

## ARTICLE 1 CARE BY GENERAL PRACTITIONER

Refunded are the costs of medical and surgical care by a general practitioner.

### *Refunded are the costs of:*

- Consultation and visit.
- The prescription of a recipe and referral to a medical specialist or physician.
- Small and/or special procedures.
- Small surgical procedures or extended small surgery.
- Laboratory examination.

### *The following costs are not refunded:*

- Medical checks if not ordered by any kind of physicians.

## ARTICLE 2 PHARMACEUTICAL CARE

- ENNIA only refunds generic medication, unless a generic pharmaceutical is not available and the use of a non-generic pharmaceutical is medically necessary.

## ARTICLE 3 MEDICAL-SPECIALIST CARE

Refunded are the costs of medical specialized assistance at the practice, the hospital, clinic, dialysis center, respiration center, thrombosis service, sanatorium, or rehabilitation center.

### *Refunded are the costs of:*

- Consultation.
- Exams.
  - Diagnostic, lab, radiologic, audiologic, densitometric, functional and/or pathological-anatomical examinations.
- Treatments and operative interventions:
  - Also including rtificial kidney treatment (dialysis) both clinically and outpatient treatment.
  - Also including chronic intermittent ventilation.
- Additional costs:
  - Also including the costs of central diagnostics, coordination and registration of submitted blood and bone marrow preparations.
- Second opinion of a different local medical specialist, only with prior written authorization of ENNIA, in case of:
  - A life-threatening disorder.
  - Urgency of treatment.
  - Surgery with irreversible consequences.
  - Doubts regarding the treatment method.
- **You must request a guarantee letter from ENNIA beforehand for the refunding of these costs.**

## ARTICLE 4 CARE AT A HEALTHCARE INSTITUTION

- Refunded are the costs related to hospitalization or admission to a sanatorium for a period of a maximum of two weeks.
- Also the costs of day and/or night treatment in a healthcare institution according to the treatment plan drawn up by the medical specialist. For rehabilitation (also for lungs and the heart), dermatological night treatment, day and night treatment.
- **You must request a guarantee letter from ENNIA beforehand for the refunding of these costs.**

### *Refunded are the costs of:*

- Nursing and care.
- Paramedical care.
- Medical-specialist assistance.
- Specialized costs.
- Prescribed medication.

### *The following treatments are not refunded:*

- Care at a convalescent home and/or care hotel.
- Admission to a hospice.

## ARTICLE 5 PATIENT TRANSPORT

Refunded are the costs of urgent medically necessary transportation.

## ARTICLE 6 PARAMEDICAL CARE

- Refunded are the costs of paramedical care up to a maximum of one thousand guilders (f 1,000) per insured person, per calendar year.
- Refunded are the costs of paramedical care, if the consultation or treatment is not conducted during hospitalization.
- The insured person is entitled to paramedical care in case the condition is accompanied by disorders that lead to serious limitations to his motoric skills, personal care, or mobility.
- ENNIA is authorized to request a treatment plan and to set further conditions regarding treatment on the basis of this treatment plan.
- **You must request a guarantee letter from ENNIA beforehand for the refunding of these costs.**

### *Refunded are the costs of:*

- Physical therapy, chiropractics, and Cesar and Mensendieck exercise therapy, to be provided by, respectively, physical therapists, chiropractors, and Cesar and Mensendieck exercise therapists.

## ARTICLE 7 OBSTETRIC CARE AND MATERNITY CARE

- The costs of obstetric care and maternity care is refunded up to a maximum of eighty percent of the costs incurred, with a maximum of seven thousand five hundred guilders (f 7,500).
- Refunded are the costs of obstetric care by an obstetrician or general practitioner.
- The costs for a medical specialist are only eligible for compensation (completely or partially) to the extent the medical advisor deems this care urgently medically necessary.
- Refunded are the costs of maternity care for the insured mother and child provided at home by a certified maternity assistant.

***Refunded are the costs of:***

- Childbirth assistance.
- Pre- and postnatal care.
- Obstetric care.
- Childbirth care at the hospital or maternity center.
- Hospitalization for three days, except if more is required according to medical indication.
- The use of a delivery room.
- Medical and nursing items.
- Laboratory examination.
- Obstetric costs for childbirth at home.
- Maternity care during at least twenty-four and at most forty-eight hours, distributed over a maximum of eight days as from the day of childbirth, up to a maximum of four hundred and fifty-five guilders (f 455) per calendar year.

## **ARTICLE 8 PREVENTIVE TREATMENT**

Refunded are the costs of preventive treatments provided by a medical specialist and/or general practitioner.

***Refunded are the costs of:***

- Mammography, unless in the context of a population study.
- Cervical sample, unless in the context of a population study.
- Prostate screening once a year for men older than forty-five.