

Medical Aid Regulations

RH2020



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Medical Aid Regulations MAR2020

If stated in the policy conditions of your insurance, you are entitled to the reimbursement of medical aids. OOM Insurance has their own Medical Aid Regulations for this. These regulations are part of the insurance terms and conditions and therefore of the insurance contract.

The Medical Aids Regulations state when a medical aid will be reimbursed, what the period of use is and whether you need prior written permission from OOM Insurance.

If you are insured under the Dutch national health insurance, you can claim reimbursement of medical aids via your health insurer. The medical aid regulations of OOM Insurance are not the same as the statutory Dutch medical aid regulations.

How are the regulations structured?

General provisions

Here you will find an explanation of the procedures and terminology.

Terms and conditions, and reimbursement

Here you will find:

- an overview of the various medical aids per category;
- the terms and conditions, and reimbursement per medical aid;
- if you will receive the medical aid on loan or in ownership;
- if there is a maximum reimbursement or excess.

General provisions

When are you eligible for a medical aid? ?

You are entitled to partial or full reimbursement of the costs of the provision, replacement, correction or repair of a device under the following conditions:

- There is a medical necessity, the requested medical aid is suitable and the rules on maximum reimbursements and excess are complied with.
- You are only entitled to reimbursement of the costs of a medical aid if there are grounds for it in accordance with these Medical Aids Regulations.
- The devices must not be unnecessarily costly or overcomplicated. This will be assessed by OOM Insurance.

If one or more of these conditions are not met, you will not be entitled to reimbursement of the costs of provision, replacement, correction or repair of a medical aid.

If you are taken into hospital or if you are being treated by a medical specialist and are prescribed medical aids or bandages, these costs will not be covered by these Medical Aids Regulations, but will be regarded as part of the admission or treatment.

You are not entitled to reimbursement of the costs of medical aids or bandages falling under the Exceptional Medical Expenses Act (AWBZ), even if you are not insured under the AWBZ.

What about the application for a medical aid and permission from OOM Insurance?

You must send the application in writing. This can also be done by the doctor prescribing the medical aid or by the policyholder for one of the other insured persons on the policy. In these situations, we can request a written authorisation from the person for whom the device is requested. This allows us to assess whether the applicant is authorised to act on behalf of and represent the insured person.

The applicant must submit all the information that the medical adviser from OOM Insurance needs to assess the application. The application must contain at least the following information:

- a brief description of the medical aid;
- a medical justification from the doctor prescribing the device;
- product information and pricing from the supplier.

You can only claim reimbursement of the costs of provision, replacement, correction or repair of a medical aid or a replacement aid if OOM Insurance has given its prior written permission for this. This does not apply if these Medical Aids Regulations state that permission is not required.

You are responsible for the medical aid

You are responsible for the medical aid you have received. You must carefully care for, maintain and manage the medical aid. You must also follow the instructions of the experts concerned regarding the use and maintenance of the device.

If you damage or lose the medical aid as a result of negligence, intent, intentional or unintentional recklessness, you will not be entitled to reimbursement of the costs of replacement, modification or repair of the device within the normal period of use.

You are entitled to a decent medical aid

In principle, you are entitled to a medical aid that functions properly at all times. You are entitled to compensation for a ready-to-use medical aid, i.e. including the first purchase of batteries and/or chargers. Costs for normal use of the medical aid are not reimbursed. This includes costs of energy consumption and batteries, except for the first purchase, as stated above.

If reasonable, you are entitled to a spare medical aid. If you want to replace a medical aid, you must first send an application with substantiation. If the medical aid is damaged, the supplier must explain the origin and cause of the damage.

The periods of use mentioned in the overview are an indication. The medical aid can last longer than the period of use mentioned. If the medical aid is no longer fit for use within the period of use, a new medical aid can be requested. In individual cases, it is possible to deviate from the stated period of use on medical grounds. The following terms and conditions will apply:

- OOM Insurance must give permission in advance for the provision of a new device within the stated period of use.
- You are entitled to a replacement medical aid if it can no longer be considered as a properly working medical aid. Even if the period of use referred to in these regulations has not yet expired. This will be assessed by OOM Insurance.
- You are not entitled to the replacement of a device if you still have a properly functioning device at your disposal, even if the period of use has expired.

How will payment be settled?

OOM Insurance does not have fixed contracts with suppliers. If OOM Insurance gives you permission, you can purchase the medical aid from a supplier of your choice. You can then declare the costs with OOM Insurance.

OOM Insurance can set requirements for the supplier, the medical aid (e.g. the execution or materials) and quality and costs thereof.

Note: medical aids fall under the excess of your health insurance.

In some cases, you will have an excess. This means that you must partially or fully pay the costs.

Example: You have an excess of € 250 for healthcare costs. You declare a replacement pair of allergen free shoes. The maximum reimbursement for this is € 400 and you have an excess of € 80. How does reimbursement work in practice? For example, you have paid and declared costs of € 500. The maximum reimbursement is determined before the costs are reimbursed. This is € 400 minus the excess of € 80. The amount that will be reimbursed is € 320. If you have not yet used the excess of your health insurance, € 250 in the example, you will be reimbursed € 70.

Terms and conditions, and reimbursement

If you are insured with Regular, Comfort or DeLuxe cover

We will reimburse the following medical aids:

Article 1 - Medical aids following an accident

If you have been in an accident, you will be entitled to the reimbursement of certain medical aids. In the policy terms and conditions of your health insurance you can read which medical aids we will then reimburse.

If you are insured with Comfort or DeLuxe cover

We will reimburse the following medical aids:

Article 2 - External devices intended to partially or completely replace or cover certain parts of the body

We will reimburse:

Prosthetics for shoulder, arm, hand, leg or foot

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	3 years
Maximum reimbursement	-
Loan or ownership	Ownership

If the medical aid requires a battery, we will also reimburse the charger and batteries in this specific case.
We will not reimburse: prosthetic auxiliary items and attachments specifically required for the workplace.

Stump sock

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes Not necessary upon repeat
Minimum useful life guideline	3 years
Maximum reimbursement	4 per year
Loan or ownership	Ownership

Breast prosthetics for external use (mamma)

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	3 years
Maximum reimbursement	-
Loan or ownership	Ownership

We will not reimburse adhesive strips or plasters for breast prosthetics.

Custom lingerie and swimwear after breast amputation

Prescribed by	For the insured person who underwent a mastectomy during the insured period and whereby the mastectomy qualifies for reimbursement.
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	75% of the costs up to a maximum of € 120 per insurance year or per insured period if shorter than one year. The maximum reimbursement is € 480 for the entire term of the insurance.
Loan or ownership	Ownership

We only reimburse bills made out in the name of specialist suppliers.

Voice prosthetic and voice enhancer

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	3 years
Maximum reimbursement	-
Loan or ownership	Ownership

This involves medical aids which partially or entirely replace vocal cords.

Wig or hair prosthetic

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	1 year
Maximum reimbursement	€ 400 once per year
Loan or ownership	Ownership

We will reimburse you if you are completely or partially bald due to a medical condition or medical treatment, either permanently or for a long period of time.

Wigs for typical male pattern baldness will not be reimbursed.

Face, nose or auricle prosthetics

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Medical aids for partial or complete replacement or cover of the eye

Prescribed by	Treating ophthalmologist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

This involves eye prosthetics (artificial eyes), sclera shells or sclera lenses.

Article 3 - External medical aids for the respiratory system.

We reimburse the costs of external medical aids for the complete or partial alleviation of the consequences of respiratory system disorders. We will also reimburse the substances administered with these medical aids:

- oxygen;
- substances certified as medical aids in accordance with Dutch law of medical aids.

We will not reimburse:

- equipment with the sole purpose of reducing snoring.

Oxygen equipment with corresponding oxygen, oxygen concentrators with corresponding accessories and reimbursement of electricity costs

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse € 1.05 of the electricity costs per day.

Equipment for positive exhalation pressure or PEP (mouthpiece or mask that helps with breathing)

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	2 years
Maximum reimbursement	-
Loan or ownership	Ownership

Tracheal suction pump and accessories

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Trachea cannula (tube that connects the airpipe with the outside air)

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Trachea cannula guard (to prevent airpipe from drying out)

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

MRD (Mandibular Repositioning Device) for the treatment of Obstructive Sleep Apnoea Syndrome (OSAS)

Prescribed by	Pneumologist, ENT physician or neurologist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	Minimum of 5 years
Maximum reimbursement	-
Loan or ownership	Ownership

We will not reimburse: equipment with the sole purpose of reducing snoring.

Equipment for the treatment of Obstructive Sleep Apnoea Syndrome (OSAS), except MRD (Mandibular Repositioning Device)

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will not reimburse: equipment with the sole purpose of reducing snoring.

Nebuliser and accessories

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Lung vibration devices

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Loose universal spacer (atomiser to inhale medication)

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	1 year
Maximum reimbursement	-
Loan or ownership	Ownership

Hypertonic saline

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

We will only reimburse this for Cystic Fibrosis (CF) patients 6 years and older.

Article 4 - External medical aids to be used in case of disorders in urination and defecation (bowel movements).

We will reimburse: external medical aids, and if necessary internal components, used for disorders in normal bodily functions related to urination and bowel movements. For example, provisions for stoma patients or people who are incontinent or who have bowel problems.

We will not reimburse:

- cleaning detergents and fragrances;
- aids to protect the skin;
- clothing;
- bed-wetting alarms for the treatment of enuresis nocturna (night-time bedwetting);
- protective underlays, unless there is a special individual need for care.

Urine collection bag	
Prescribed by	Doctor, nursing specialist or physician assistant
Prior permission required by OOM Insurance	Yes Not necessary upon repeat
Minimum useful life guideline	-
Maximum reimbursement	A maximum of 32 leg bags and 32 night bags per month.
Loan or ownership	Ownership

- One-day urine collection bags (leg bags) are changed on a daily basis. A maximum of 32 per month.
- Multi-day urine collection bags (leg bags) are changed an average of one per week and a maximum of twice per week. A maximum of 10 per month.
- One-day urine collection bags (night bags) are changed on a daily basis. A maximum of 32 per month.
- Multi-day urine collection bags (night bags) are changed an average of one per week and a maximum of twice per week. A maximum of 10 per month.

If it is medically necessary that you need more urine collection bags, you can submit a request to OOM Insurance. You will need a written statement from your doctor.

Catheter	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes Not necessary upon repeat
Minimum useful life guideline	-
Maximum reimbursement	<ul style="list-style-type: none">• Intermittent catheter: a maximum of 6 per day.• Condom catheter: a maximum of 1 per day.• Indwelling catheter: a maximum of 4 per 3 months.
Loan or ownership	Ownership

Enemas	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes Not necessary upon repeat
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Stoma supplies	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	<ul style="list-style-type: none"> • Two-piece stoma: a maximum of 4 adhesive flanges per week and a maximum of 4 bags per day. One-piece stoma: a maximum of 4 bags per day. • Two-piece stoma plug: a maximum of 1 adhesive flange and 4 plugs per day. One-piece stoma plug: a maximum 4 plugs per day. • Two-piece ileostomy: a maximum of 4 adhesive flanges per week and a maximum of 2 bags per day. One-piece ileostomy: a maximum of 2 bags per day. • Two-piece urostomy: a maximum of 4 adhesive flanges per week and a maximum of 2 bags per day. One-piece urostomy: a maximum of 2 bags per day.
Loan or ownership	Ownership

Incontinence absorption products and washable incontinence products	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	455 per 3 months, washable: 3 per year
Loan or ownership	Ownership

We will only reimburse the costs for incontinence absorption products for:

- children aged 3–4 who have a non-physiological form of incontinence;
- for children aged 5 or older, where it can be assumed that incontinence will not resolve itself or where pelvic floor exercises or bladder training will not help and where there is no enuresis nocturna (night-time bedwetting).

Incontinence underwear for applying incontinence products

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Article 5 - Medical aids that help with mobility (including orthoses and orthopaedic shoes)

We will reimburse external body-related aids for the correction of disturbed functions of the posture and movement system. We will only reimburse the costs if you use the medical aids for a prolonged period of time in the case of a serious disorder. An orthosis is an orthopaedic medical aid which supports the body, or part of it, by correcting, stabilising or protecting, such as braces.

We will not reimburse:

- medical aids solely used for sporting activities.
-

Corset

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	2 years
Maximum reimbursement	-
Loan or ownership	Ownership

Orthopaedic braces including standing braces

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Standing braces: Loan Other: ownership

Splint, correction equipment for long-term use for a severe condition (including sitting and lying orthoses)

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	2 years
Maximum reimbursement	-
Loan or ownership	Ownership

Fracture belt

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	1 year
Maximum reimbursement	-
Loan or ownership	Ownership

Orthopaedic footwear

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	<ul style="list-style-type: none">• Orthopaedic or semi orthopaedic footwear:<ul style="list-style-type: none">- for children under the age of 16 once per 6 months; excess: € 40- for people aged 16 years and above once per year; excess € 80• Spare pair: once per 3 years for people aged 16 years and above; excess € 80
Loan or ownership	Ownership

Orthopaedic indoor footwear

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Orthopaedic provisions for normal shoes

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	A maximum of 4 times per year.
Maximum reimbursement	-
Loan or ownership	Ownership

Article 6 - External medical aids for visual impairments

We will reimburse:

- medical aids for the correction of visual impairments of the eye and of functions of structures related to the eye;
- medical aids for the compensation of disabilities:
 - when reading, writing or using telecom equipment;
 - for walking around obstacles or for orientation.

We will not reimburse:

- glasses frames, glasses lenses and filter lenses;
- simple medical aids for reading and writing;
- simple handheld or standing magnifying glasses.

Contact lenses, scleral lenses and bandage lenses with visual corrections

Prescribed by	Ophthalmologist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	<ul style="list-style-type: none">• Excess: € 59 per lens for contact lenses you use for more than 1 year;• Excess: € 108 per calendar year for contact lenses you use for less than 1 year;• Excess: € 59 per calendar year for the correction of 1 eye with a contact lens you use for less than 1 year.
Loan or ownership	Ownership

We will only reimburse the cost of contact lenses if your visual impairment is the result of a medical condition or trauma. The contact lenses should also provide a greater improvement in visual acuity or quality of vision than glasses.

Special optical medical aids

Prescribed by	Ophthalmologist or regional institute for the blind or visually impaired
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Electronic magnifier

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Tactile reading equipment with accessories for the visually impaired

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Tactile reading equipment with accessories and additional costs will only be reimbursed if you are visually impaired and other aids for reading black letters are not suitable for you. Your doctor must certify in writing that you are able to handle the device.

Computer equipment for large font systems for the visually impaired

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Input and output equipment, required software, necessary upgrades and operating instructions for the visually impaired

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Medical aids for entering phone numbers for the visually impaired

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Speech software for mobile phones

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Memo recorder for the visually impaired

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Daisy player or Daisy software for the visually impaired

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	5 years
Maximum reimbursement	-
Loan or ownership	Ownership

Recording and reading equipment for the visually impaired (including TV subtitling equipment)

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Amblyopia ('lazy eye') patch

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

White cane

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	3 years
Maximum reimbursement	-
Loan or ownership	Ownership

Guide dog	
Prescribed by	Medical grounds by the regional institute for the blind and visually impaired. Practical grounds diagnosed by the training institute for guide dogs.
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	A reimbursement for the maintenance costs of the guide dog of a maximum of € 298 per quarter.
Loan or ownership	Loan, the dog remains the property of the training institute for guide dogs.

Guide dogs are specially trained dogs that make a great contribution to your mobility or orientation in society, if you are blind or have such poor eyesight that you are dependent on them.

Article 7 - Medical aids for disorders in the functions of the haematological system

We reimburse self-measuring devices for prothrombin times and accessories to be used in the event of disorders in the functions of the haematological system.

Self-measuring devices for prothrombin times and accessories	
Prescribed by	Thrombosis service
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Article 8 - Medical aids for regulating and monitoring disorders in blood sugar levels in diabetes

We will reimburse the cost of medical aids for regulating and monitoring disorders in blood sugar levels in diabetes. This requires a statement from the doctor. This statement is valid for 2 years. You will then need a new statement of medical necessity from your doctor.

Lancing device and associated lancets	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	Lancing device: 1 per 2 years.
Loan or ownership	Ownership

Blood glucose meter	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	Blood glucose meter or starter package: 1 per 3 years
Loan or ownership	Ownership

Test strips for the blood glucose meter	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	<ul style="list-style-type: none"> • Diabetes patients where oral blood sugar lowering agents are no longer sufficient and who may need insulin. On a prescription from your doctor: 50 test strips, or can be increased up to 100 if necessary. • Diabetes patients who need 1-2 insulin injections per day: a maximum of 100 test strips per 3 months. • Diabetes patients who need 3 or more insulin injections per day: a maximum of 400 test strips per 3 months. • When using an insulin pump: a maximum of 400 test strips per 3 months. • Diabetes patients who are difficult to regulate and diabetes patients younger than 18: more than 400 test strips after permission by OOM Insurance.
Loan or ownership	Ownership

The number of test strips can be deviated from on medical grounds.

Injection equipment	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes Not necessary upon repeat
Minimum useful life guideline	-
Maximum reimbursement	Insulin pen: 2 per 3 years.
Loan or ownership	Ownership

Insulin pump and accessories

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	4 years
Maximum reimbursement	-
Loan or ownership	Loan or ownership depends on the pump necessary.

Flash Glucose Monitoring (FGM)

Prescribed by	Medical specialist or nursing specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	A maximum of 26 sensors per year and a maximum of 50 test strips per 3 months for the below mentioned patient groups.
Loan or ownership	Ownership

The following must be apparent from the application:

- There is no case of hypo-unawareness. (This means that your body is too late giving signals that a hypo is arriving or you don't feel these signals as well.)
 - You have gone through training to properly use FGM.
 - A treatment goal has been agreed.
 - There is no combination with rt-CGM or an insulin pump with rt-CGM option.
 - You belong to one of the following patient groups:
 - o Children up to 18 years with diabetes type 1. Validity of these grounds: the first application is valid for 1 year. 2 years if the grounds still meet the requirements.
 - o Adults with difficult to regulate type 1 diabetes. Despite the regular checks, your HbA1C remains high (>8% or > 64 mmol/mol). You will submit the laboratory results for HbA1C of 4 quarters prior to the application. Validity of these grounds: the first application is valid for 1 year. After this, 2 years.
 - o Pregnant women with existing type 1 or 2 diabetes. The condition is that the due date must be known. Validity of these grounds: the duration of the pregnancy up to 3 months after delivery.
 - o Women wishing to conceive who have type 1 or 2 diabetes prior to conception. Validity of these grounds: the first application is valid for 1 year.
-

Article 9 - Hearing aids

We will reimburse the costs of the following medical aids to improve a hearing impairment:

- electric acoustic stimulation for personal use attached to the body in a normal or custom way;
- ear hooks or hearing aid tubes which mechanically amplifies sound;
- earpieces;
- hearing loop, FM equipment and infrared equipment;
- tinnitus maskers.

There are grounds for hearing aids in the following situations.

- For 1 hearing aid: if the hearing threshold loss of the audiogram of the best ear is at least 35 dB. This is determined by averaging the hearing loss at frequencies of 1,000, 2,000 and 4,000 Hz. The condition is that the understanding of speech, in a quiet environment with normal strength (55 dB), increases by at least 20% through the use of the hearing aid.
- For 2 hearing aids: if the understanding of speech improves by at least 10% compared to the fitting with 1 hearing aid or if the directional hearing (the ability to hear from which direction the sound is coming) is restored to 45 degrees.
- For special individual demands for care.

There are grounds for hearing loop, infrared equipment or FM equipment for sound transfer in the following situations.

- A tone threshold loss in the best ear of 40 dB. This is determined by averaging the tone threshold loss in the best ear at frequencies of 500, 1,000 and 2,000 Hz (the so-called Fletcher index).
Or a tone threshold loss in the best ear of 50 dB, by averaging the tone threshold loss at frequencies of 1,000, 2,000 and 4,000 Hz.
- An inhibiting loss of speech understanding with background noise of at least 3 dB according to Plomp's measurement method. The fact that this is hard or impossible to measure with young children must be taken into account.

Electroacoustic hearing aid (normal and special edition), ear hooks, hearing aid tubes

Prescribed by	ENT physician or audiologic centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	Solution 1: € 400 Solution 2: € 475 Solution 3: € 540 Solution 4: € 650 Solution 5: € 750 There is no excess.
Loan or ownership	Ownership

By special edition hearing aids, we mean:

- CROS edition;
 - BiCROS edition;
 - bone anchored edition;
 - edition with 1 built in microphone and 2 connections;
 - edition with 1 external microphone and 1 connection;
 - edition with 1 built in microphone, 1 external microphone and 1 connection.
-

Earpieces

Prescribed by	ENT physician or audiologic centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	Older than 16 years: 24 months Younger than 16 years: 6 months
Maximum reimbursement	-
Loan or ownership	Ownership

Hearing loop, FM equipment, infrared equipment

Prescribed by	ENT physician or audiologic centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	5 years
Maximum reimbursement	-
Loan or ownership	Ownership

Hearing loop: this consists of a cord and amplifier, which may include a table microphone or infrared equipment.
FM sound transmission equipment: this consists of a receiver and an ender, with possibly an induction coil or headphones. Or hearing aid headset edition with 1 table microphone.

Tinnitus masker

Prescribed by	ENT physician or audiologic centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	5 years
Maximum reimbursement	-
Loan or ownership	Ownership

A tinnitus masker is used for the treatment of severe tinnitus. We will also reimburse the first purchase of the necessary batteries, and the purchase and replacement of earpieces.

Article 10 - Medical aids for personal care and protection

We will reimburse:

Helmet to protect the skull	
Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Dressings	
Prescribed by	Doctor or specialised nurse
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

We will only reimburse the cost of dressings in the case of a serious disorder, which requires long-term medical treatment with the dressings.

Bandage lenses without corrective contact lenses	
Prescribed by	Ophthalmologist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Article 11 – Mobility medical aids for people

In the event of an accident, we will reimburse the cost of crutches or a wheelchair via the health insurance. You can find the amount of the reimbursement in the terms and conditions of your health insurance.

In all other cases we will reimburse:

Crutches, walking aids with 3 or 4 legs, zimmer frame with or without wheels, serving trolley	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	If costs are lower than € 500: ownership. If costs are higher than € 500: loan.

We will only reimburse the cost of crutches, a walking aid with 3 or 4 legs, zimmer frame with or without wheels, if you rely on it for a long period of time in order to be able to walk and you cannot be helped with a simpler medical aid.

There must also be one of the following disorders:

- balance disorders;
- functional disorders of the lower extremities (legs and/or feet). You can stand without using your hands, but you cannot walk without support;
- endurance disorders or forms of physical weakness. We will reimburse the costs if the walking aid enables you to remain independent or if the walking aid prevents you from being admitted to an institution.

We will reimburse the cost of a serving trolley if you have been dependent on it for a long period of time and cannot be helped with a simpler medical aid. There also needs to be a dysfunction of the arm or hand.

Self-propelled chair	
Prescribed by	Doctor + written advice from an occupational therapist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will only reimburse the cost of self-propelled chairs if you have been dependent on them for a long period of time and meet at least one of the following conditions:

- if you can only move around the house while sitting down and you don't have a wheelchair that you can use in the house;
- if you meet the grounds for crutches, a walking aid with 3 or 4 legs or a zimmer frame with or without wheels, but cannot use these medical aids due to a dysfunction of the arm or hand;
- if you can't stand up without using your hands.

Balance bike

Prescribed by	Doctor + written advice from an occupational therapist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse the cost of a balance bike if you have been dependent on it for a long period of time and if you have dysfunctions of the lower extremities - whether or not in combination with defects - and you cannot be helped with a simpler medical aid.

Article 12 - Syringes, injection pens or accessories

We will reimburse syringes, injection pens or accessories if you have a disorder, with the exception of diabetes, that requires you to use these medical aids for a long period of time.

Syringes, injection pens or accessories

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

We will only reimburse custom syringes and injection pens if you have a serious motor disability or impaired eyesight, as a result of which you are unable to use standard syringes or injection pens.

Article 13 - External medical aids for long-term compensation of the loss of the transport function of veins and lymph vessels

We will reimburse external medical aids you use for a prolonged period of time to compensate for the loss of function of:

- veins to transport blood;
- lymph vessels to transport lymph.

We will not reimburse:

- the cost of elastic stockings in the aftertreatment of varicose vein removal.

Therapeutic, elastic stockings and aids for putting on and taking off

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	<ul style="list-style-type: none">• First time: Depending on the doctor's prescription, you are entitled to 2 stockings (for 1 leg) or 2 pairs of stockings (for both legs).• You will have the right to a repeat prescription after 3 months: 2 stockings or 2 pairs of stockings.• You will again have the right to a repeat prescription after 12 months: 2 stockings or 2 pairs of stockings.
Loan or ownership	Ownership

We will reimburse the cost of therapeutic elastic stockings from medical class 2.

Medical aids for mechanical lymph drainage

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Article 14 - Portable external infusion pump

We will reimburse a portable, external infusion pump with accessories if you have to make use of continuous administration of a medicine via injection at home. The medicine must be covered by your health insurance, with the exception of insulin.

Portable external infusion pump and accessories	
Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	4 years
Maximum reimbursement	-
Loan or ownership	Loan

Article 15 - Shoe provisions, which are not orthoses

We will reimburse:

- post-op shoe
 - in case of skin defects, skin ulcers or sensitivity and circulation disorders of the foot;
 - in the recovery period after partial amputations, traumatic lesions or surgical procedures on the foot.
- Allergen-free shoes (made individually), if you have an allergy and cannot tolerate standard (allergen-free) shoes due to your allergy.

Post-op shoe	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	€ 146,-
Loan or ownership	Ownership

Allergen-free shoes

Prescribed by	Dermatologist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	16 years and older: 12 months Younger than 16 years: 6 months
Maximum reimbursement	16 years and older: maximum reimbursement € 400; excess € 80 younger than 16 years: maximum reimbursement € 320; excess € 40
Loan or ownership	Ownership

We will reimburse a replacement pair of allergen-free shoes once every 3 years if you are 16 years or older. You can request a replacement pair at least 3 months after the request of the first pair. The maximum fee for the exchange pair is € 400 and the excess is € 80. For a repair to be reimbursed, you must provide the supplier's quotation and explanation.

Article 16 - Medical aids for nutrition support

We will reimburse: the cost of probes, pumps and accessories.

We will not reimburse: the costs of nutrition.

Non-clinically inserted probe with accessories, external feeding pump with accessories, external accessories needed for parenteral nutrition

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Article 17 - Speech replacement medical aids

We will reimburse: external medical aids to do with and needed to compensate for speech impairments.

We will not reimburse: medical aids to improve the ability to speak fluently and easily (to correct stuttering).

Speech replacement medical aids	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Wij vergoeden een deel van de stroomkosten: € 1,05 per dag.

Article 18 - Medical aids for communication, information and signalling

We reimburse aids for communication, information and signalling if you have a physical disability and for information and communication or operation of household appliances if you are fully or almost fully dependent on these appliances.

Computer with associated equipment for people with physical disabilities	
Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse the cost of computers if you have a physical disability and are fully or almost fully dependent on the computer for information and communication or operation of household appliances.

Typewriter for people with physical disabilities

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse the costs of a typewriter if you have a physical disability and rely almost entirely on these aids to maintain social contacts.

Input and output equipment, required software, necessary updates and user instructions for people with disabilities. Accessories for a computer and a typewriter adapted for people with a physical disability.

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Page turning equipment

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Recording and reading equipment for people with disabilities: Daisy player, web box and Daisy software for people with dyslexia (treated) and for people with a motor disability

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	5 years
Maximum reimbursement	-
Loan or ownership	Ownership

Telephone and medical aids for phoning

Prescribed by	Doctor, ENT physician or audiologic centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse:

- Medical aids for dialling telephone numbers for people with motor disabilities.
 - Telephone handset holders for people with motor disabilities.
 - Phones that can be operated with environmental control equipment for people with motor disabilities.
 - Text telephones for people with hearing disabilities in the following cases:
 - o With sound threshold loss at the best ear of 70 dB, averaged over 500, 1,000, 2,000 and 4,000 Hz.
 - o Understanding speech (without background noise with a normal strength of 55 dB) with the best ear and with a hearing aid does not exceed 50%.
 - o For special individual demands for care.
 - Video telephones for people with hearing disabilities in the following cases:
 - o When a text telephone is indicated, but you cannot be used by you. You understand sign language well enough.
 - o For special individual demands for care.
-

Wake-up and warning system for people with hearing impairments

Prescribed by	Doctor, ENT physician or audiologic centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse these costs if there is a threshold loss in the best ear of 60 dB, on average over 500, 1,000, 2,000 and 4,000 Hz or in the event of special individual demands for care.

Personal alarm equipment for people with physical disabilities

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

We will reimburse the costs if you have a physical disability and are in a high-risk situation. Due to your health situation you have an increased risk of ending up in an emergency situation and you are not able to make an independent phone call.

We will not reimburse: subscription costs, nor for the emergency centre.

Article 19 - External electro stimulator with accessories against chronic pain

We will reimburse these costs if your doctor or medical specialist declares in writing that you have successfully undergone a trial treatment.

External electro stimulator with accessories against chronic pain

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Article 20 - ALDs (assistive listening devices) with accessories

We will only reimburse the costs of ALDs:

- A tone threshold loss in the best ear of 40 dB. This is determined by averaging the tone threshold loss in the best ear at frequencies of 500, 1,000 and 2,000 Hz (the so-called Fletcher index).
Or a tone threshold loss in the best ear of 50 dB, by averaging the tone threshold loss at frequencies of 1,000, 2,000 and 4,000 Hz.
- An inhibiting loss of speech understanding with background noise of at least 3 dB according to Plomp's measurement method. The fact that this is hard or impossible to measure with young children must be taken into account.

And under the condition that you use the equipment for one of the following purposes:

- You use the equipment to follow refresher or further training, or to follow non-standard vocational training in a classroom or in a group.
- You use the equipment for attending regular education.
- You use the equipment for special education in classrooms or groups that are not specifically aimed at deaf and hard of hearing students.
- You use the equipment while undergoing necessary group therapy on medical grounds.
- You use the equipment when doing paid or unpaid work in a structured and organised way.

ALDs (assistive listening devices) with accessories

Prescribed by	Medical specialist or audiological centre
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Article 21 - Furnishing elements of the home

We will reimburse furnishing elements of your home if you have been dependent on them for a long period of time.

Table adapted to functional limitations

Prescribed by	Doctor + written statement from your occupational therapist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	10 years
Maximum reimbursement	-
Loan or ownership	Per application

Chair adapted to functional limitations

Prescribed by	Doctor + written statement from your occupational therapist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	7 years
Maximum reimbursement	-
Loan or ownership	Per application

The chair has one or more of the following functions or adaptations: specific bolsters, abduction bar, arthrodesis seat or pelottes for lateral support.

We will only reimburse a chair adapted to functional limitations under the following conditions:

- You have problems sitting down and a chair that meets normal ergonomic requirements is not enough;
- It's not just obesity, gigantism or dwarfism.

Normal ergonomic requirements include the following modifications to the seat: neck rest, headrest, leg rest, lumbar support, adjustable backrest, footrest, adjustable seat, adjustable armrest, or seat height, depth or width adjustments.

We will reimburse the modified chair in a version with castors, brakes or high/low mechanism: only if the chair has to be used in different places or at different working heights.

We will reimburse the adjusted chair in a version with a stand-up system: if you cannot get up independently from the chair. Chairs with a stand-up function only will not be reimbursed.

Anti-decubitus cushion

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

Custom bed including mattress

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Per application

We will only reimburse beds with accessories in the following situations:

- This helps you to remain independent and prevents you from being admitted to an institution;
 - or: you have grounds for care.
-

Anti-decubitus bed, including anti-decubitus mattress and mattress cover

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Per application

These are intended for the treatment and prevention of decubitus.

Bed cradle, bed safety rail, bed lifting pole and bed side rail

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Bed shortener and bed extender block

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Bed protectors

Prescribed by	Doctor
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Ownership

We will reimburse bed protectors if the loss of blood or wound fluid causes such hygienic problems that they can only be prevented by using a bed protector.

Article 22 - Assistance dog

We will reimburse the costs if the assistance dog can make a significant contribution to your mobility and your general or household daily activities if you:

- are completely deaf, or
- have a permanent severe physical disability and are therefore dependent on the contribution of the assistance dog.

The condition is that the assistance dog increases your independence and reduces your reliance on care support.

Assistance dog	
Prescribed by	Medical grounds diagnosed by your occupational therapist. Practical grounds diagnosed by the training institute for guide dogs.
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	A reimbursement of the maintenance costs for the assistance dog: € 250 per quarter.
Loan or ownership	Loan. The training institute for assistance dogs remains the owner of the assistance dogs.

Article 23 - Medical aids to compensate for insufficient functioning of the arm, hand or finger

We will reimburse these medical aids if the written explanation from the medical specialist shows that your reliance on professional care will reduce and you can use the aids.

Medical aids to compensate for insufficient functioning of the arm, hand or finger	
Prescribed by	Medical specialist with explanatory notes
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

Article 24 - Equipment for home dialysis

We will reimburse the equipment and accessories for home dialysis. This includes:

- the regular checks and maintenance of the equipment;
- the chemicals and liquids for executing the dialysis;
- the costs for modifications in and to the home that are reasonably necessary. This also includes the costs of restoration to its original condition, to the extent that this is not provided for by other statutory regulations;
- other reasonable costs directly related to home dialysis, if not provided for by other statutory provisions;
- other consumer items reasonably required for home dialysis.

Equipment for home dialysis

Prescribed by	Medical specialist
Prior permission required by OOM Insurance	Yes
Minimum useful life guideline	-
Maximum reimbursement	-
Loan or ownership	Loan

The reimbursement applies to haemodialysis and the various forms of peritoneal dialysis.

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