

HollandZorg

Onbegrensd in zekerheid

Your Public Healthcare Insurance in 2010

Your HollandZorg Public Healthcare Insurance always reimburses the most necessary care, such as hospital admissions, urgent assistance and the general practitioner (GP). HollandZorg has arranged for you to be able to obtain this care throughout the Netherlands and to be dealt with swiftly.



Below, we explain a number of issues that are good to know when you have concluded a Public Healthcare Insurance in the Netherlands. Naturally, you can always call our Customer Services on +31 (0) 570 687 123. We will be pleased to answer your questions.

You are obliged by law to conclude a healthcare insurance.

Are you living in an EU, EEA or Treaty country and working solely in the Netherlands? Then you are obliged by law to conclude a healthcare insurance with a Dutch health insurer.

Paying the healthcare insurance premium

Each month, you have to pay a premium for your healthcare insurance. In most cases, your employer will withhold the entire premium from your salary.

Please note: sometimes you have to pay part of the costs

When you have concluded a HollandZorg Public Healthcare Insurance, the costs of your care – such as visits to the general practitioner and medicines – are reimbursed. Sometimes, though, you may have to pay part of the costs yourself. This has partly to do with the **compulsory excess** of € 165 per year, which is obligatory in the Netherlands, and the **voluntary excess** of a maximum of € 500 per year. For a number of types of care, including the general practitioner and the reimbursements from any supplementary insurance, the excess does not apply.

If you make use of care, then the costs first count towards the compulsory excess and then towards the voluntary excess. In some cases, you can conclude supplementary insurance through your employer, so you don't need to pay any excess. Ask your employer about the possibilities.

For some types of care, you also have to pay a statutory **personal contribution**. For maternity care, medicines and physiotherapy, for example.

Consult the reimbursements overview so you know where you stand.

Care advice

HollandZorg considers it important for you to be cared for by good care providers and not to be surprised by bills that are higher than the amount you are reimbursed. For a number of care types, we therefore recommend that you contact our Customer Services on +31 (0) 570 687 123 before making an appointment. You can see those cases in which it is wise to call in the reimbursement overview on the reverse.

Once a year, you will receive a healthcare card

When you conclude a HollandZorg Public Healthcare Insurance and any supplementary insurance, you will receive a policy number and a healthcare card within five working days. This policy number is your permanent number for the entire year and your healthcare card is valid throughout the calendar year. You will receive the healthcare card one time when your first register, so keep it in a safe place.

Care supplement

When your income falls below a certain level, part of the premium for your healthcare insurance can be refunded. This is referred to as the care supplement (Zorgtoeslag). In some cases, your employer can organise the application for care supplement. If not, then you can apply for the care supplement yourself from the Dutch Tax Authorities' Supplements Department. How much supplement you receive depends on the level of your income. For more information, call the Tax Phone Line for Foreign Countries: +31 (0) 555 385 385.

Care in your home country, too: complete the E106 form

You can have the costs of medical care in your home country reimbursed as well as in the Netherlands. You will need to submit an E106 form to your health insurer in your home country. You can obtain the E106 form from HollandZorg. The E106 will also enable your partner or children who have remained behind to obtain care if they have no income.

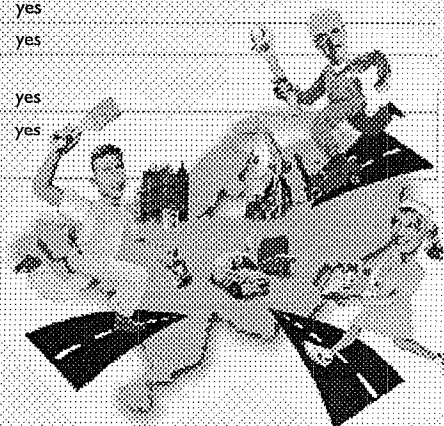
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Reimbursement in the HollandZorg Public Healthcare Insurance	Personal contribution	Compulsory (mandatory) special for adults
Audiological care	no	yes
Dialysis	no	yes
Genetic advice	no	yes
Maternity care		
maternity care at home	€ 3.90 per hour	
maternity care in maternity centre or hospital not on medical grounds	€ 15.50 per day plus any amount exceeding € 110.50 per day	no
obstetrics	no	no
Pharmaceutical care (including contraception)	yes *	yes
General practitioner	no	no
Medical aids	yes **	yes, unless on loan
Medical specialist care	no	yes
Artificial respiration	no	yes
Oral care		
dental care adults in special cases	yes ***	yes
dental care for children up to the age of 22	no	not applicable
dentures (dental prostheses)	25%	yes
denture on implant in special cases	€ 125 per jaw	yes
Oncological conditions in children	no	not applicable
Paramedical care		
dietary advice	no	yes
speech therapy	no	not applicable
ergotherapy	no	yes
physiotherapy and exercise therapy		
chronic > 18 years	yes, the first 9 treatments	yes
chronic < 18 years	no	yes
non chronic < 18 years	yes, from 10th treatment	yes
speech therapy	no	yes
Psychological care		
first line psychological care *	€ 10 per session	yes
specialised medical mental health care (GGZ) (including psychotherapy)	no	yes
Revalidation	no	yes
Transplants	no	yes
Thrombosis care	no	yes
Stay	no	yes
Extramural care	no	yes
Transport		
ambulance transport	no	yes
seated ambulance transport*	maximum € 91 per calendar year	yes

* In a number of cases you have to pay a personal contribution, such as when the price of the medicine is higher than the legally established reimbursement limit. In those cases you have to pay the difference. If you have any questions, please call our Customer Services on +31 (0) 570 687 123.

** A personal contribution applies to adapted footwear, hearing aids and wigs. Our Customer Services can give you detailed information on the maximum reimbursements and own contribution. Call +31 (0) 570 687 123.

*** See the extensive conditions at www.hollandzorg.nl for further information

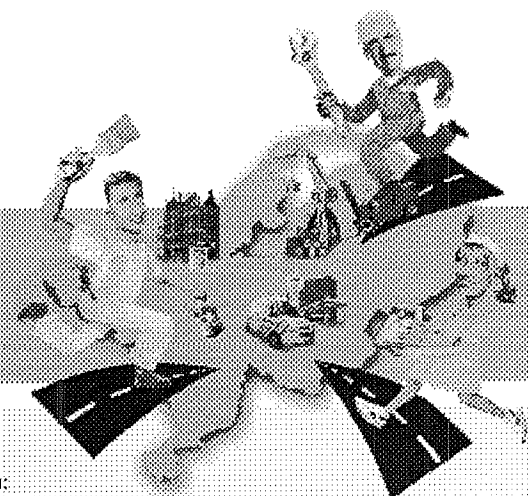


HollandZorg is een onderdeel van Salend verzekeringen

HollandZorg

No borders to security

Your supplementary insurance in 2010



We have developed the following supplementary insurance especially for you:

- Special Temporary Employment Policy
- No Risk Temporary Employment Policy

Your policy sheet indicates what supplementary insurance your employer has taken out for you. Below is a brief summary of the refunds to which these supplementary insurances entitle you.

Refund for urgent dental treatment

This is a contribution towards the cost of emergency dental treatment in the Netherlands (emergency appointments, emergency fillings, anaesthetics, extracting teeth and molars, plus x-rays). Treatment must be required as an emergency. Such care is intended to alleviate acute pain and ensure sufficient chewing capacity. General dental care is not deemed to be emergency treatment.

Special Temporary Employment Policy	maximum € 200 per calendar year
No Risk Temporary Employment Policy	maximum € 200 per calendar year

Refund of medically required repatriation

This is the refund of the cost of repatriation required on medical grounds from your place of residence in the Netherlands to your country of origin, including any necessary medical support and the organisation of transport. The country of origin must be in geographical Europe. The repatriation of family members and other travel companions is not eligible for refund.

Special Temporary Employment Policy	100%
No Risk Temporary Employment Policy	100%

Refund for transportation of the deceased's body

Refund of the costs of transportation of the body of the deceased party insured from the place of death in the Netherlands to the country of origin and the organisation of transportation. Transportation is defined as: the cost of the transport itself, and any additional costs directly associated with the transport such as compulsory embalming and a box for transportation. Transportation under no circumstances includes lying in state and funeral services. The country of origin must be in geographical Europe.

Special Temporary Employment Policy	100%
No Risk Temporary Employment Policy	100%

Your supplementary insurance in 2010 (contd.)

Refund of excess as defined in the healthcare policy

The refund of any compulsory and voluntary excess.

Refund of excess as defined in the healthcare policy	
Special Temporary Employment Policy	-
No Risk Temporary Employment Policy	100%

Please refer to the Full Terms and Conditions of the HollandZorg Temporary Employment Policy for full terms, and to view the sums insured. These can be downloaded from www.hollandzorg.nl. No rights may be derived from this leaflet.

