INTERNATIONAL INSURANCES

International Insurances

Welcome

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International Insurances

Coby Elsendoorn

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INTERNATIONAL INSURANCES

Program

- Introduction
- Dutch Public health insurance
- Insurances for students
- Working during your study
- Flex Delft
- Health insurance while working
- Care allowance, “Zorgtoeslag”
- Miscellaneouss

Introduction

- International Insurances is part of Alpina
- We are an insurance advisor and we are the link between customers and insurance companies
- We advise employees and students of TU Delft about health insurances
- You can contact us for:
    - Information and advice
    - Support and changes in your situation during your stay in the Netherlands

INTERNATIONAL INSURANCES

How to contact us

When you have questions, need help, when your situation is changing or when your partner is joining you, please contact us

Please call 088 – 121 0 221 or send an email to tudelft@internationalinsurances.nl

Or visit our website www.internationalinsurances.nl/tudelft

Dutch public health insurance

- Regulated by law
- Mandatory for everybody living (and working) in the Netherlands
- Coverage is decided by the government
- Many insurance companies in the Netherlands
- TU Delft collective health insurance for employees with OHRA and Zilveren Kruis

Dutch public health insurance

Exceptions

If you have no income and intend to stay temporarily you are not allowed to have the public health insurance

- International students without income
- Guest researchers

Insurances for students

How can a student (or guest researcher) be insured?

1. Public health insurance from home (EHIC)
2. International (travel) private health insurance
3. Dutch private (student) health insurance

EHIC

- European Health Insurance Card
- https://www.zilverenkruis.nl/naar-nederland/studeren-in-nederland?sc_lang=en

EHIC

Tips for students with EHIC

- Check with insurance company/institution, if insurance/EHIC will stay valid for 100% during entire study abroad/TU Delft/in the Netherlands!

- Try to get the confirmation on paper

International health insurance
Insurance check

Tips for students with international insurance

- Check if the reimbursement is sufficient for medical care in the Netherlands (maximum amount medical coverage; repatriation; liability insurance)
- International Insurances can help you / check the coverage overview from your insurance

Private student insurance

MasterPlan+ with insurance company InsureToStudy

Health insurance plus coverage for liability, household effects, luggage, emergencies and repatriation

Website with information, benefits, extent of cover, terms of the insurance and how to join

https://www.internationalinsurances.nl/tudelft

Private student insurance

Important is to have a liability insurance in the Netherlands.

The financial complications could be enormous if someone is holding you, accountable for damage you caused unintentionally.

- Damage the personal belongings from another person.
- Hurt someone

Private student insurance

When you do have a liability insurance, the insurance company will stay in contact with the other person and investigate if you are to blame due to law and regulations.

When you are to blame, the insurance company will compensate the other person.

Private student insurance

Liability examples:

- Accident with another cyclist
- You drive your bike into a parked car
- In a store, you knock over expensive items through your backpack
- You're spilling red wine on an expensive, white carpet from your friend

Private student insurance

INSURETOSTUDY.

Insurance company is InsureToStudy

Contact information

- Telephone 070 – 205 1 860
- Email info@insuretostudy.com

Working during your study

- Internship
- Employment

Internship

- Internship

  As part of your study you will work for a company. Sometimes you will receive an internship renumeration
- When your internship renumeration is less than the minimum wage in the Netherlands, you don’t have to swith to the public insurance.
- https://www.rijksoverheid.nl/onderwerpen/minimumloon/bedragen-minimumloon/bedragen-minimumloon-2024

Work during your study

- If you earn income in the Netherlands, you have the legal obligation to take out a Dutch health insurance (public insurance) per the starting date of your working contract. (Even when you have a small income).
- For example:
  - working as a teaching assistant
    (usually through FlexDelft)
  - A sidejob for example as waiter or delivery

Work during your study

- When you stop working you must terminate your public health insurance
- And you must stop the care allowance

FlexDelft

Work contract

- Your work assignment for the current job. It has the start and end date mentioned in it. It is called confirmation working activities.
- During the time of this contract, you need to have the Dutch basic health insurance

Health insurance while working

When you receive income from employment you must have a Dutch public health insurance

- Through InsureToStudy we offer also the Dutch public insurance
- Advantage, easily switch between student insurance to Public insurance
- Add additional insurances
- Care allowance

Dutch public health insurance with HollandZorg

- Specializes in temporary Dutch Public health insurances, through InsureToStudy.

- Standard package is the basic health insurance and the supplementary insurance No Risk I and II
    - No mandatory excess (of 385 euro)
    - Included is emergency dental up to 200 euro
    - Premium 2024 is per month € 154,20

Dutch public health insurance with HollandZorg

- More information:
  No Risk3 - ITS | HollandZorg Public Healthcare Insurance

Additional insurances

- BasicPlan with InsureToStudy
  - Provides coverage for liability, household effects, luggage, emergencies and repatriation (also included in MasterPlan+)
    Extent-of-cover-Basic-Plan.pdf (internationalinsurances.nl)

- BasicPlan+ with InsureToStudy
  - Provides additional medical coverage
  - € 150 dentist and € 180 Physiotherapy cover

- HollandZorg No Risk III
  - Provides additional medical coverage
  - Physiotherapy: 6 sessions
  - Dental care up to € 250 per calendar year

Care Allowance “Zorgtoeslag”

- The right to receive the care allowance is from the 1st of the month after the start date from your Dutch basic health insruance.
- For example: start date working contract 4th of September. Start date Dutch basic health insurance 4th of September. Start date to receive the care allowance 1st of October.
- PAY ATTENTION: with a private student insurance you have no rights for the care allowance!

Care Allowance "Zorgtoeslag"

More information you find on the following websites:

- I want to apply for a benefit (belastingdienst.nl)
- https://www.belastingdienst.nl/wps/wcm/connect/nl/zorgtoeslag/content/hoeveel-zorgtoeslag
- https://www.belastingdienst.nl/wps/wcm/connect/nl/toeslagen/content/wat-is-mijn-toetsingsinkomen

Medical Care

- General Practitioner
- Emergency medical care

Medical Care – General Practitioner (1)

General Practitioner “huisarts”

First place to go for medical care in the Netherlands

- Student healthcare services (SGZ), located on campus
  https://www.sgzstudent.nl/home

- General practitioner
  How to find one
  Do a search through google: Huisarts, streetname, city

General information
https://www.internationalinsurances.nl/faq/

Medical Care – General Practitioner (2)

- General Practitioner in the evening, nights and weekend

  Contact the Huisartsenpost / General Practice Center in your city

- It has to be something that can't wait till the next day (otherwise, it isn't part of the reimbursement scheme!)

- For Delft this is
  https://hapschievliet.nl/locatie/huisartsenpost-delft/
  Phone number 015 – 251 1930

Emergency medical care

- In case of emergency, you call 112
  - For urgent medical care, life-threatening situations
  - Fire

Miscellaneouss

- Pay attention to (change your address, pay premium on time)
- Letters from the CAK
- SVB

Pay attention to

- Inform the municipality when you change address, this is very important
- Pay insurance in time every month (private insurance with payment link by email, HollandZorg through automatic payment)

Letter from the CAK

- The CAK, an organisation from the Dutch Government
  - monitors if people living in the Netherlands have a public health insurance
  - but CAK can't determine if you are required to have the public health insurance

Letter from the CAK

- First letter
  when you receive the first letter you must take action otherwise you will receive a fine

- Second letter
  if you did not act on the first letter you receive a reminder. If you still don't take action you will receive a second fine

Eventually the CAK will apply for you a Dutch basic health insurance with an increased premium

Information about the CAK

For more information on the CAK and how to act:

Questions and answers about being uninsured - CAK (hetcak.nl)

Or watch this YouTube video

https://www.youtube.com/watch?v=EZt36Ciy5nA

For advice, contact International Insurances

SVB

- SVB, another organisation from the Dutch Government.
  They can assess your status as resident and determine if you are eligible for the public health insurance or not

- For more information on SVB and how to start an Wlz assessment: Letter from the CAK | Wlz | SVB

Questions?

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End