

#### Mail 1

Onderwerp: Your Dutch health insurance

Snippet: Welcome to HollandZorg, specialist in health insurance for international workers

# Welcome

Dear insured,

We are glad to welcome you to HollandZorg, *the* specialist in health insurance for international workers. Thanks to your Flexpolis health insurance policy, which includes additional No Risk I and II coverage, you have access to a health professional when you need one.

Over the next 2 months, you will be receiving a total of 4 e-mails from us. These e-mails will tell you more about the Dutch healthcare system. In today's e-mail, we'll talk about your health insurance plan and where you can find your policy.

### Access to your insurance documents: My HollandZorg

In your personal, secure online environment My HollandZorg, you can find all the information you need about your health insurance. In My HollandZorg, you will find your insurance policy, your digital EHIC-card, your insured period overview and, if applied for, a message containing your S1. You'll need your 'relation number' to register for My HollandZorg: xxxxxxxxxxx

Go to My HollandZorg

### **Excellent care with our health insurance plan**

Everyone living or working in the Netherlands is legally obliged to take out health insurance. Your health insurance plan is especially suitable for you as an international worker. Your health insurance plan includes:

#### • Basic health insurance

The HollandZorg basic health insurance covers the healthcare costs of consulting a general practitioner (GP, or *huisarts* in Dutch), hospital admissions and emergency care. You have access to any hospital in the Netherlands.

#### The benefits of No Risk I and II

With the additional packages No Risk I and II, certain additional medical costs are covered. For example, with most health insurers, you pay the first € 385 in healthcare costs yourself. This is called the excess. Under our policy, you don't have to pay this. In addition, for some medicines, we all have to pay part of the costs ourselves. This is called the personal contribution and it can amount to € 250.00. Again, under our policy, you don't have to pay this. We also arrange and pay for transport to



your home country within Europe in the event of medical necessity or death. Emergency dental care is covered up to € 200 a year. You'll find a full overview of the coverage on our website

#### Want to know more?

You'll find more information on our <u>website</u>. Couldn't find what you were looking for? Feel free to contact our Customer Service Centre (in Dutch and English) via the <u>contact</u> options below.

Kind regards,

Berry Huizing Customer Director HollandZorg

PS: Find out more about healthcare, working and living in the Netherlands on workinnl.nl.

#### Mail 2

Onderwerp: Need medical care? Here's what to do

**Snippet**: Find out how to access medical care in the Netherlands

Your relation number: xxxxx

You'll need this number for a one-off registration at My HollandZorg, where you'll find your policy, digital EHIC and more.

Dear insured,

In this e-mail, we will explain what to do when you need medical care.

### Access to medical care in the Netherlands

First and foremost: if your life is in danger, call 112. In all other cases, your first point of call when you need a doctor in the Netherlands, is a general practitioner (GP or *huisarts* in Dutch). The GP will try and treat you themselves, if at all possible. If necessary, you will be referred to another care provider or hospital. To find a GP in your area, please visit our website.

Information about the GP

### What to bring to your GP

When visiting the GP, make sure you have your ID and BSN with you. Your GP practice will need these documents to check whether you have health insurance. Your HollandZorg health insurance covers the GP visits.



### **Claiming health costs**

Sometimes, your care provider will ask you to pay for the care they provide yourself. If this happens, you can claim the costs by sending in the invoice through My HollandZorg or the HollandZorg app. If your claim is justified, we will transfer the money back into your bank account. Please make sure you have registered your IBAN in My HollandZorg (under 'My details') so we know where to transfer the reimbursement.

Download the HollandZorg app

#### Medical care abroad

Are you residing abroad? In this case, medical care you receive in your country of residence is also covered by your HollandZorg insurance. Simply ask your employer for an S1 form. You will receive the S1 form in My HollandZorg (under 'Messages'). Is your family (spouse and/or children) still living in your country of residence? You may be able to co-insure your family members. Find out more on <u>our website</u>.

#### Want to know more?

You'll find more information on our <u>website</u>. Couldn't find what you were looking for? Feel free to contact our Customer Service Centre (in Dutch and English) via the <u>contact</u> options below.

Kind regards,

Berry Huizing Customer Director HollandZorg



#### Mail 3

<u>Onderwerp</u>: When does your health insurance end? <u>Snippet</u>: Your health insurance has stopped. Now what?

Your relation number: xxxxxx

You'll need this number for a one-off registration at My HollandZorg, where you'll find your policy, digital EHIC and more.

Dear insured,

In this e-mail, we will explain when your Dutch health insurance ends.

### What happens if your deployments ends

In most cases, your employer will cancel your health insurance for you as soon as your deployment ends. You won't have to take any action yourself. You will receive a cancellation of your policy in your My HollandZorg mailbox. In some situations, though, the rules are different.

### You may still be subject to compulsory health insurance

In some circumstances, you may be obliged to have basic health insurance coverage after your deployment ends. For instance, if illness is preventing you from working and you are receiving sickness benefit. If this is the case, your basic health insurance will automatically continue. You additional No Risk I and II, however, will be cancelled. Are you not sure whether you need continued basic health insurance or not? Simply ask our Customer Service Centre, or check out the information on workinnl.nl

### Want to know more?

You'll find more information on our <u>website</u>. Couldn't find what you were looking for? Feel free to contact our Customer Service Centre (in Dutch and English) via the <u>contact</u> options below.

Kind regards,

Berry Huizing Customer Director HollandZorg



#### Mail 4

Onderwerp: Useful information and addresses

Snippet: Good to know!

Your relation number: xxxxx

You'll need this number for a one-off registration at My HollandZorg, where you'll find your policy, digital EHIC and more.

Dear insured,

In our last e-mail about the Dutch healthcare system, we will guide you to some websites on health and healthcare that you may find useful.

## Our HollandZorg website (in English) provides information on:

- general information on Dutch healthcare
- a search tool (the Care Finder) to find a GP or other healthcare professional in your area
- pregnancy and childbirth in the Netherlands
- tips on how to relax when you are stressed
- which reimbursements you are entitled to under your policy
- frequently asked questions

#### Other useful websites:

- Workinnl.nl

  information on working and living in the Netherlands in several languages. The website
  includes information on illness and healthcare and provides help and support if you have any
  problems.
- The <u>Zorgverzekeringslijn</u> ('Health Insurance Line') offers information in several languages, e.g. about healthcare benefits. If you are entitled to this benefit, the Dutch government will pay a part of your monthly premium.
- <u>Moetiknaardedokter.nl</u> is a handy app in several languages. It helps you out when you have health symptoms and you want to know what you should do.
- The <u>RIVM</u> (National institute for Public Health and the Environment) supplies information on public health, e.g. vaccinations.

#### Want to know more?

You'll find more information on our <u>website</u>. Couldn't find what you were looking for? Feel free to contact our Customer Service Centre (in Dutch and English) via the <u>contact</u> options below.

Kind regards,

Berry Huizing Customer Director HollandZorg