

Overview of Additional Insurances 2026 (OHRA)

Category	Compact	Sterk	Aanvullend	Extra Aanvullend	Uitgebreid
Emergency medical care abroad (worldwide)	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Physiotherapy / exercise therapy treatments	6	9	9	12	18
Alternative treatments	✗	✗	€200 – max. €40 per day	€350 – max. €40 per day	€500 – max. €40 per day
Orthodontics up to age 18 (12-month waiting period)	✗	✗	✗	70% up to max. €1,000	70% up to max. €2,000
Contraception	✗	✗	✗	From age 21: €200	From age 21: €200
Dental accidents	max. €20,000 per accident	max. €20,000 per accident	max. €20,000 per accident	max. €20,000 per accident	max. €20,000 per accident
Monthly premium	€7.95	€10.90	€14.58	€25.07	€45.63

No rights can be derived by the contents of this premium and coverage overview

Overview of Dental Insurances 2026 (OHRA)

Category	Tand Sterk €250 (75%)	Tand Gaaf €325 (75%)	Tand Gaaf €500 (75%)
Consultations, fillings, dental cleaning, tooth extractions, X-rays, root canal treatment, anesthesia	75% reimbursed	75% reimbursed	75% reimbursed
Crowns, bridges, implants, inlays	✗ Not covered	75% reimbursed	75% reimbursed
Maximum annual reimbursement	€250	€325	€500
Dental accidents	Up to €20,000 per accident	Up to €20,000 per accident	Up to €20,000 per accident
Monthly premium	€13.75	€15.15	€26.55

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