



## Working in the Netherlands through an employment agency? Choose the Special Temporary Employment Policy from HollandZorg!

With the HollandZorg Special Temporary Employment Policy:

- You are choosing the market leader in the Netherlands for insuring foreign agency staff
- You get the most essential care reimbursed, such as hospital admissions, emergency care and care from a GP
- You can obtain care throughout the Netherlands (provided the care provider complies with our quality requirements)
- You will receive fast and good care

### Good to know

#### Taking out healthcare insurance is compulsory

Do you live in an EU/EEA or treaty country and do you work exclusively in the Netherlands? If so, you are obliged by law to take out healthcare insurance with a Dutch healthcare insurer. Since in many cases the costs of care in the Netherlands are higher than in your home country, taking out healthcare insurance is absolutely not a luxury.

#### Paying the healthcare insurance premium

You pay a monthly premium for your healthcare insurance. In most cases, your employer will deduct this premium from your wage.

#### Note: in some cases, you have to pay extra

The HollandZorg Public Healthcare insurance reimburses the most essential care costs - such as visiting a GP or medicines. However, in some cases you may have to pay part of the cost yourself. This is due to the compulsory excess of €385 per year, which is obligatory in the Netherlands, and the voluntary excess of up to €500 per year. For a number of care forms, the excess does not apply.

If you use care services, the costs first count towards the compulsory excess and then towards the voluntary excess. In some cases, the excess is already covered.

#### Personal contribution

For some forms of care, you need to pay a statutory personal contribution - for example for maternity care, medicines and physiotherapy. Consult the list of reimbursements on the back of this leaflet so that you know where you stand.

#### Contract or no contract?

HollandZorg has concluded contracts with care providers throughout the country. If you use a care provider we do not have a contract with, you may have to pay part of the cost yourself. Consult the care finder service on our website for our contracted care providers.

### Care advice

HollandZorg considers it important that you receive care from good care providers and that you know in advance how much you will be reimbursed. Moreover, for some care forms you need prior written permission from us in order to qualify for reimbursement. It is therefore a good idea to contact our Customer Service on +31 (0)570 687 123 before paying a visit to the care provider.

### Health insurance card

When you take out a HollandZorg public healthcare insurance and, if relevant, a supplementary insurance, you will receive your health insurance card within five days. The health insurance card shows your policy number. You will receive one health insurance card when you first register, so take good care of it.

### Healthcare benefit

If your income falls below a particular limit, you can claim back part of the premium for your healthcare insurance. This is called the healthcare benefit. In some cases, your employer will apply for the healthcare benefit for you. If this is not the case, you can apply for the healthcare benefit yourself from the Dutch Tax Authorities' Supplements Department. The amount of supplement you receive depends on the level of your income. For more information, you can call the Tax Department foreign helpline: +31 (0)55 5 385 385.

### Care in your home country: complete the form E106/S1

If you submit the form E106/S1 in your home country, you have the option of including any family members under your insurance cover. This entitles your family members to services in relation to illness and maternity in accordance with the social health insurance of your home country. For yourself, registration in your home country avoids problems if you fall ill and require care when in your home country.

### Questions

If you have any questions after reading this information, please call our Customer Service on +31 (0)570 687 123. We will be pleased to help.

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**HollandZorg**  
Onbegrensd in zekerheid

# Public Healthcare Insurance 2016

Description	Public Healthcare Insurance	Excess (from the age of 18)	Statutory personal contribution	Rates for non-contracted care
<b>Audiological care</b>	yes	yes	no	yes
<b>Outside the Netherlands</b> Note: visit the website or call for more information. Urgent care during a temporary stay outside the Netherlands, medically required repatriation. Always use the emergency centre	limited urgent care and medically required repatriation: limited	sometimes -	sometimes -	sometimes -
<b>Dietetics</b>	a maximum of 3 treatment hours per calendar year	yes	no	yes
<b>Genetic advice</b>	yes	yes	no	no
<b>Ergotherapy</b>	a maximum of 10 treatment hours per calendar year	yes	no	yes
<b>Physiotherapy and remedial therapy</b>				
Disorders determined by the government over the age of 18	from the 21st treatment	yes	no	yes
Pelvic physiotherapy in connection with incontinence	a maximum of 9 treatments	yes	no	yes
Disorders determined by the government until the age 18	yes	no	no	yes
Other disorders < 18 years of age	a maximum of 9/18 treatments	no	no	yes
<b>Speech therapy</b>	yes	yes	no	yes
<b>Birth care</b>				
Home birth	yes	no	no	yes
Hospital birth with medical grounds	yes	no	no	yes
Hospital birth without medical grounds	yes	no	yes	yes
Maternity care at the hospital with medical grounds	yes	no	no	yes
Maternity care at home, or at the hospital/birth centre without medical grounds	yes	no	yes	yes
Obstetric care before and after childbirth	yes	no	no	yes
<b>Medicinal care</b>	yes	yes	sometimes	yes
Contraceptives	yes up to the age of 21	no	-	-
<b>General practitioner care</b>	yes	yes	no	no
Preventive foot care	yes	no	no	yes
<b>Medical aids</b>				
Medical aids in the Medical Aids regulation	yes	yes, unless on loan	sometimes	yes
<b>Integrated care</b>	yes	no	no	no
<b>Medical specialist care</b>				
Hospital care general	yes	yes	no	yes
Outpatients dialysis treatment	yes	yes	no	yes
Geriatric rehabilitation care	yes	yes	no	yes
Artificial respiration	yes	yes	no	no
Rehabilitation	yes	yes	no	yes
SKION examination into cancer in children	yes	no	no	no
Treatment for varicose veins	sometimes	yes	no	yes
Transplantation care	yes	This depends on whether you are donor or recipient	no	no
Thrombosis care	yes	yes	no	no
<b>Mental care</b>				
Basic GGZ	yes	yes	no	yes
Specialised GGZ care (also including psychotherapy)	yes	yes	no	yes
<b>Second opinion</b>	yes	yes	sometimes	sometimes
<b>Prevention</b>				
Giving up smoking, counselling and medication.	yes	yes	no	no
<b>Stay</b>				
At an institution for medical specialist care, among other things	yes	yes	no	no
<b>Specialist medical care at home</b>	yes	yes	no	yes
<b>Transport</b>				
Ambulance transport	yes	yes	no	no
Seated ambulance transport	yes	yes	usually	yes
<b>Care for sensory disabled people</b>	yes	yes	no	yes
<b>Dental care</b>				
Dental care up to the age of 18	yes	no	no	no
Dental care in special cases	yes	yes	yes	no
Orthodontics in special cases	yes	yes	no	no
Dentures (on implants in special cases)	yes	yes	yes	no

**PLEASE NOTE!** This overview is a very condensed version of the insurance conditions. Always read the entire insurance conditions. They can be found on the website. We can also send it to you if you wish.