

Medical Aids regulations

RH2012

Explanation

If stated in the terms of your insurance policy, you can claim reimbursement for medical aids. OOM Verzekeringen has its own Medical Aids regulations for this purpose. These regulations are part of the insurance terms and therefore of the insurance agreement. The Medical Aids regulations set out the terms under which a medical aid is reimbursed, as well as periods of use, and when written approval from OOM is required.

If you have Dutch national health insurance, you can claim reimbursement of medical aids through your health insurer. OOM's coverage is **not** the same as the statutory Dutch medical aids plan.

What is the structure of these regulations?

- General Provisions
This provides an explanation of procedures and definitions.
- Terms for medical aids
The various aids are discussed in each article. The specific requirements for reimbursement are also discussed.
- Table of medical aids
This schematic overview presents the reimbursement for aids.

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General Provisions

When can you claim a medical aid?

The insured person is entitled to reimbursement of the cost of the provision, replacement, correction or repair of a medical aid if the following terms are fulfilled:

- There is a medical need, the requested aid is effective and the rules on maximum reimbursement and personal contributions are obeyed.
- The insured person will have a claim to reimbursement of the cost of an aid only if indicated in accordance with these Regulations.
- The aids to be reimbursed must be not unnecessarily costly or unnecessarily complicated, to be evaluated by OOM.

If one or more of these terms are not fulfilled, there will be no right to reimbursement of the cost of provision, replacement, correction or repair of an aid.

Aids and bandages supplied as part of hospital admission or a specialised medical treatment and which may be considered part of such admission or treatment are not covered by the reimbursement of expenses under the Medical Aids Regulations. Nor does the claim for reimbursement of expenses cover the aids and bandages for which there is a claim under the Exceptional Medical Expenses Act (AWBZ), whether the insured person is insured under AWBZ or not.

How is a request for an aid handled and when does OOM provide approval?

A request for permission must be submitted in writing by the insured person or on the insured person's behalf by the policyholder or prescribing doctor. If permission is requested on behalf of the insured person, the applicant must, if requested by OOM, present written authorisation from the insured person indicating that the applicant is authorised to act on behalf of the insured person and to represent the insured person. The applicant must present all information that OOM or its medical adviser considers necessary to evaluate the application. In any event, the request must contain:

- brief description of the requested aid;
- medical support from the prescribing doctor;
- product information and price indication by the supplier.

The insured person may claim reimbursement of the cost of provision, replacement, correction or repair of an aid or spare aid only if OOM provides written permission in advance. This does not apply if the overview of aids indicates that no permission is required.

The overview of aids also indicates whether the aid is provided on loan or becomes your property. Any maximum reimbursement or personal contributions applicable are also stated.

You are responsible for the aid

If you have received an aid, you are responsible for it. You must look after it, maintain it and manage it with care. You must also follow the instructions of the relevant experts on its use and maintenance.

In the event of damage or loss of the aid due to the fault, intent or conscious or unintentional recklessness of the insured person, there will be no claim to reimbursement of the cost of replacement, modification or repair of the aid within the normal period of use.

You are entitled to an appropriate aid

In principle, the insured person is entitled to an aid that functions appropriately at all times. The right to reimbursement exists for an aid that is ready for use, i.e. including, if applicable, the first purchase of batteries and/or charging equipment.

The cost of normal use of the aid is not eligible for reimbursement. The cost of normal use includes the cost of energy consumption and batteries (other than the first purchase as stated above).

A right exists to a spare aid if reasonably indicated. A request for replacement must be argued by the insured person or on behalf of the insured person, with the supplier indicating the nature and cause of the damage if applicable. The stated periods of use are indications. In individual cases, if indicated, there may be deviations from this rule according to the following terms:

- Provision of a new aid within the average period of use requires prior permission by OOM.
- The insured person is entitled to replacement of an aid if it can no longer be considered an appropriately functioning aid, even if the period of use applicable in these regulations has not yet elapsed. This is to be evaluated by OOM.
- The insured person is not entitled to replacement of an aid if the insured person still possesses an appropriately functioning aid. This also applies if any period of use has elapsed.

How is payment arranged?

OOM has not contracted with any suppliers. If necessary, after obtaining permission from OOM, the insured person may purchase the aid from a supplier of choice and then claim the cost from OOM.

OOM may attach conditions to the supplier, its quality and the aid and its quality (e.g., content or material) and the cost thereof.

Please note: Medical aids fall under the excess of your health insurance policy.

In some cases you will be required to make a personal contribution. This means that you must pay the fees yourself.

For example: the excess of your health insurance policy is € 250. You claim a spare pair of allergy-free shoes. The maximum compensation for this amounts to € 329 and your personal contribution amounts to € 139. How will you be compensated in practice? Say that your costs amount to € 500 and you claim this amount. If these costs are compensated, the amount of the maximum compensation will first be determined. This is € 329. Your personal contribution of € 139 is subtracted from this, which leaves the approved amount of € 190. If the excess of your health insurance policy, (€ 250 in this example), has not been exhausted, your payment will be lower. The balance of your excess will then be € 60.

Terms for medical aids

If you have Light, Regular, Comfort or DeLuxe coverage:

Article 1 - Aids after an accident

If you have taken out Light, Regular, Comfort or DeLuxe cover, you are entitled to certain aids following an accident. You can find in the policy terms and conditions of your health insurance which aids we reimburse.

If you have Comfort or DeLuxe coverage:

We reimburse the following aids:

Article 2 - Aids to replace anatomical properties of parts of the human body

OOM reimburses external aids for complete or partial replacement of anatomic properties of parts of the human body or to cover them. These are:

a. aids for full or partial replacement of:

- the shoulder, arm, hand, leg or foot. In the case of aids with an energy source, OOM also reimburses the charging facility and batteries in this specific case;
- mammary;
- vocal cords;
- hair in the case of complete or partial baldness as a result of a medical condition or treatment of a medical nature (once a year, maximum of € 400).

b. aids for full or partial replacement or coverage of:

- the eyeball;
- the face.

For an insured person who has undergone a mastectomy during the insurance period and if such mastectomy is eligible for compensation, we also reimburse 75% of the cost of lingerie and swimwear to a maximum of € 120 per insured person per insurance year or insured period if insured for a shorter period.

However, no more than € 480 will be reimbursed for lingerie and swimwear during the entire period of the insurance. We reimburse invoices issued in the name of the insured person by specialised suppliers only.

No reimbursement is given for:

- accessories and extensions to prostheses if specifically required for the work situation;
- adhesive strips or sticking plasters for breast prosthesis;
- hairpieces for classic male-pattern baldness.

Article 3 - Aids for the respiratory system

OOM will reimburse the cost of external aids to eliminate some or all of the consequences of disorders in the functioning of the respiratory system. We also reimburse substances administered with such aids:

- Oxygen
- Substances certified as medical aids under the Medical Aids Act (Netherlands).

We do not reimburse the cost of:

- Equipment for chronic respiratory support
- Equipment used exclusively to reduce snoring

Article 4 - External aids for disorders related to urination and defecation

External aids with or without internal components to be used for disorders in functions related to urination and defecation. OOM will reimburse the cost of incontinence absorption material only:

- For children aged 3 or 4 with a non-physiological form of incontinence;
- For children aged 5 or older who do not have short-term incontinence or enuresis nocturna (night-time bedwetting).

The following are not reimbursed:

- cleaning agents and fragrances;
- skin protection;
- clothing (except mesh shorts);
- alarms to treat enuresis nocturna (night-time bedwetting);
- protective undersheets, except in the case of a special individual care requirement.

Article 5 - Aids attached to the body for the motor system (including orthotics and orthopaedic shoes)

OOM reimburses external aids attached to the body for the motor system serving to alter disrupted functions of the motor system, functions related to movement or anatomical properties of structures related to movement or the anatomical properties of the skull.

The cost is reimbursed if the aids are used for a serious condition and you rely on it in the longer term and not exclusively while engaging in sport.

OOM reimburses the cost of orthotics and orthopaedic shoes in the following cases:

(Semi-)orthopaedic shoes

- for children under 16, once every 6 months; personal contribution: € 75
- for persons 16 and older, once a year; personal contribution:€ 150
- Spare pair
- once a year for persons 16 and older; personal contribution:€ 150
- Orthopaedic indoor shoes
- Orthopaedic features for formal shoes (max. 4x a year)

Article 6 - External aids related to disorders of visual function

These are:

- aids to correct disorders of the visual function of the eye and functions of structures related to the eye
There is no claim to spectacle lenses or filter glass including frame;
- aids to compensate for limitations:
 - in reading, writing or the use of telecommunications equipment;
 - in walking around obstacles or in orientation.

Simple aids for reading and writing and simple hand-held and standing magnifiers are not reimbursed.

OOM reimburses the cost of lenses only if the disorder is the result of a medical condition or trauma, where lenses result in a greater improvement in the functions of visual acuity or quality of vision than spectacle lenses.

Tactile reading equipment with accessories and corresponding expenses are reimbursed only if you are visually handicapped and other aids for reading black type are not effective. A statement by the treating doctor or specialist must indicate that you are able to use the device.

Guide dogs for the blind are specially trained dogs providing a substantial contribution to your mobility or orientation in society if you are blind or visually impaired such that you rely on them. Guide dogs are provided for borrowing and remain the property of the relevant guide dog training institute. OOM provides a quarterly accommodation in the cost of maintaining the guide dog to a maximum of € 250.

Article 7 - Aids for disorders of the haematological system

Self-measurement equipment for blood coagulation times and accessories to be used for disorders of functions of the haematological system

Article 8 - Aids to regulate and check disorders of the blood sugar level in diabetes

OOM reimburses the cost of aids to regulate and check disorders of the blood sugar level in diabetes.

Coverage is provided for:

- Blood sampling equipment (once every 2 years);
- Needles for blood sampling equipment for diabetes;
- Blood glucose meter (once every 3 years);
- Test strips;

- Insulin pen (once every 2 years);
- Insulin pump with accessories (once every 4 years).

The cost is reimbursed only after prior permission has been given by OOM. This occurs on the basis of a doctor's statement. The statement is valid for 2 years, after which the doctor must issue a new statement regarding medical need.

There is also coverage for:

- Diabetics for whom treatment is virtually completed with oral blood sugar-reducing medication and for which treatment with insulin is being considered: on the treating doctor's prescription 50 test strips, increased to 100 if necessary;
- Diabetics requiring an insulin injection 1-2 times a day: maximum of 100 test strips every 3 months;
- Diabetics requiring an insulin injection 3 or more times a day: maximum of 400 test strips every 3 months;
- Use of an insulin pump: maximum of 400 test strips every 3 months;

Permission may be given for more than 400 strips for diabetics who are difficult to adjust and diabetics under 18.

These quantities may be modified where medically indicated.

Article 9 - Auditory aids

OOM reimburses the cost of auditory aids, with coverage for:

Electro-acoustic hearing devices

Electro-acoustic hearing devices for personal use, in normal or special versions, intended to be attached to the human body to improve a hearing disorder, as well as hearing inserts or hearing tubes that amplify sound mechanically. OOM reimburses the cost of purchase and replacement of earpieces as well. The following are considered special versions of hearing aids:

- cros versions;
- bicros versions;
- bone conduction versions;
- a version with one built-in microphone and two connections;
- a version with one external microphone and one connection;
- a version with one built-in microphone, one external microphone and one connection.

An indication for hearing aids is present:

- for one hearing device if the threshold loss of the audiogram for the best ear is at least 35 dB (obtained by averaging hearing loss at frequencies of 1000, 2000 and 4000 Hz) and if comprehension of speech presented in quiet at normal strength (55 dB) increased by at least 20% with the use of the hearing device;
- for two hearing devices if the gain in speech comprehension is at least 10% compared to the adjustment with one hearing device, or if directional hearing is restored to a 45 degree angle;
- for special individual care requirements.

Audio induction loops, infra-red equipment, FM equipment

Audio induction loops, consisting of a cable and amplifier, possibly with a table microphone, or infra-red equipment or FM equipment for sound transfer, consisting of a receiver and a transmitter, with or without an induction loop or headphones, or a chin brace version, also with one table microphone;

An indication for an audio induction loop, infra-red equipment or FM equipment for sound transfer is present in the following cases:

- tone threshold loss in the best ear of 40 dB average over 500, 1000 and 2000 Hz (Fletcher index), or 50 dB average over 1000, 2000 and 4000 in the best ear;

- an inconvenient loss of speech comprehension in white noise of at least 3 dB according to the Plomp measurement method, bearing in mind that this is difficult or impossible to measure, particularly in young children.

Tinnitus maskers

Maskers to treat serious tinnitus. OOM also reimburses the first purchase of the corresponding batteries and the purchase and replacement of earpieces.

Reimbursement occurs after prescription by an ENT doctor or audiology centre.

Article 10 - Aids for personal care and protection

OOM reimburses:

- caps to protect the skull;
- bandages;
- bandage lenses without visual corrective effect

OOM reimburses the cost of bandages only in the case of a serious condition for which long-term medical treatment with such bandages is required.

Article 11 - Aids for personal mobility

In the event of an accident, OOM will compensate the costs of crutches or a wheelchair via the health insurance policy. The amount of the compensation can be found in the terms and conditions of your health insurance policy. In other cases, OOM will compensate the following medical aids for personal mobility:

- crutches, walking aids with three or four legs, walking frames, wheeled walkers and walker trolleys;
- serving trolley;
- chairs with mobile function;
- balance bikes.

OOM reimburses the cost of crutches, walking aids with three or four legs, walking frames, wheeled walkers and walker trolleys only if you require them for a long period to be able to walk, while you are unable to do so with a simpler aid and when one of the following indications exists:

- balance disorders;
- disorders of lower limb function whereby it is possible to stand without the use of your hands, but it is not possible to walk without support, or;
- problems with stamina or forms of physical weakness, if you are able to maintain your independence with the walking aid or if the walking aid prevents your admission to a facility.

You have a claim to a serving trolley if you require one for a long period while unable to do with a simpler aid and where a disorder of arm or hand function exists.

OOM reimburses the cost of chairs with a mobile function only if you require them for a longer time and

- if you are able to move indoors only while seated and do not have a wheelchair that can be used in the home, or
- if you fulfil the indication for crutches, walking aids with three or four legs, walking frames, wheeled walkers or walker trolleys, but are unable to use such walking aids due to a disorder of hand or arm function, or
- if you are unable to remain standing without using your hands.

A claim for a balance bike exists if you require it for a longer time and if there are functional disorders of the lower extremities - with or without defects - and you are unable to do with a simpler walking aid.

Article 12 - Injection needles, injection pens or accessories

OOM reimburses the cost of injection needles, injection pens or accessories in the case of a condition requiring long-term use of such aids, except for diabetes.

OOM reimburses the cost of injection needles or injection pens in a version adapted to a handicap only if you are unable to do with a non-adapted version of an injection needle or injection pen as a result of a serious motor handicap or reduced vision.

Article 13 - Therapeutic, elastic stockings

OOM reimburses the cost of external aids to be used for longterm compensation for loss of function of vessels for blood transport and loss of function of lymph vessels for lymph transport.

OOM reimburses the cost of therapeutic elastic stockings starting at pressure class 2. There is no compensation for elastic stockings in subsequent treatment for varicose vein removal.

Article 14 - Portable external infusion pumps

Portable, external infusion pumps with accessories in the case of continuous parenteral administration in the home situation of medication covered by your health insurance, except insulin.

Article 15 - Shoe devices other than orthotics

This includes:

- bandage shoes;
- non-allergenic shoes in the case of an allergy.

OOM reimburses the cost of bandage shoes only in the case of skin defects, skin ulcers or sensitivity and circulation disorders of the foot, or in the recovery period after partial amputations, traumatic damage or operations to the foot.

Article 16 - Aids for feeding

These are:

- non-clinically introduced probes with accessories;
- external feeding pumps with accessories;
- external accessories required for parenteral feeding. The cost of food is not reimbursed by OOM.

Article 17 - Speech replacement aids

External aids related to and compensating for speech limitations. There is no reimbursement for aids to correct speech fluency (stammering).

Article 18 - Aids for communication, information and signalling

OOM reimburses the cost of aids for communication, information and signalling, such as:

- computers with corresponding equipment for the physically handicapped;
- typewriters for the physically handicapped;
- input and output equipment and the required software, necessary upgrades, as well as accessories for a computer and typewriter, adapted to a physical handicap;
- page-turning equipment;
- recording and narration equipment for the handicapped, i.e., daisy players or daisy software for dyslexics who have completed treatment, and persons with motor restrictions.
- telephones and telephone aids, i.e.:
 - aids to select phone numbers;
 - handset holders;

- telephones operable with environmental control equipment;
- text phones or image phones for persons with an auditory handicap.
- signalling equipment and an alarm system, i.e.:
 - alarm and warning systems for persons with an auditory handicap;
 - personal alarm equipment for the physically handicapped.

OOM reimburses the cost of computers if you are physically handicapped and rely (virtually) entirely on such equipment for information and communication or operation of household appliances.

OOM reimburses the cost of typewriters if you are physically handicapped and rely (virtually) entirely on such resources to maintain social contacts.

OOM will reimburse the cost of a text phone if:

- there is a tone threshold loss in the best ear of 70 dB averaged over 500, 1000, 2000 and 4000 Hz, or;
- comprehension of speech presented in quiet at normal strength (55 dB) is no more than 50% with the best ear, even if a hearing device is used;
- for special care requirements.

OOM reimburses the cost of an image phone if you have an indication for a text phone but such a phone is not usable for you and you are sufficiently able to use sign language or in the case of special care requirements.

OOM reimburses the cost of alarm and warning systems in the case of a tone threshold loss in the best ear of 60 dB averaged over 500, 1000, 2000 and 4000 Hz or in the case of special care requirements.

OOM reimburses the cost of personal alarm equipment for the physically handicapped if you are physically handicapped and in an increased risk situation. The cost of subscriptions is not reimbursed.

Article 19 - External electrostimulators with accessories for chronic pain

The written declaration by the treating doctor or specialist must indicate that you have undergone trial treatment with good results.

Article 20 - Solo equipment with accessories

OOM reimburses the cost of solo equipment only in the case of:

- tone threshold loss in the best ear of 40 dB average over 500, 1000 and 2000 Hz (Fletcher index), or 50 dB average over 1000, 2000 and 4000 in the best ear;
- an inconvenient loss of speech comprehension in white noise of at least 3 dB according to the Plomp measurement method, bearing in mind that this is difficult or impossible to measure, particularly in young children.

There is a provision for this equipment, if the insured person uses the equipment:

- to pursue re-education or additional education, or vocational programmes that are not part of ordinary education in a class setting or separate group setting, or;
- to pursue ordinary education, or;
- to pursue special education in a class setting, separate group setting not specifically intended for deaf and hard-of-hearing students, or;
- while undergoing group therapeutic treatment for medically required reasons, or;
- performing paid or unpaid work in a structured and organised context.

Article 21 - Configuration elements for homes, if you require them for a longer time

OOM reimburses configuration elements for homes, if you require them for a longer time, such as:

- tables adapted to functional limitations;

- chairs adapted to functional limitations;
- anti-bedsores seat cushions;
- beds with accessories, i.e.:
 - special versions of beds including designated mattresses;
 - anti-bedsores beds, mattresses and covers to treat and prevent bedsores;
 - blanket support arches, bed barriers, standing lifting poles and portals;
 - bed shorteners and extenders;
- bed protection underlays if loss of blood or exudate presents hygiene problems such that they can only be obviated with the use of a bed protection underlay.

A claim for chairs adapted to functional limitations exists if you have problems sitting and a chair meeting the normal ergonomic requirements does not suffice and there is more involved than obesity, gigantism or dwarfism. These chairs are equipped with one or more of the following functions or adaptations: specific upholstery, abduction bar, arthrodesis seat or pads for lateral support. Normal ergonomic requirements refers to the following adjustments: neck support, head support, leg support, thigh support, adjustable back, foot support, adjustable seat, adjustable armrest, or adjustments to seat height, seat depth or seat width. A claim for a version with directional wheels, brakes or a high/low mechanism exists if the chair is to be used in various places or at different working heights. A claim to a version with a stand-up system exists if you cannot rise from your chair independently. Chairs with a stand-up function only are not reimbursed.

A claim for a bed with accessories exists only if its use is intended to maintain your self-reliance and if its provision prevents your admission to an institution or if you have an indication for care.

Article 22 - Service dogs

OOM reimburses the provision of service dogs providing a substantial contribution to the mobility and general or household daily actions of an insured person if they are completely deaf or if they rely on such a contribution as a result of a lasting serious physical function limitation. A claim to a service dog exists if it increases the independence and reduces the claim on care support.

Service dogs are provided for borrowing and remain the property of the relevant guide dog training institute.

OOM provides a quarterly accommodation in the cost of maintaining the service dog to a maximum of € 250.

Article 23 - Aids to compensate for insufficient arm, hand and finger function

OOM reimburses aids to compensate for insufficient arm, hand and finger function.

A written statement from the treating specialist must show that the insured party's use of professional care will lessen over time and that the insured party can use the medical aids.

Article 24 - Equipment for home dialysis

OOM reimburses equipment for home dialysis includes home dialysis equipment with accessories. This also includes:

- regular checks and maintenance and chemicals and fluids for performing dialysis;
- reimbursement of the cost of reasonable adaptations to and in the home and restoration to the original condition, if not provided for by other legal dispositions;
- reimbursement for other reasonable expenses directly related to home dialysis, if not provided for by other legal dispositions;
- other supplies reasonably required for home dialysis.

These elements apply to haemodialysis and the various forms of peritoneal dialysis.

Table of medical aids RH2012

COMFORT AND DELUXE COVERAGE

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
Prostheses						
2	Prostheses for shoulder, arm, hand, leg or foot	Medical specialist	Yes	3 years	-	Own
2	Mammary (breast) prostheses	Medical specialist	Yes	3 years	-	Own
2	Voice prostheses and speech amplifiers	Medical specialist	Yes	3 years	-	Own
2	Hairpiece	Treating doctor	Yes	1 years	-	Own
2	Prosthetic face, nose or ear	Medical specialist	Yes	-	-	Own
2	Eye prosthesis, sclera patches and sclera lenses	Ophthalmologist treatment	Yes	-	-	Own
2	Adapted lingerie and swimwear	For insured person having undergone mastectomy	Yes	-	75% of cost to a maximum of € 120 per insured person per insurance year or insured period if insured for a shorter period. Max. reimbursement is € 480 for the entire duration of the insurance.	Own

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
Respiratory aids						
3	Oxygen equipment with corresponding oxygen, oxygen concentrators with accessories and reimbursement of electricity charges.	Treating doctor	Yes	-	-	Borrow
3	Equipment for positive exhalation pressure	Treating doctor	Yes	-	-	Own
3	Mucus extraction equipment and accessories	Medical specialist	Yes	-	-	Borrow
3	Trachea capsules	Medical specialist	Yes	-	-	Own
3	MRA to treat Obstructive Sleep Apnoea Syndrome (OSAS)	Respirologist, ENT doctor or neurologist	Yes	-	-	Own
3	Equipment to treat Obstructive Sleep Apnoea Syndrome (OSAS), except MRA	Medical specialist	Yes	-	-	Borrow
3	Vaporisers and accessories	Treating doctor	Yes	-	-	Borrow
3	Lung vibrator	Treating doctor	Yes	-	-	Borrow
3	Separate universal holding chambers	Treating doctor	Yes	-	-	Own
3	Stoma protector for trachea canule	Medical specialist	Yes	-	-	Own

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
3	Hypertonic salt	Treating doctor, for cystic fibrosis (CF) patients aged 6 and above	Yes	-	-	Own

Aids for urination and defecation

4	Urine collection bags	Treating doctor	Yes	-	-	Own
4	Catheters	Treating doctor	Yes	-	-	Own
4	Rinsing equipment (anal)	Treating doctor	Yes	-	-	Own
4	Stoma facilities	Treating doctor	Yes	<p>Colostomy</p> <ul style="list-style-type: none"> Two-part: up to 4 sheets per week/ up to 4 bags per day One-part: up to 4 bags per day <p>Stoma plugs</p> <ul style="list-style-type: none"> Two-part: up to 1 sheet and 4 plugs per day One-part: up to 4 plugs per day <p>Ileostoma</p> <ul style="list-style-type: none"> Two-part: up to 4 sheets per week/ up to 2 bags per day One-part: up to 2 bags per day <p>Urostoma</p> <ul style="list-style-type: none"> Two-part: up to 4 sheets per week/ up to 2 bags per day One-part: up to 2 bags per day 	-	Own
4	Incontinence absorption material and washable incontinence material	Treating doctor	Yes	455 pieces per 3 months, washable 3 per year	-	Own

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
Aids attached to the body for the motorsystem (including orthotics and orthopaedic shoes)						
5	Girdles	Medical specialist	Yes	2 years	-	Own
5	Orthopaedic brace equipment including standing orthotics	Medical specialist	Yes	-	-	Own (except standing orthotics: Borrow)
5	Splint or corrective equipment for long-term use with a serious condition (including sitting and reclining orthotics)	Medical specialist	Yes	2 years	-	Own
5	Trusses	Treating doctor	Yes	1 years	-	Own
5	Orthopaedic footwear	Medical specialist	Yes	(Semi-)orthopaedic shoes: <ul style="list-style-type: none"> • for children under 16, once every 6 months; personal contribution: € 75 • for persons 16 and older, once a year; personal contribution: € 150 Spare pair <ul style="list-style-type: none"> • once a year for persons 16 and older; personal contribution: € 150 	-	Own
5	Orthopaedic indoor shoes	Medical specialist	Yes	-	-	Own
5	Orthopaedic features for formal shoes	Medical specialist	Yes	Maximum of 4x annually	-	Own

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
External aids related to disorders of visual function						
6	Contact lenses, sclera lenses, and bandage lenses with visual corrective effect	Ophthalmologist	Yes	-	Personal contribution € 52.50 per lens for lens with use period > 1 year; Personal contribution € 105 per calendar year for lenses with use period < 1 year; Personal contribution € 52.50 per calendar year for correction of 1 eye with lens with use period < 1 year	Own
6	Special optical aids	Ophthalmologist or regional institute for the blind or visually impaired	Yes	-	-	Borrow
6	Monitor magnifier	Medical specialist	Yes	-	-	Borrow
6	Tactile reading equipment with accessories	Medical specialist	Yes	-	-	Borrow
6	Computer software for large-print systems for the visually handicapped	Treating doctor	Yes	-	-	Borrow
6	Input and output equipment, required software, necessary upgrades and instructions for use by the visually handicapped	Treating doctor	Yes	-	-	Borrow
6	Aids to select telephone numbers for the visually handicapped	Treating doctor	Yes	-	-	Borrow

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
6	Speech software for mobile telephones	Treating doctor	Yes	-	-	Borrow
6	Dictaphone for the visually handicapped	Treating doctor	Yes	-	-	Borrow
6	Daisy player or daisy software for the visually handicapped	Treating doctor	Yes	5 years	-	Own
6	Recording and narration equipment for the visually handicapped (including TV captioning equipment)	Treating doctor	Yes	-	-	Borrow
6	Covering plasters for amblyopia (lazy eye)	Treating doctor	Yes	-	-	Own
6	Cane for the blind	Treating doctor	Yes	3 years	-	Own
6	Guide dogs for the blind	Medical indication by regional institute for the blind and visually impaired; Practical indication by training institute for guide dogs for the blind	Yes	-	-	Borrow

External aids to be used for disorders of functions of the haematological system

7	Self-measuring equipment for blood coagulation time and accessories	Thrombosis unit	Yes	-	-	Borrow
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Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
External aids to be used in checking and regulating bloodsugarlevel disruptions						
8	Diabetic material: <ul style="list-style-type: none"> • equipment for blood sampling and needles; • blood glucose test meter and test strips; • injection materials. 	Treating doctor	N/A	-	Maximum quantities: <ul style="list-style-type: none"> • equipment for equipment for blood sampling : 1x every 2 years • blood glucose test meter: 1x every 3 years • insulin pen: 1x every 2 years 	Own
8	Insulin pumps and accessories	Treating doctor	Yes	4 years	-	Borrow or own (depending on pump required)
Auditory aids						
9	Hearing aid	ENT doctor or audiology centre	Yes	The amount of the maximum compensation depends on the period of use. For insured persons aged 16 or older: <ul style="list-style-type: none"> • € 509.50 for the first purchase or a period of use shorter than 6 years; • € 600.50 for a period of use between 6 and 7 years; • € 691 for a period of use longer than 7 years. For cross, bicross or lead format (within a spectacle frame): € 66 above these compensation amounts. For insured persons younger than 16: € 691		Own

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
9	Earpieces	ENT doctor or audiology centre	Yes	12 months years for insured persons aged 16 or older 6 months for insured persons younger than 16	-	Own
9	Audio induction loop, FM equipment or infra-red equipment	ENT doctor or audiology centre	Yes	5 years	-	Own
9	Tinnitus masker	ENT doctor or audiology centre	Yes	5 years	-	Own

Aids for personal care and protection

10	Skullcaps	Medical specialist	Yes	-	-	Own
10	Bandages	Treating doctor or specialised nurse	Yes	-	-	Own
10	Bandage lenses without visual corrective effect	Ophthalmologist	Yes	-	-	Own

Personal mobility aids

11	Crutches, walkers, walking frames, wheeled walkers and walker trolleys; Serving trolleys	Treating doctor	Yes	-	-	Own, unless cost exceeds € 500. In that case: borrow
11	Mobile chairs	Treating doctor + written recommendation of occupational therapist	Yes	-	-	Borrow

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
11	Balance bikes	Treating doctor + written recommendation of occupational therapist	Yes	-	-	Borrow
Injection needles						
12	Injection needles with accessories and injection pens with accessories	Treating doctor	Yes	-	-	Own
External aids to be used for long-term compensation for loss of function of vessels for bloodtransport and loss of function of lymph vessels for lymph transport						
13	Therapeutic elastic stockings and application and removal aids	Treating doctor	Yes	-	1 stocking/1 pair; after 3 months 2 pieces, after 12 months 2 pieces	Own
13	Aids for mechanical lymph drainage	Treating doctor	Yes	-	-	Borrow
Portable external infusion pumps						
14	Portable external infusion pump and accessories	Treating specialist	Yes	-	-	Borrow

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
Shoe devices other than orthotics						
15	Bandage shoes	Treating doctor	Yes	-	Maximum of € 146	Own
15	Non-allergenic shoes	Dermatologist	Yes	12 months years for insured persons aged 16 or older	Personal contribution € 139 Maximum of € 329	Own
				6 months for insured persons younger than 16	Personal contribution € 69.50 Maximum of € 259.50	Own
	Spare pair	No	No	3 years for insured persons aged 16 or older	Personal contribution € 139 Maximum of € 329	
Aids for feeding						
16	Aids for feeding: a. non-clinically introduced probes with accessories; b. external feeding pumps with accessories; c. external accessories required for parenteral feeding	Treating doctor	Yes	-	-	Borrow
External aids related to and compensating for speech limitations						
17	Speech replacement aids	Treating doctor	n/a	-	-	Borrow
Aids for communication, information supply and signalling						
18	Computers with corresponding equipment for the handicapped	Treating doctor	Yes	-	-	Borrow
18	Typewriters for the physically handicapped	Treating doctor	Yes	-	-	Borrow

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
18	Input and output equipment, required software, necessary upgrades and instructions for use by the physically handicapped	Treating doctor	Yes	-	-	Borrow
18	Page-turning equipment	Treating doctor	Yes	-	-	Borrow
18	Recording and narration equipment for the handicapped: Daisy player/ web box and daisy software for dyslexics and persons with motor restrictions	Treating doctor	Yes	5 years	-	Own
18	Telephones and telephone aids Text telephones: for: a. tone threshold loss in best ear of 70 dB; or b. speech understood with best ear and with hearing aid is no more than 50%; c. special individual care requirements Visual telephones for: a. indication for text telephone but not usable by the insured person; b. special individual care requirements Aids to select phone numbers and phone handset holders for: persons with a motor handicap Telephones operable with environmental control equipment	Treating doctor, ENT doctor or audiology centre	Yes	-	-	Borrow

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
18	Alarm and warning systems for persons with an auditory handicap	Treating doctor, ENT doctor or audiology centre	Yes	-	-	Borrow
18	Personal alarm equipment for: the physically handicapped	Treating doctor	Yes	-	-	Borrow/Own
External electrostimulators for chronic pain						
19	External electrostimulator with corresponding supplies. After successful trial period	Medical specialist	Yes	-	-	Borrow
Solo equipment						
20	Solo equipment with accessories	Medical specialist or audiology centre	Yes	-	-	Borrow
Home configuration elements						
21	Tables adapted to functional limitation	Treating doctor + written statement by occupational therapist	Yes	-	-	Borrow
21	Chairs adapted to functional limitation	Treating doctor + written statement by occupational therapist	Yes	-	-	Borrow
21	Anti-bedsore seat cushions	Treating doctor	Yes	-	-	Own
21	Special versions of beds, including mattress	Treating doctor	Yes	-	-	Borrow

Item no.	Aid	Prescription	Permission by OOM	Guideline for minimum period of use	Maximum reimbursement or personal contribution	Borrow or own
21	Anti-bedsore beds, anti-bedsore mattresses and mattress cover	Treating doctor	Yes	-	-	Borrow
21	Blanket support arches, bed barriers, standing lifting poles and portals	Treating doctor	Yes	-	-	Borrow
21	Bed shorteners, bed extenders	Treating doctor	Yes	-	-	Borrow
21	Bed protection underlays	Treating doctor	Yes	-	-	Own
Service dogs						
22	Service dogs	Medical indication by occupational therapist Practical indication by service dog training institute	Yes	-	-	Borrow
Aids to compensate for insufficient arm, hand and finger function						
23	Aids to compensate for insufficient arm, hand and finger function	Medical specialist with explanation	Yes	-	-	Borrow
Equipment for home dialysis						
24	Home dialysis equipment and accessories.	Medical specialist	Yes	-	-	Borrow

The original Dutch Terms and Conditions of this insurance policy are not affected by this English translation. In the case of any dispute, the original Dutch text shall prevail.

The trade name OOM Verzekeringen is used by OOM Holding N.V. (KvK The Hague 27194193), OOM Global Care N.V. (AFM 12000623, KvK The Hague 27111654), OOM Schadeverzekering N.V. (AFM 12000624, KvK The Hague 27155593) and "O.O.M." Onderlinge Molestverzekering-Maatschappij U.A. (KvK The Hague 27117235). These companies are registered in The Hague and share operational offices in Rijswijk.



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