

Health insurance question and answer



Question: Is physiotherapy included in the basic package?

Answer: Only if you have a chronic indication, all treatments are reimbursed from the basic insurance from the 21st treatment.

Question: Which insurer does not have a waiting period for orthodontics?

Answer: They all have a waiting period for orthodontics.

Question: What is the average cost for orthodontics?

Answer: On average, this is € 3000. We recommend that you discuss this with the orthodontist in advance and request a quote if necessary.

Question: Is it wise to take out an additional package for glasses and/or contact lenses?

Answer: If you only take out a supplementary package for glasses and/or lenses, it is advised not to do it. The reimbursement is often lower than the premium you pay for the supplementary package.

Question: Do you also have to apply for an additional dental package for children?

Answer: No, for children most reimbursement for the dentist is included in the basic package. (orthodontics is not reimbursed under the basic insurance).

Question: What is the deductible calculated on?

Answer: The deductible only applies to reimbursements from the basic insurance.

[Exclusions deductible](#)

Health insurance question and answer



Question: Are the costs of a quitting smoking program reimbursed from the basic insurance?

Answer: Yes, the costs are reimbursed including the medication (if contracted). There is no deductible for this. The provider of the smoking cessation program may not be a medical specialist or clinical psychologist.

Question: Why did the employer choose to offer health insurance through be-insured?

Answer: The waiting times are often long with health insurers. And, you often get different answers to the same question. Be-insured has a small team of experts. You can always see who you have on the line.

[Team](#)