



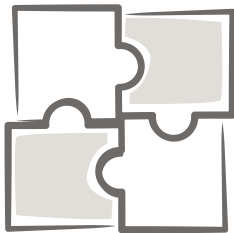
# Everything for better healthcare

## Healthcare in the Netherlands



You have come to work in the Netherlands and will be living here too. Welcome! If you work in the Netherlands and make national insurance contributions here, you must take out compulsory health insurance. This leaflet tells you all you need to know in order to do that.

## Register for compulsory health insurance



### Registration

- Be sure to register within four months of starting work in the Netherlands.
- This ensures that your insurance cover will have retrospective effect and you will be entitled to claim healthcare costs during this period.

### Make sure you have the following information ready

- Dutch personal identification number (BSN) for each person to be registered.
- If you are not an EU/EEA citizen, we will also need a copy of your passport and of your combined work/residence permit ('GVVA' in Dutch).

Calculate my premium <https://apply.cz.nl/>



## Take out health insurance to cover your medical costs

To discover the advantages of CZ, simply visit [www.cz.nl/english](http://www.cz.nl/english)



### Health insurance

#### General insurance

(compulsory)

Children need general insurance as well

#### Additional insurance

(not compulsory)

#### Covers healthcare listed in the standard package, such as:

- general practitioner care/family doctor
- hospital care
- specialist medical healthcare
- physiotherapy for children <18
- regular dental care for children < 18
- medicines provided through a pharmacy
- medical costs incurred abroad

*Costs will only be reimbursed up to the standard Dutch rate. If you plan to make use of healthcare abroad, we recommend that you get advance approval from CZ. This way, you can avoid being faced with unexpected costs.*

#### Benefits such as:

- physiotherapy
- vision healthcare
- personal contributions for obstetric care, medicines, etc.
- dental care
- alternative healthcare
- travel vaccinations
- additional cover for emergency care abroad

*Children get the same additional insurance cover (including for dental care) as the parent or guardian with the most extensive additional insurance.*

Deductible and personal contributions



#### Deductible

- Some kinds of healthcare, such as certain types of medicine or obstetric care, are subject to a personal contribution. The personal contributions are set by the government.
- An annual compulsory deductible of €385 (in 2017) applies to everyone over the age of 18.
- This amount has been set by the Dutch government.
- A number of healthcare services are not subject to the deductible, such as a visit to your general practitioner, midwifery care, obstetric care, medical aids on loan, and district nursing.
- You can opt for an additional voluntary deductible of up to €500.

#### Personal contribution

You are required to pay a personal contribution towards certain reimbursements that fall under the general insurance.

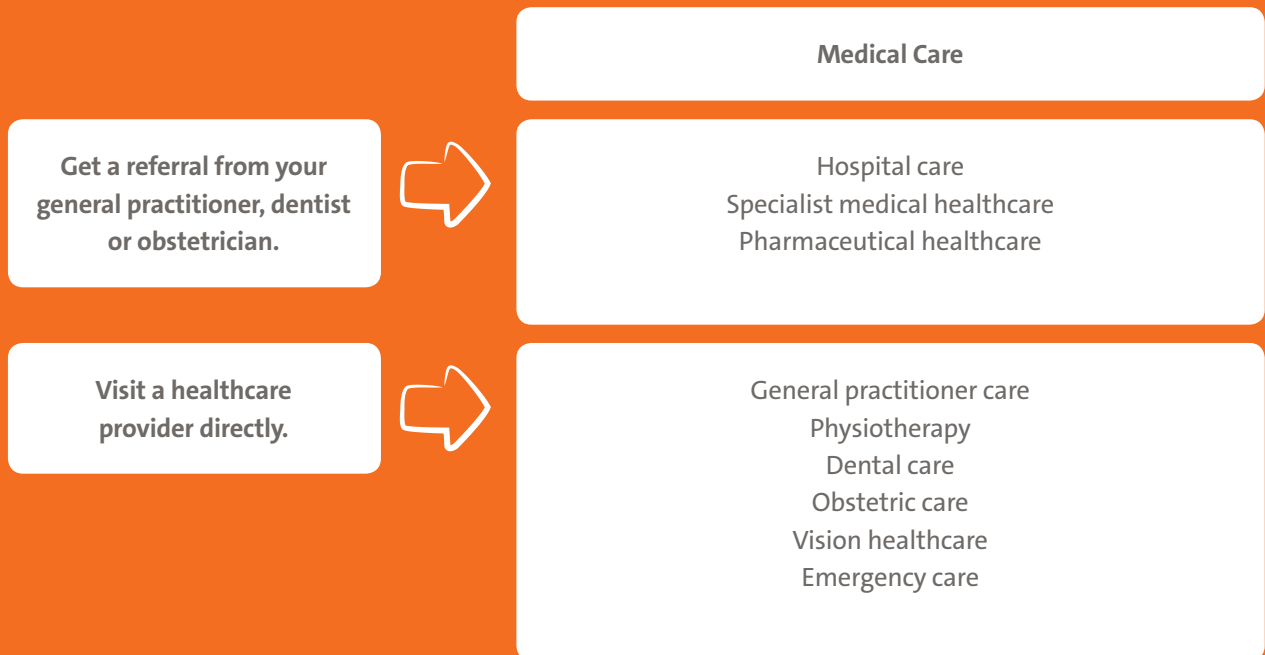
Premiums



- A flat-rate premium for insured persons aged 18 and above.
- Children up to the age of 18 are covered under your insurance for free (i.e. they do not pay a premium).

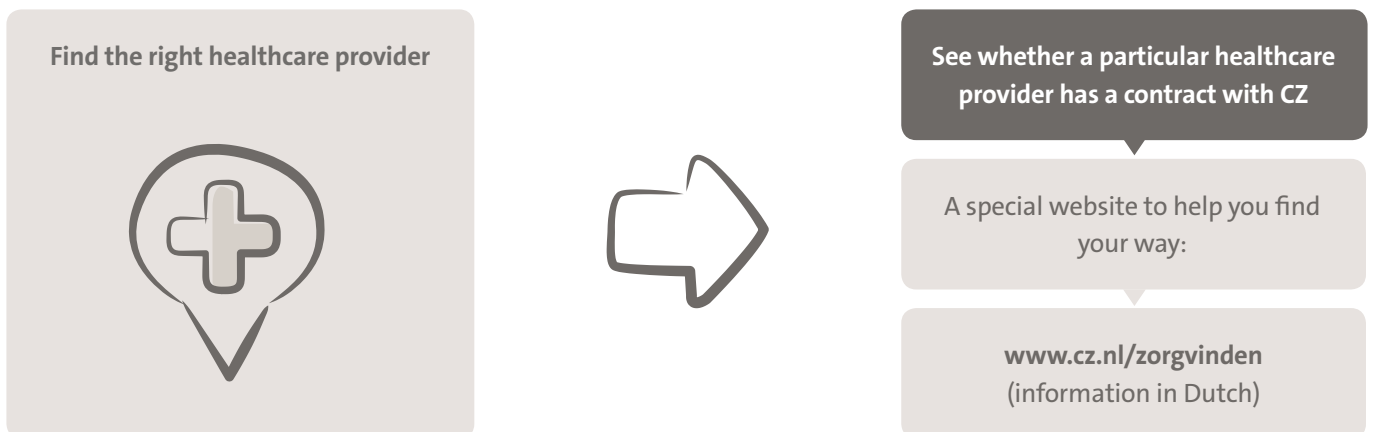


## How does healthcare work in the Netherlands?



You should register with a general practitioner first of all, preferably one close to where you live. This way you know that you will always have a doctor ready to help you. For serious and urgent care, medical services are also available outside office hours and at the weekend.

## We'll help you find the right healthcare provider

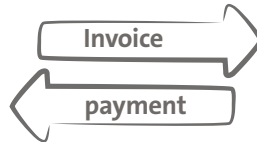




## Do I need to pay the bills myself?

**A**

Most healthcare (90%) is settled directly between provider and insurer



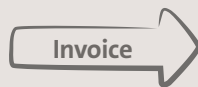
**CZ pays the provider in full**

Deductible/personal contributions/  
costs not covered

CZ will send you an invoice for this

**B**

Some healthcare providers



E-mail to you



Mijn CZ  
The CZ app  
By post

Once the claim is approved, you can expect to receive reimbursement within 10 working days.

## Online information in English

You can read more about the services provided by CZ on our English-language website, which is also where you will find information if you need advice on medical questions, getting a second opinion, or waiting list mediation.

by phone



on Twitter



send us an email



chat with us



visit a CZ office

