



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 €360 per year, which is obligatory in the Netherlands, and the voluntary excess of up to €500 per year. For a number of care forms, including GP care and any reimbursements under a supplementary insurance, 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. Your employer can give you more information about this.

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. Both the policy number and your health insurance card are valid for the entire calendar year. 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
No borders to security

Public Healthcare Insurance 2014

Description		Excess (from the age of 18)	Statutory personal contribution	Rates for non-contracted care
Audiological care	yes	yes	no	no
Outside the Netherlands. Note: consult the website or call for more information. Emergency care during a temporary stay abroad, medically required repatriation. Always use the emergency centre	limited emergency care and medically required repatriation: limited	sometimes -	sometimes -	sometimes -
Dietary advice	a maximum of 3 treatment hours per calendar year	yes	no	yes
Dyslexia care (which starts for children aged 7 to 12 who are in primary school)	yes	no	no	yes
Genetic advice	yes	yes	no	no
Ergotherapy	a maximum of 10 treatment hours per calendar year	yes	no	yes
Physiotherapy and remedial therapy				
Chronic > 18 years of age	from the 21st treatment	yes	no	yes
Pelvic physiotherapy in connection with incontinence	a maximum of 9 treatments	yes	no	yes
Chronic < 18 years of age	yes	no	no	yes
Non-chronic < 18 years of age	a maximum of 9/18 treatments	no	no	yes
Speech therapy	yes	yes	no	yes
Birth care				
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
Medicinal care	yes	yes	sometimes	yes
Contraceptives	yes up to the age of 21	yes	-	-
General practitioner care	yes	no	no	no
Preventive foot care	yes	no	no	yes
Medical aids				
Medical aids in the Medical Aids regulation	yes	yes, unless on loan	sometimes	yes
Glasses (lenses, and frames bought at the same time) or lenses	in exceptional cases	yes	yes	yes
Integrated care	yes	no	no	no
Medical specialist care				
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
Eye laser treatment	In exceptional cases	yes	no	yes
Eyelid correction	In exceptional cases	yes	no	yes
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	yes	no	no
Thrombosis care	yes	yes	no	no
Mental care				
Basic GGZ	yes	yes	no	yes
Specialised GGZ care (also including psychotherapy)	yes	yes	no	yes
Second opinion	yes	yes	sometimes	sometimes
Prevention				
Giving up smoking, counselling and medication. See the list counselling when giving up smoking.	yes	yes	no	no
Stay				
At an institution for medical specialist care, among other things	yes	yes	no	no
Nursing not accompanied by a stay	yes	yes	no	yes
Transport				
Ambulance transport	yes	yes	no	no
Seated ambulance transport*	yes	yes	yes	yes
Oral care				
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.