

# VZP Prevention Fund Brochure 2026

Complete Overview of Health Benefits, Financial Allowances, and Insurance Contributions

VŠEOBECNÁ ZDRAVOTNÍ POJIŠŤOVNA ČR (111)

Every year, the General Health Insurance Company of the Czech Republic (VZP ČR) provides substantial financial bonuses and contributions via its **Prevention Fund**. In 2026, VZP allocated a record budget of 2.26 billion CZK to directly support its clients' preventive checkups, sports activities, vaccinations, and overall well-being. This guide details the structure of available benefits, financial ceilings, conditions, and filing procedures for 2026.

## 1. General Terms & Deadlines for Application

To successfully claim financial bonuses from the 2026 Prevention Fund, clients must follow defined administrative rules and timeline constraints:

### Important Application Deadlines in 2026:

- **Via the Moje VZP Application (Digital):** Applications open from **February 1, 2026** until **December 31, 2026**. Digital submissions are heavily prioritized and verified faster.
- **In Person or via Post (Paper):** Applications are accepted from **January 1, 2026** until **November 30, 2026**.

### Key Eligibility Criteria:

- **Receipt Validity:** Payment receipts must be dated within the calendar year 2026 and must not be older than **6 months** at the date of application submission.
- **Preventive Requirement:** From January 1, 2026, eligibility for premium benefits (such as adult physical activity or dental hygiene) is strictly linked to having completed a regular **preventive checkup with a general practitioner** within the last 2 years.
- **Minimum Claim Amount:** The minimum cumulative amount per single application submission is **100 CZK**.

## 2. Key Benefit Categories & Financial Allowances

VZP insurance holders can mix and match individual benefits across multiple programs. Each specific allowance has its own individual threshold, and their combined totals are not strictly restricted by an overall package limit.

Category / Target Group	Supported Activity / Medical Goods	Max Allowance
<b>Children &amp; Youth</b> (up to 18 yrs)	Regular physical activities, sports clubs, swimming lessons, organized school ski courses, or outdoor schools.	<b>Up to 2,000 CZK</b>
<b>Adult Physical Activity</b>	Regular sports activities, fitness memberships, swimming, sauna, or therapeutic massages (requires a GP preventive checkup).	<b>Up to 500 CZK</b>
<b>Seniors</b> (65+ years)	Specific physical and cognitive support programs, memory training tools, nutrition supplements, vitamins for joint/immunity care, or flu vaccines.	<b>Up to 500 CZK</b>
<b>Dental Hygiene</b>		<b>Up to 500 CZK</b>

Category / Target Group	Supported Activity / Medical Goods	Max Allowance
	Professional cleaning, scaling, and scaling/oral care instructions for both children and adults (excludes general whitening or toothbrushes).	
<b>Pregnancy &amp; Newborns</b>	Non-covered prenatal screenings, pregnancy exercises, lactation counseling, breathing monitors, diapers, or newborn nutrition items.	<b>Up to 5,000 CZK</b>
<b>Mental Health Care</b>	Psychosocial support program covering up to 10 sessions with an approved psychologist/therapist (max 500 CZK per session), available for clients aged 7+.	<b>Up to 5,000 CZK</b>
<b>Chronic Disease (Celiac)</b>	Support for children and students suffering from celiac disease to pay for gluten-free foodstuffs or school lunches.	<b>Up to 8,000 CZK</b>

### 3. Enhanced Allowances & Specialized Programs

#### A. Commercial Vaccination Support

VZP provides allowances for vaccinations that are not otherwise fully covered under standard public health insurance. The allowance goes towards both the vaccine cost and its administration:

- **Influenza (Flu) Vaccine for Adults (under 65):** Raised to **300 CZK** in 2026.
- **Tick-borne Encephalitis, Hepatitis A/B, Meningococcal Disease, HPV, Shingles, and Travel Vaccines:** Ranging from **500 CZK up to 3,000 CZK** depending on specific vaccine type and risk brackets.

#### B. Diabetes Mellitus Care (2026 Structure Update)

Diabetic patients can access a total package of up to **6,000 CZK** divided into specific care segments:

- **Educational Stays:** Up to 1,500 CZK for educational camps or specialized adaptation stays focused on managing diabetes in daily life.
- **Rehabilitation & Spa Therapies:** Up to 1,500 CZK for selected podiatry-focused rehab sessions or spa-style treatments.
- **Instrumental Foot Treatment:** Up to 3,000 CZK for professional medical pedicures and diabetic foot tracking (for clients aged 18+).

#### C. Oncology Care & Diagnostics

To support early diagnostic protocols and ease recovery from treatments, the following provisions are available:

- **Skin Mole Examinations:** **500 CZK** for professional dermatoscopy checks.
- **Breast Ultrasound:** **500 CZK** for women aged 18 to 45 who do not qualify for the standard public screening program yet.
- **Comprehensive Oncological Examination:** Up to **3,000 CZK** for screening assessments for clients older than 35.
- **Oncological Treatment Aids:** New provisions supporting wigs, cooling caps, or specialized clothing post-surgery/ mastectomy, extended to preventative mastectomy cases under genetic burden.

## D. Blood and Organ Donors

Active and exemplary citizens are granted dedicated rehabilitation and recovery packages:

- **Active Voluntary Blood/Plasma Donors:** Up to **4,000 CZK** for convalescence, health aids, or vitamins.
- **Organ Donors:** Up to **10,000 CZK** for targeted spa treatments or specialized care.

## 4. Submission Guidelines: How to Claim Your Funds

Follow these standard procedures depending on your preferred channel of submission:

### Option A: Through the "Moje VZP" Mobile or Web Portal (Recommended)

1. Log into your account via Bank Identity (Bank iD) or electronic credentials.
2. Navigate to the "Prevention Fund" (Fond prevence) section and choose the matching program category.
3. Upload clear digital photos or scans of your payment receipts and any required medical confirmations (e.g., vaccine certificate or pregnancy booklet).
4. Verify and submit. Money is typically disbursed directly to your designated bank account within weeks.

### Option B: In Person or via Post

1. Download and print the official application form from the VZP website or acquire one at a branch counter.
2. Attach the original payment receipts and supporting document copies.
3. Submit at any local VZP branch client desk, or send it by post to the regional sorting branch (VZP ČR, Regional Branch Prague, Na Perštýně 359/6, 110 00 Prague 1).

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**Disclaimer:** This brochure contains an overview of the terms and financial benefits effective from January 1, 2026. For complete rules, details on specific criteria, and the fully updated provider directory, please visit the official website [www.vzp.cz](http://www.vzp.cz) or call the central helpline at **+420 952 222 222**.