

CZ Package Comparer 2026

Differences between individual and group packages



	ADDITIONAL INSURANCE PACKAGES					
	'Basis'	'Basis Collectief'	'Plus'	'Plus Collectief'	'Top'	'Top Collectief'
 Mental healthcare						
‘Gezonedeboel’ online psychological programme (for employees only, once a year)		✓		✓		✓
Mindfulness in the event of burnout through e-Health		€295		€295		€295
 Physiotherapy and exercise therapy						
Physiotherapy, manual therapy, oedema therapy, pelvic therapy and exercise therapy (Cesar/Mensendieck). This reimbursement only applies when the general insurance policy does not provide reimbursement ¹	9 sessions (roll over a maximum of 5 unused sessions of previous year)	9 sessions (roll over a maximum of 5 unused sessions of previous year)	12 sessions (roll over a maximum of 5 unused sessions of previous year)	21 sessions (roll over a maximum of 5 unused sessions of previous year)	20 sessions (roll over a maximum of 5 unused sessions of previous year)	32 sessions (roll over a maximum of 5 unused sessions of previous year)
Work-related physiotherapy (intake; 1 session will be deducted from your allowance)		✓		✓		✓
 Healthcare and admission in a hospital						
Childcare in the event of hospitalisation of at least three days				€200		€200
 Preventive healthcare						
Preventive examination (once a year)	€50	€100	€100	€150	€150	€200
- of the heart and blood vessels	✓	✓	✓	✓	✓	✓
Prevention allowance: - Preventive examination (on the employer's initiative) - Health check (on the employee's initiative) - Flu jab - 'Sterk in Werk', 'Veerkracht', 'Slaap Lekker' and 'Over Gewicht' e-Health modules		€150		€200		€250
Prevention for travel abroad ² (vaccinations and tablets)		50%	50%	75%	75%	✓
Coping with traumas (care after a work-related event)				✓		✓

¹ Reimbursement under the additional insurance packages applies to contracted physiotherapists. For non-contracted physiotherapists, you receive reimbursement for the same number of sessions. The reimbursement will amount to 50% of the bill up to 50% of the rate agreed with contracted physiotherapists. You will pay the remainder yourself.

² The terms and conditions specify which vaccinations and tablets are reimbursed.

Dental and orthodontic care

The total reimbursement for dental care under the additional insurance package is a maximum amount per year. If you undergo treatment, you are reimbursed a percentage of the statutory rate up to the maximum amount per year.

		DENTAL INSURANCE PACKAGES			
		'Tandarts'	'Tandarts Collectief'	'Uitgebreide Tandarts'	'Uitgebreide Tandarts Collectief'
 Orthodontic care					
	Orthodontic care up to the age of 18 (once during the entire insurance term; 1-year waiting period)	80% max. €2,045	100% max. €2,045	80% max. €2,045	100% max. €2,500
	Orthodontic care from the age of 18 (once during the entire insurance term; 1-year waiting period)	80% max. €350	80% max. €700	80% max. €350	80% max. €1,000
 Total reimbursement for dental care		€450	€500	€1,150	€1,150
	Check-up 1st and 2nd preventive examination	100%	100%	100%	100%
	Crowns, inlays, resin-retained bridges, pontics and root caps	75%	80%	75%	80%
	Personal contribution for full dentures	75%	80%	75%	80%
	Partial denture or metal plate denture	75%	80%	75%	80%
	Other dental care ³	75%	80%	75%	80%

³ Other dental care consists of regular treatment such as teeth removal, fillings, nerve and root canal treatment and periodontology.