



## Cover overview 2025

### 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
<b>Alternative care</b>					
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
<b>Bones, muscles and joints</b>					
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
Fysio Zelfcheck (Physio Self-check) app		100%	100%	100%	100%
<b>Abroad</b>					
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			contracted taxi transport: 100%; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance	contracted taxi transport: 100%; public transport: lowest class; personal transport: according to the same kilometer allowance as for patient transport in the basic health insurance	contracted taxi transport: 100%; 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
<b>Medications (medicines) and diet preparations</b>					
Contraceptives from age 21		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%, <b>only</b> through eFarma	100%, <b>only</b> through eFarma
Statutory personal contribution for medicines					100%
<b>Skin</b>					
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
<b>Medical devices</b>					
Spectacles and lenses			€ 100 per 3 calendar years	€ 150 per 3 calendar years	€ 300 per 3 calendar years
Personal contribution hearing aids					€ 750 per calendar year
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	€ 75 per calendar year
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
Wig or 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				100%, <b>only</b> with contracted supplier	100%, <b>only</b> with contracted supplier
Statutory personal contribution for other medical aids					100%, except for orthopedic and allergen-free shoes
<b>Mouth and teeth (oral care)</b>					
Personal contribution for a dental prosthesis					100%

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Crowns, bridges, inlays and implants for individuals up to 18 years of age			100%	100%	100%
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
<b>Prevention and lifestyle</b>					
<b>Advice and guidance</b>					
Counselling		€ 300 per calendar year	€ 300 per calendar year	€ 300 per calendar year	€ 300 per calendar year
Dietary advice, in addition to the basic health insurance					2 hours per calendar year
Weight consultants		€ 120 per calendar year	€ 120 per calendar year	€ 120 per calendar year	€ 120 per calendar year
IncoCure self-help program (for women with incontinence problems)			€ 15 per calendar year	€ 15 per calendar year	€ 15 per calendar year
Care for Women				€ 115 per calendar year	€ 115 per calendar year
<b>Courses / training</b>					
Reduce alcohol consumption		€ 300 per calendar year	€ 300 per calendar year	€ 300 per calendar year	€ 300 per calendar year
FITR4Life Lifestyle program 'Vitaal' or 'Intensief'					1x for the duration of the insurance with a personal contribution of €100
Memory training					1 training per calendar year
Lifestyle training for heart patients, whiplash patients and people with stress and burnout related complaints				€ 1,000 per calendar year, <b>only</b> with Lifestyle Training & Coaching (LTC)	€ 1,250 per calendar year, <b>only</b> with Lifestyle Training & Coaching (LTC)
Mindfulness training		€ 250 per calendar year	€ 250 per calendar year	€ 250 per calendar year	€ 250 per calendar year
Preventive courses ((heart, lymphedema, rheumatism, diabetes, losing weight, resuscitation, first aid, etc.)			€ 115 per course per calendar year	€ 115 per course per calendar year	€ 115 per course per calendar year
Sleep course		€ 150 per calendar year	€ 150 per calendar year	€ 150 per calendar year	€ 150 per calendar year
Fall prevention					1 course per calendar year
<b>Sport / fitness</b>					
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

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
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
<b>Other</b>					
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 (by Agendia)	100%	100%	100%	100%	100%
<b>At home</b>					
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), <b>only</b> by Zorg voor u.			50 hours per week from the 3rd day of stay to the 3rd day after discharge, including the file costs	50 hours per week from the 3rd day of stay to the 3rd day after discharge, including the file costs	50 hours per week from the 3rd day of stay to the 3rd day after discharge, including the file costs
Informal care course			€ 150 per calendar year	€ 150 per calendar year	€ 150 per calendar year
Informal care broker			€ 250 per calendar year	€ 250 per calendar year	€ 250 per calendar year
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
<b>Transportation and stay</b>					
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%
Overnight stay in a guesthouse and/or travel expenses for sick visits			€ 500 for all visitors combined (€ 35 per night; public transport: lowest class; transport: 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; transport: according to the same kilometer allowance as for patient transport in the basic health insurance)	€ 750 for all visitors combined (€ 35 per night; public transport: lowest class; transport: according to the same kilometer allowance as for patient transport in the basic health insurance)
Therapeutic holiday camp for the disabled				€ 150 per calendar year	€ 500 per calendar year

Type of care	Blend Basis Plus	Blend Intro	Blend Start	Blend Royaal	Blend Excellent
Therapeutic holiday camp for children				€ 150 per calendar year	€ 150 per calendar year
Personal contribution for a hospice				€ 40 per day	€ 40 per day
<b>Foot care</b>					
Pedicure (medical foot)				€ 25 per treatment up to € 100 per calendar year	€ 25 per treatment
Podiatry and insoles				€ 150 per calendar year, including 1 pair of (sports) insoles	100%, including 1 pair of (sports) insoles
<b>Surgical procedures</b>					
Protruding ear correction up to age 18				100%	100%
Eye laser treatment and lens implantation				€ 500 for the duration of the insurance	Up to 6 diopters: € 750, for the duration of the insurance; From 6 diopters: € 1.850, for the duration of the insurance
Sterilization				100%	100%
<b>Pregnancy and childbirth</b>					
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

Although this cover overview has been composed with due care, no rights can be derived from it. For a full description of cover please refer to the policy conditions.



## 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.

#### Advance payment

Belgian hospitals charge an advance for your stay in a single room. We only reimburse the final bill after your discharge from the hospital. Therefore you pay the advance yourself.

### 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.