



Are you optimally insured for the best healthcare in 2021?

News about your health insurance

You have to arrange for proper healthcare, just in case you need it. Your employer has again selected us to put together an attractive collective health insurance scheme for you. So next year you can count on us for excellent service and a health insurance scheme that suits you. You will get your new health insurance premium for 2021 no later than 12 November. We would like to inform you of the most important changes.

Your new supplementary insurance is called Vitaal+

We believe it is important for you to be and stay healthy. That is why we are replacing your supplementary insurance in 2021 with a new product: Vitaal+. This is an additional package with extensive reimbursements for prevention and vitality. In addition to reimbursements for three extra physiotherapy treatments, Vitaal+ also offers you a generous prevention budget, which can include dietary advice, preventive blood or diabetes tests, menopause consultations, and flu shots.

This is a selection of changes to the basic insurance. From 12 November, a complete overview of all changes and supplementary terms and conditions can be found on your collective page on our website under 'Downloads'.

Your statutory personal contribution in 2021

- ✓ The statutory personal contribution remains € 385.
- ✓ No statutory contribution by organ donors for medical costs after organ donation.

New in your basic insurance

- ✓ From 18 July 2020, patients who recover from COVID-19 will be reimbursed for paramedical care (physiotherapy, remedial therapy, occupational therapy and dietetics). Reimbursement applies until at least 1 August 2021. Supplementary terms and conditions apply.
- ✓ In 2021, for COPD patients in subcategory B2, the maximum number of physiotherapy and exercise therapy treatments in the first year will be increased to 70. In the following years, they are entitled to 52 treatments per year.
- ✓ In 2021, you will need our prior permission before you can stay in a primary care residence not contracted by us.
- ✓ In 2021, you will only receive full reimbursement for diabetic aids, incontinence materials, stoma and bandaging materials, and medical nutrition when you purchase them from a contracted medical specialist.
- ✓ From 2021, Morocco will no longer be a treaty country. When receiving care in Morocco, you are only entitled to reimbursement for urgent care costs through your basic insurance up to the maximum of the Dutch rate.

From 12 November, check that your additional package meets your healthcare needs

Your new package is as close as possible to the supplementary insurance you have now. From 12 November, you can find a complete overview of all alterations in My Environment. It is possible that some reimbursements are different than you are used to now. Mainly because from now on, you opt for one complete package instead of separate toppings (for physiotherapy, optics and alternative healthcare). Please check your new package carefully to see whether it sufficiently meets your circumstances and healthcare needs. If it does not, you can change your additional package up to and including 31 January 2021.



Empower Results®

Plenty of choice with additional packages Basis Vitaal and Vitaal 1+, 2+, 3+ or 4+

You can choose from Basis Vitaal or Vitaal 1+, 2+, 3+ or 4+, with Vitaal 4+ having the most extensive reimbursements. Basis Vitaal is an introductory package. If you do not expect healthcare costs but want to be insured against the most important risks, this is a good option.

Basis Vitaal offers reimbursement for:

- ✓ urgent care abroad
- ✓ dental accidents
- ✓ physiotherapeutic aftercare
- ✓ repatriation
- ✓ second opinion by Royal Doctors

Your new dental insurance is called Tand Vitaal

In 2021, we will also replace your dental insurance with a new product: Tand Vitaal. You can choose from Tand 1, 2, 3 or 4. Your new Tand Vitaal package is as close as possible to the dental insurance you have now. From 12 November, you can find a complete overview of all changes on your collective page.

A few tips to help you make the right choice

To help you make the right choice for next year, we would like to offer you a few tips:

- ✓ Determine how much risk you are willing to accept. For example, do you want to increase your statutory personal contribution with a voluntary contribution? Do you prefer limited insurance? Or wide ranging insurance?
- ✓ Did you know that you can also opt for Basis Budget insurance? This is an affordable basic insurance scheme with a competitive premium. If you expect low healthcare costs and are willing to travel for treatment, this could be a good option.
- ✓ Did you know that you can pay the statutory personal contribution in instalments in advance? You do not pay the amount in one go, but in ten monthly instalments. If you expect to use the full amount of the statutory personal contribution, this could be a good option. You can find out more at aon.nl/eigenrisicobetalen.

You don't need to do anything

By 12 November at the latest, you will receive our offer containing your new package and premium for your health insurance for 2021.



A fit
and vital
life

Aon has all the answers

Do you have any questions? Please don't hesitate to call us on +31 (0)88 810 81 03 or go to zorg@aon.nl.
We are available on Monday to Friday from 8.30 a.m. to 6.00 p.m.