

TURIEN & CO

A S S U R A D E U R E N

Your healthcare insurance in 2011

Summary of cover LIC Health Plan Supplementary Healthcare Insurance Policy
LIC Health Plan Prima

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For the precise reimbursements and the conditions under which you can claim them, please refer to the 2011 policy conditions.

Description type of healthcare	Prima
Supplementary home health care If this can prevent or shorten a medically required hospitalization.	Up to a maximum of 120 days per calendar year up to a maximum of € 150.- per day.
Acne treatment Peeling by a skin therapist in case of severe acne in the face.	Up to a maximum of € 450.- per calendar year.
Maternity care or medical screening on adoption Under certain conditions, during the legal adoption procedure within the term of the healthcare insurance, we will reimburse the costs of: - adoption maternity care provided by a maternity centre OR; - medical screening (preventive examination) in case of an adopted child from a foreign country.	Up to a maximum of 3 days for 3 hours per day, or medical screening on adoption: up to a maximum of € 300.- per adopted child.
Alternative care Consultation from a therapist and/or doctor, who is a member of one of the professional associations stated in the conditions.	Up to a maximum of € 1.000.- per calendar year.
Contraceptive devices Contraceptive pill, contraceptive rod, coil, ring or diaphragm from the age of 21.	Full reimbursement (some devices require a personal contribution).
Monitoring equipment for the prevention of cot death The costs for the rental of a monitor for a maximum of 12 months.	Full reimbursement.
Spectacle glasses and/or contact lenses Spectacle glasses, sunglass glasses and/or contact lenses with a correction of at least 1 dioptre.	Up to a maximum of € 227.- per calendar year.
Abroad, urgent and/or unexpected care During the first 12 months of a stay abroad. In case of a stay in hospital through the Alarm Centre.	Supplement up to a maximum of 200% of the rates in the Netherlands, as regulated through the Healthcare Act, after deduction of the reimbursement from the Basic Health Insurance.
Camouflage therapy Camouflage lessons by a skin therapist and the costs of products that are required for the lessons.	Up to a maximum of € 450.- per calendar year.
Incubator aftercare For a co-insured baby following on from a stay in an incubator of at least 14 consecutive days.	A maximum of 12 hours up to a maximum of € 21.- per hour.
Dietary advice and/or nutritional advice By a dietician.	Up to a maximum of € 115.- per calendar year.
Electronic depilation and/or face hair removal by laser Treatment by a recognized skin therapist.	Up to a maximum of € 450.- per calendar year.
Physiotherapy and exercise with chronic indication Treatment(s) by a physiotherapist or Mensendieck/Cesar exercise therapist.	Up to a maximum of 12 treatments per calendar year. As of the 13th treatment, reimbursement will take place from the Basic Health Insurance.
Physiotherapy and exercise without chronic indication Treatment(s) by a physiotherapist or Mensendieck/Cesar exercise therapist.	Up to a maximum of 18 treatments per calendar year.
Accommodation for family members and lodging facility Accommodation for family members Staying over at an accommodation as well as transportation for family members in case of hospitalization more than 50 kilometres from your home, starting from the 15th day of your stay.	Up to a maximum of € 35.- per day up to a maximum of € 600.- per calendar year for all family members together.
Lodging facility Costs of staying over for parents in accommodation or guesthouse pursuant to the insured child policy up to 18 years of age.	After prior permission from Turien & Co. Full reimbursement as from the 14th night.
Birth TENS Birth TENS on loan for pain relief whilst giving birth assisted by a midwife or a general practitioner acting as midwife.	Full reimbursement.
Holidays for the handicapped Home help provided to a handicapped person during a holiday trip.	After prior permission from Turien & Co. Full reimbursement.
Medicines Act Medicines that may be provided according to the Medicines Act and which upon prescription by a based in the Netherlands are supplied by a chemist or a dispensing general practitioner based in the Netherlands.	Up to a maximum of € 2.500.- per calendar year.
Group therapy for rheumatism patients Group therapy under supervision of a physiotherapist for insured persons who are members of a rheumatism patient association.	Full reimbursement.
Drugs Reimbursement System, personal contribution Personal contribution applicable to medicines falling under the Drugs Reimbursement System (GVS) as prescribed by the government.	Full reimbursement.
Herstel en Balans® Aftercare for cancer patients who, following on their treatment by a treating medical specialist, want to bring their physical and mental condition back to their former level.	Up to a maximum of € 700.- per diagnosis.
Medical aids, personal contribution Reimbursement for the personal contribution the insured person must pay in addition to the maximum reimbursement provided under the Medical Aids Regulation.	Up to a maximum of € 250.- per calendar year.

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Description type of healthcare	Primair	Prima	Privilege
Maternity package A woman insured under this policy, is entitled to a maternity package when giving birth.			Full reimbursement.
Maternity care, personal contribution Reimbursement of the statutory personal contribution in connection with childbirth and/or maternity care.			50% of the statutory personal contribution.
Maternity care, delayed Delayed maternity care is reimbursed if, during the first 10 days after giving birth, no maternity care has yet been received.			After prior permission from Turien & Co. Up to a maximum of 15 hours.
Lactation assistance Lactation assistance to improve breast feeding.			Up to a maximum of € 125.- per birth.
Walking aids (Elbow) crutches, walking aids with 3 or 4 legs and walking frames from contracted suppliers.			Full reimbursement.
Overnight stay at an oncological hospital Overnight stay following on from a radiation treatment at an outpatient unit.			Up to a maximum of € 35.- per night.
Obesity treatment Participation in a part-time day treatment programme for obese patients at the Dutch Obesity Clinic (NOK, Nederlandse Obesitas Kliniek) in Hilversum.			Up to a maximum of € 750.- for the full term of the supplementary insurance.
Eye laser surgery Eye laser surgery at VisionClinics.			Up to a maximum of € 350.- during the full term of the supplementary insurance.
Eyelid correction surgery Correction of the upper eyelids at a hospital or an independant treatment centre (ZBC).			After prior permission from Turien & Co. Full reimbursement.
Angle of ear correction Angle of ear correction for insured persons up to 18 years old.			After prior permission from Turien & Co. Full reimbursement.
Orthodontics for insured persons up to 22 years old Orthodontics by a dentist or orthodontist.			80%
Orthopaedic medicine Consultations by a orthopaedic physician.			Up to a maximum of € 300.- per calendar year.
Menopause consultant Consultation rate of a menopause consultant.			Up to a maximum of 75% up to a maximum of € 115.- per calendar year.
Foot care In connection with foot problems as result of diabetes or rheumatoid arthritis.			Up to a maximum of € 250.- per calendar year.
Adhesive strips for breast prothesis Adhesive strips for securing external breast protheses after breast amputation.			Full reimbursement.
Podiatry Treatment of foot abnormalities, skin and nail disorders, or problems with the support and locomotor apparatus caused by the feet.			Up to a maximum of € 300.- per calendar year.
Child delivery at outpatient unit (polyclinic birth) without medical indication, personal contribution The personal contribution that is charged in case of a polyclinic birth on the basis of the Basic Health Insurance.			75% reimbursement of the statutory personal contribution.
Preventive courses We will indemnify insured persons for part of the costs for a number of courses stated in the conditions.			75% up to a maximum of € 115.- per course per calendar year.
Preventative tests/treatments - cervical cancer tests performed by a general practitioner; - breast cancer tests; - preventative tests of heart and arteries (up to a maximum of once per 24 months); - prostate cancer tests.			Full reimbursement.
Psoriasis day treatment Psoriasis day treatment in a contracted centre.			Up to a maximum of € 1,000.- per calendar year.
Psychological help, primary, personal contribution A contribution of € 10.- per session for the first 8 sessions under the conditions of the Basic Health Insurance.			Up to a maximum of € 80.- per calendar year.
Repatriation Repatriation per ambulance and/or aeroplane including the charged costs for accompaniment.			Full reimbursement.
Repatriation for the insured persons who reside abroad due to employment and/or studies For those insured persons who reside abroad due to posting abroad and/or studies, in case of prolonged illness (3 months or more), the repatriation costs for the homeward journey will be compensated. Entitlement to compensation of costs only exists in case of prior consultation with the alarmcentrale (Emergency Centre).			Up to a maximum of € 9.076.-
Sports physician Injury or follow-up consultation by a sports physician in a sports medical institution.			Up to a maximum of twice per calendar year.
Sports medical examination Sports medical examination in a sports medical institution.			Once per 2 calendar years: Basic: up to a maximum of € 85.-. Basic Plus: up to a maximum of € 100.-. Extended: up to a maximum of € 135.-.

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Description type of healthcare	Primair	Prima	Privilege
Sterilization and/or abortion Sterilization and/or abortion by a specialist in the hospital.			Full reimbursement.
Arch supports Costs of orthopaedic and/or podiatric arch supports upon referral.			Up to a maximum of € 75.- per calendar year.
Stutter therapy Stutter therapy Del Ferro method.			Full reimbursement.
Dental care for insured persons up to 18 years old Dental care not included in Basic Health Insurance.			Up to a maximum of € 341.- per calendar year.
Dental care for insured persons of 18 years and older Dental treatment, charged bij a dentist in accordance with the in the Netherlands imposed Nza-rates (Nederlandse zorg autoriteit).			Up to a maximum of € 2.269.- per calendar year.
Vaccinations and/or medicines in relation to travelling abroad Consultations, vaccinations and/or medicines in relation to staying abroad.			Up to a maximum of € 150.- per calendar year.
Patient transport for insured persons with a chronic indication Transport by private car or rented car, as supplement to the claim from the Basic Health Insurance.			After prior permission from Turien & Co. € 0.05 per kilometre.
Patient transport for insured persons without chronic indication per taxi or personal transportation means Transport related to a medical examination and/or treatment of the insured person.			After prior permission from Turien & Co. Taxi: full reimbursement. Private or rented car: € 0.27 per kilometre.

Important! You will not be able to exercise any rights under the summary of cover. A detailed description of the conditions in relation to claims, such as authorization requirements, required referrals and registered care providers, can be found in the policy conditions. Please, always review these prior to visiting a care provider. You can download the policy conditions through our website www.turien.nl or you can order a copy by means of the telephone number indicated at the top right of your policy schedule.