



Cover Overview 2024

Blend supplementary insurances

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 thoroughly reading the policy conditions, which always take precedence.

Questions? Feel free to call us at 0115 - 61 83 44.

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Alternative care					
Consultations of alternative doctors / therapists, and homeopathic or anthroposophic medicines			€ 350 per calendar year, consultations € 40 per day	€ 550 per calendar year, consultations € 40 per day	€ 1,200 per calendar year, consultations € 40 per day
The practitioner must be a member of a specific association. The list of members can be consulted on www.aevitae.com . Homeopathic and anthroposophic medicines must be registered and prescribed by a doctor or general practitioner and be supplied by a pharmacy or dispensing general practitioner.					
Bones, muscles and joints					
Exercise programs in connection with diseases and conditions				€ 350 for the duration of the insurance	€ 350 per indication per calendar year
Exercise program for the elderly					1 program per calendar year
Remedial therapy in a hot water pool in case of rheumatism				€ 150 per calendar year	100%
Occupational therapy (in addition to the basic health insurance)				3 hours per calendar year	4 hours per calendar year
Fitness training (medical)					100%
Physiotherapy and exercise therapy from age 18		9 treatments per calendar year	12 treatments per calendar year, including 9 treatments of manual physiotherapy per indication	27 treatments per calendar year, including 9 treatments of manual physiotherapy per indication	50 treatments calendar year, including 9 treatments of manual physiotherapy per indication
Physiotherapy and exercise therapy up to age 18	100%, including 9 treatments of manual physiotherapy per indication	100%, including 9 treatments of manual physiotherapy per indication	100%, including 9 treatments of manual physiotherapy per indication	100%, including 9 treatments of manual physiotherapy per indication	100%, including 9 treatments of manual physiotherapy per indication

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Abroad					
Vaccinations and preventive medications related to a stay abroad		100%	100%	100%	100%
Non-emergency care abroad	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands	care in accordance with the reimbursement for your (supplementary) insurance in the Netherlands
Emergency care abroad during vacation or temporary stay	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance	Full reimbursement, in addition to the basic health insurance
Emergency pharmaceutical care abroad (not covered by the basic health insurance)	€ 50 per calendar year	€ 50 per calendar year	€ 50 per calendar year	€ 50 per calendar year	€ 50 per calendar year
Transport costs after care mediation to Belgium or Germany			only contracted (multi-person) taxi transport 100% or public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance	only contracted (multi-person) taxi transport 100% or public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance	only contracted (multi-person) taxi transport 100% or public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance
Accommodation and transport costs for family members after care mediation to Belgium or Germany			€ 500 or the accommodation and / or transportation costs of all family members combined (€ 35 per night; personal transport, public transport and taxi transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 500 or the accommodation and / or transportation costs of all family members combined (€ 35 per night; personal transport, public transport and taxi transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	accommodation: € 35 per night; personal transport, public transport and taxi transport: according to the same kilometer allowance as for patient transport in the basic health insurance)
Accommodation and transport costs for expertise treatments abroad	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 5,000 for the accommodation and transport costs of you, your supervisor, and your family members combined (€ 75 per night; flights: economy class; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance)
Repatriation from abroad	100%	100%	100%	100%	100%

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Medications (medicines) and diet preparations					
Contraceptives, including the personal contribution in addition to the basic health insurance		100%	100%	100%	100%
Registered medicines and pharmacy preparations not covered by the basic health insurance	€ 750 per calendar year	€ 750 per calendar year	€ 750 per calendar year	€ 750 per calendar year	€ 750 per calendar year
Melatonin				100%, only through eFarma	100%, only through eFarma
Statutory personal contribution for medicines					100%
Skin					
Acne therapy				€ 250 per calendar year	€ 500 per calendar year
Camouflage therapy				€ 200 for the duration of the insurance	€ 500 for the duration of the insurance
Hair removal				€ 300 per calendar year	€ 500 per calendar year
Medical devices					
Spectacles and lenses			€ 100 per 3 calendar years	€ 150 per 3 calendar years	€ 300 per 3 calendar years
Personal contribution hearing aids and accessories					up to € 500 per hearing aid
Accessories for a breast prosthesis			100%	100%	100%
Artificial nipple or mamilla prosthesis			100%	100%	100%
Personal alarm equipment and subscription fees				€ 75 per calendar year	100%
Bedwetting alarm (age 7 to 18)			€ 100 for the duration of the insurance	€ 100 for the duration of the insurance	€ 100 for the duration of the insurance
Wigs and other head covering				€ 100 per calendar year	€ 200 per calendar year
Splints, braces and/or bandages		€ 50 per calendar year	€ 50 per calendar year	€ 90 per calendar year	€ 90 per calendar year
Trans therapy				yes, only with contracted supplier	yes, only with contracted supplier
Statutory personal contribution for other medical aids					100%, except for orthopedic and allergen-free shoes
Mouth and teeth (oral care)					
Personal contribution for a dental prosthesis					100%
Crowns, bridges, inlays and implants for individuals up to 18 years of age			100%	100%	100%

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Orthodontics				Up to age 18: € 2,000 for the duration of the insurance	Up to age 22: € 3,000 for the duration of the insurance
Dental care as a result of an accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident	€ 10,000 per accident
Prevention and lifestyle					
Advice and guidance					
Counselling		€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)	€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)	€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)	€ 300 only with counselor affiliated with the Algemene Professional Association for Counseling (ABvC)
Dietary advice, in addition to the basic health insurance					2 hours
Weight consultant		€ 120	€ 120	€ 120	€ 120
IncoCure self-help program (for women with incontinence problems)			€ 15	€ 15	€ 15
Care for Women				€ 115	€ 115
Courses / training					
Reduce alcohol consumption		€ 300	€ 300	€ 300	€ 300
FITR4Life Lifestyle program 'Vitaal' or 'Intensief'					1x for the duration of the insurance with a personal contribution of € 100
Memory training					1 training
Lifestyle training for heart patients, whiplash patients and people with stress and burnout related complaints				€ 1,000, only with Lifestyle Training & Coaching (LTC)	€ 1,250, only with Lifestyle Training & Coaching (LTC)
Mindfulness training		€ 250	€ 250	€ 250	€ 250
Preventive courses ((heart, lymphedema, rheumatism, diabetes, losing weight, resuscitation, first aid, etc.)			€ 115 per course	€ 115 per course	€ 115 per course
Sleep course		€ 150	€ 150	€ 150	€ 150
Fall prevention					1 course
Sport / fitness					
Running coaching in case of injuries		1 online coaching trajectory by FysioRunning	1 online coaching trajectory by FysioRunning	1 online coaching trajectory by FysioRunning	1 online coaching trajectory by FysioRunning
Sports medical examination		€ 200 per calendar year	€ 200 per calendar year	€ 200 per calendar year	€ 300 per calendar year
Sports medical guidance		€ 150 per calendar year	€ 150 per calendar year	€ 150 per calendar year	€ 150 per calendar year

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Other					
Health Check		1 check per calendar year	1 check per calendar year	1 check per calendar year	1 check per calendar year
Flu vaccination					100%
MammaPrint (diagnostic breast cancer test)	yes, only by the Agendia laboratory	yes, only by the Agendia laboratory	yes, only by the Agendia laboratory	yes, only by the Agendia laboratory	yes, only by the Agendia laboratory
At home					
Home assistance in the event of outages 'General Daily Life operations' after hospital stay for the age of 18 years and older	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)	€ 1,000 after a stay in a hospital (depending on the degree of GDL outages)
Childcare at home up to the age of 12 years during and after hospital stay of the parent(s)			from the 3rd day of stay to the 3rd day after discharge up to 50 hours per week, including the file costs. Only through Zorg voor u.	from the 3rd day of stay to the 3rd day after discharge up to 50 hours per week, including the file costs. Only through Zorg voor u.	from the 3rd day of stay to the 3rd day after discharge up to 50 hours per week, including the file costs. Only through Zorg voor u.
Informal care replacement			€ 150 per day up to € 900 per calendar year	€ 150 per day up to € 1,200 per calendar year	€ 150 per day up to € 1,500 per calendar year
Transportation and stay					
Personal contribution patient transport					100%
Patient transport in the Netherlands, Belgium or Germany (if not reimbursed from the basic health insurance)					Personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance; contracted taxi transport: 100%
Guest house for outpatient treatment cycle (overnight costs)			€ 35 per night	€ 35 per night	€ 35 per night
Overnight stay in a guesthouse and/or travel expenses for sick visits			€ 500 for all visitors combined (€ 35 per night; public transport: lowest class; personal transport or taxi: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 500 for all visitors combined (€ 35 per night; public transport: lowest class; personal transport or taxi: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 750 for all visitors combined (€ 70 per night; public transport: lowest class; personal transport or taxi: according to the same kilometer allowance as for patient transport in the basic health insurance)
Therapeutic holiday camp for the disabled				€ 150	€ 500
Therapeutic holiday camp for children				€ 150, only with selected organizations	€ 150, only with selected organizations
Personal contribution for a hospice				€ 40 per day	€ 40 per day

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Foot care					
Pedicure				€ 25 per treatment up to € 100 per calendar year	100%
Podiatry and insoles				€ 150 per calendar year	100%
Hospital / clinic					
Protruding ear correction up to age 18				100%	100%
Eye laser and lens implantation				€ 500 for the duration of the insurance	Up to 6 diopters: € 750; From 6 diopters: € 1.850, for the duration of the insurance
Sterilization				100%	100%
Pregnancy and childbirth					
Self-help program “Slimmer Zwanger”			1 subscription for the duration of the insurance	1 subscription for the duration of the insurance	1 subscription for the duration of the insurance
Pregnancy course			€ 50 per pregnancy	€ 50 per pregnancy	€ 75 per pregnancy
Birth kit			1 kit per pregnancy	1 kit per pregnancy	1 kit per pregnancy
TENS during delivery (for pain relief)			1 device for the duration of the insurance	1 device for the duration of the insurance	1 device for the duration of the insurance
Personal contribution for outpatient delivery			100%	100%	100%
Personal contribution for maternity care			100%	100%	100%
Extra maternity care			15 hours per delivery	15 hours per delivery	15 hours per delivery
Lactation care			€ 80 per delivery	€ 80 per delivery	€ 115 per delivery
Breast pump			€ 75 per delivery	€ 75 per delivery	€ 75 per delivery

Blend Grensregio Pakket

Does your policy state that you are also insured for the 'Blend Grensregio Pakket' (Border Region Package)? Then you will receive an additional reimbursement for non-emergency care in Belgium and Germany.

Non-emergency care in Belgium and Germany:

- a. For care provided in Belgium or Germany within a radius of 55 km from the Dutch border, you are entitled to a reimbursement up to 100% of the costs of medically necessary care and dental assistance due to an illness, an accident, or a medical condition..
- b. For care provided in the remaining part of Belgium or Germany, you are entitled to a reimbursement of up to 100% (in addition to the reimbursement through your basic health insurance) of the maximum rate set at the time of treatment under the Healthcare Market Regulation Act (Wmg) if the care provided would have been covered in the Netherlands. If and insofar no (maximum) Wmg rates have been set, you are entitled to reimbursement of the costs up to a maximum of 100% of the prevailing market rate in the Netherlands in addition to the reimbursement through your basic health insurance (up to 200% combined).

Conditions for reimbursement

We only reimburse the costs if we would also reimburse these in the Netherlands from the basic health insurance and if the claim amount exceeds the reimbursement from the basic health insurance.

The treatment must take place with recognized (or equivalent) care providers.

Are you entitled to non-emergency care abroad under the basic health insurance? Then the reimbursement applies as a supplement to the basic health insurance.

Are you being admitted to a hospital? Then the reimbursement is limited to a reimbursement of the costs of a maximum of 365 days per case of illness. By illness we mean: any uninterrupted need for medical treatment, which results from the same cause of illness or the same accident.



Blend Ziekenhuis Extra

With the 'Blend Ziekenhuis Extra' (Hospital Extra Insurance) you are entitled to reimbursement of the costs of staying in a single or double room when staying in a hospital in Belgium and Germany, while this is not medically necessary. You can see on your policy schedule whether you have taken out the 'Blend Ziekenhuis Extra' insurance.

Comfort facility for hospital stay in Belgium or Germany

Are you 18 years or older and are you staying in a care institution in Belgium or Germany? And are you receiving medical treatment there that we have contracted? Then we reimburse the extra costs that the care institution charges for staying in a single or double room. We also reimburse the costs of a possible fee supplement.

If the single or double room is not available to you, we reimburse € 70 per day that you stay in the hospital (the so-called daily allowance). We then reimburse up to a maximum of € 4,900 per calendar year.

Are you staying in a care institution in Belgium or Germany? And are you receiving medical treatment there that we have not contracted? Then we reimburse up to a maximum of € 70 per day that you stay in the hospital (the so-called daily allowance). This concerns a reimbursement for the extra costs that the health care institution charges for staying in a single or double room. We reimburse a maximum of € 4,900 per calendar year.

What we do not reimburse

We do not reimburse the costs of comfort facilities when staying in the rehabilitation department or the psychiatric department of a (psychiatric) hospital. In addition, you are not entitled to reimbursement of additional comfort services for both contracted and non-contracted medical treatments in Belgium or Germany.

Taxi transport to and from the hospital

Do you incur costs for taxi transport on the first and last day of your hospital stay in Belgium or Germany? Then we reimburse the costs of this transport from your home address to and from the hospital. Is someone accompanying you with this transport? Then we also reimburse the costs of his or her outward or return journey. We reimburse a maximum of 4 taxi journeys per hospital stay.