercise therapist Cesar/Mensendieck with whom we have not made any agreements**? Then we will reimburse 50% of the average rate for which we have procured this care (for contracted providers) instead of 75% of the costs.

You can see which providers we have agreements with at [zk.nl/zorgzoeker](https://www.zk.nl/zorgzoeker).

The reimbursement for an **overnight stay in a guesthouse and the transportation costs** for visits during a stay in a hospital, rehabilitation facility, mental health care institution (GGZ), or hospice is changing. The reimbursement will no longer cover all visitors, but only the spouse or partner and (own) living or non-living child.

It is not the person who is admitted that needs to be insured with us, but the visiting family member. This visitor will also submit the costs to us using the reimbursement form on our website.

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The reimbursement for the **costs of childcare for children whose parents are hospitalized for an extended period** does not apply if there is an admission to a clinical rehabilitation facility, rehabilitation center, or day treatment.

Instead of a reimbursement of €35 per person every 3 calendar years, we will reimburse **1 sleep glasses from Somnoblue** every 3 calendar years. We fully reimburse the SB-1 or the SB-F1 fit-over. For the SB-3 Plus, a personal contribution of €25 applies.



Changes to supplemental insurance Basis Plus Module

There is no change



Changes to supplemental insurance Extra Vitaal

The reimbursement for the costs of **professional follow-up for personal alarm systems** will be discontinued.



Changes to the supplemental dental insurance

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The costs of **diagnostics and placement of an autograft** (H36, H37, H38, and H39) will not be reimbursed.

Only the costs of **consultations (C001, C002, and C003)** are fully reimbursed from your supplementary dental insurance. For all other C-codes, such as examinations, we will reimburse a maximum of 75% of the costs instead of 100%. This applies only if you have not yet reached the maximum reimbursement of your supplementary dental insurance.



Changes to the supplemental dental insurance

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New in 2025: the costs of the **first visit for a new patient (C001)** will also be reimbursed.

No rights can be derived from this document.

Only the main changes are listed and described in brief. All changes apply from 1 January 2025. Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at zk.nl/voorwaarden or obtained from us by calling +31 71 751 00 51.

To download documents regarding your health insurance, visit zk.nl/informatiedocument. If you have any questions, call +31 71 751 00 51.

The health insurance policies offered by Zilveren Kruis are insured by Zilveren Kruis Zorgverzekeringen N.V., which has its registered office in Leiden (Chamber of Commerce no. 06088185, AFM no. 12000646). Supplemental health insurance policies offered by Zilveren Kruis are insured by Achmea Zorgverzekeringen N.V., which has its registered office in Leiden (Chamber of Commerce 28080300, AFM 12000647).