

The HollandZorg Flexpolis policy



- ✓ The most popular health insurance for international workers
- ✓ Easy application through your employer
- ✓ No hidden healthcare costs: the compulsory excess (€ 385) and statutory personal contribution for medicine (€ 250) are covered

Public health insurance

Healthcare cover including:

- ✓ General practitioner care
- ✓ Hospital admission in any Dutch hospital
- ✓ Accident and emergency care

Supplementary insurance No Risk I

- ✓ Compulsory excess is covered (€ 385). You will not have to pay the first € 385 in healthcare bills yourself

Supplementary insurance No Risk II

- ✓ Dental emergency covered up to € 200 a year
- ✓ Statutory personal contribution for medicine (€ 250) is covered
- ✓ Repatriation to your home country in the event of a medical need or death. In the event of your death, the maximum reimbursement is € 15.000

The No Risk I and II reimbursements aren't usually offered by other health insurance companies.

Visit hollandzorg.com/flexpolis to view the policy conditions.

Health insurance through your employer

If you (temporarily) work in the Netherlands, you are obliged to take out a Dutch health insurance policy, even if you already have health insurance in your country of residence. With our Flexpolis policy, your employer will apply for and cancel your health insurance for you.

Payment of health insurance premium

You will have to pay a monthly premium for your health insurance. Your employer will deduct this premium from your wages and transfer the money to HollandZorg. The premium amount is shown on your policy document, which you'll find at My HollandZorg (hollandzorg.com/my).

Reimbursements

See overleaf for a summary of common medical treatments and their cover. Depending on the type of treatment, you may need to pay a statutory personal contribution, just like every other insured person in the Netherlands.

Access to medical care

If you need medical care but you're not in a life-threatening situation, please visit your general practitioner (GP). Your GP will offer immediate care if possible. If not, they will refer you to another care provider. HollandZorg has signed contracts with care providers all over the Netherlands, including all GPs. If you choose a care provider with whom we haven't signed such a contract, you may have to pay part of the costs yourself. Visit hollandzorg.com/careprovider to find both contracted and non-contracted care providers in your area.

Have you paid for a medical bill yourself?

In most cases, your care provider will send us a bill after your treatment. You won't have to do anything. If you have paid for the treatment yourself and are entitled to a reimbursement through

your health insurance, you can send us the bill via My HollandZorg (hollandzorg.com/my) or our HollandZorg claims app.

Healthcare benefit: compensation of your premium

If your income is below a certain limit, you may be entitled to healthcare benefit, which is paid by the Dutch government. This benefit is also called healthcare allowance (zorgtoeslag). Your employer may be organising our healthcare benefit for you. If not, you can apply for this benefit yourself at the Dutch Tax Administration (Belastingdienst). For more information, call the Tax information line at +31 (0) 55 5385 385.

Healthcare in your country of residence

With a Flexpolis policy, you are entitled to medical care in your country of residence. Simply hand in an S1 form to the health insurer in your home country or log in to My HollandZorg (hollandzorg.com/my) to have your S1 be sent over digitally. If you have a (legal) partner or children, the health insurer in your country of residence will decide which family members can be co-insured.

Your policy and digital EHIC

In your personal online environment My HollandZorg (hollandzorg.com/my), you can view your policy document, your digital EHIC and an overview of your insured period(s) (E104). You can also apply for an S1 form. Simply go to the website on your smartphone and register once. Do you have an appointment with a care provider? Always bring your ID and your BSN to your appointment. There's no need to bring a health insurance card.

Most important reimbursements Flexpolis public health insurance

Your public health insurance provides cover for the most necessary care, such as hospital admissions, emergency care and the general practitioner (GP). This overview is a brief representation of the reimbursements you are entitled to under a Flexpolis insurance policy. Our policy conditions provide more information (hollandzorg.com/flexpolis).

Description	Reimbursed under the public health insurance?	Statutory personal contribution?
General care <ul style="list-style-type: none"> • General practitioner care • General hospital care 	<p>yes</p> <p>yes</p>	<p>no</p> <p>no</p>
For care outside the Netherlands: please check hollandzorg.com/bl <ul style="list-style-type: none"> • Emergency care: always arrange such care via the emergency centre. • Plannable care with (hospital) admission 	<p>yes, a maximum of the competitive rate in the Netherlands</p> <p>ask permission in advance</p>	<p>sometimes</p> <p>sometimes</p>
Physiotherapy and remedial therapy <ul style="list-style-type: none"> • Conditions from the age of 18, determined by the minister • Conditions up to the age of 18, determined by the minister • Other conditions up to the age of 18 	<p>from the 21st treatment</p> <p>yes</p> <p>a maximum of 9 treatments; possibly 9 in addition</p>	<p>no</p> <p>no</p> <p>no</p>
Medicines <ul style="list-style-type: none"> • Prescription medicines/medication • Contraception 	<p>yes</p> <p>yes, up to 21 years of age</p>	<p>yes, but this is reimbursed under No Risk II</p>
Oral care <ul style="list-style-type: none"> • Oral care in special cases • Emergency dental care in the Netherlands 	<p>yes</p> <p>no, but No Risk II reimburses up to €200 per year</p>	<p>yes</p> <p>yes</p>
Birth care <ul style="list-style-type: none"> • Home birth • Hospital birth with medical indication • Hospital birth without medical indication • Maternity care with medical indication • Maternity care at home, or at the hospital without medical indication • Obstetric care before and after childbirth 	<p>yes</p> <p>yes</p> <p>yes</p> <p>yes</p> <p>yes</p> <p>yes</p>	<p>no</p> <p>no</p> <p>yes</p> <p>no</p> <p>yes</p> <p>no</p>
Psychiatric care <ul style="list-style-type: none"> • Mental healthcare (GGZ: paediatric mental health services) 	<p>yes</p>	<p>no</p>

Questions?

Visit hollandzorg.com for more information. If you have any more questions, please feel free to contact our Customer Services department on +31 (0)570 687 123 (in Dutch and English).