



CZ Health Insurance 2021

'Collectief' Group health insurance



Group health insurance through your employer

You want to be able to rely on good healthcare that you can access whenever you need it and that meets all your requirements, so it is crucial to make sure you choose the health insurance that is right for you. Your organisation has arranged group health insurance with CZ, which means that you and any members of your family qualify for additional reimbursements and services, as well as a discount on your premium.

Choosing your health insurance — a helping hand from CZ

This brochure explains how to put together an insurance package that will give you all you need in just four steps. The reimbursements provided by each insurance policy are summarised at the back of the brochure. You can register quickly and easily online at www.cz.nl/grouphealthinsurance. Just make sure that you have your Dutch personal identification number (BSN) to hand.

If you would like personal advice, our advisers would be happy to help you. Simply give them a call on +31 (0)88 555 77 77. Lines are open Monday to Friday from 8am to 7pm. Alternatively, you can drop into one of the CZ branches. The addresses and opening times are listed at www.cz.nl/kantoor (in Dutch).

When you take out health insurance with CZ, we will automatically terminate your current insurance policy for you, so switching couldn't be any easier.

Take a
look at your
discount
online

Group health insurance has even more to offer you as an employee

Your organisation has made group health insurance agreements with CZ, which means that you qualify for more generous reimbursements, a discount on the premium, and free access to the FitzMe portal. At the bottom of this page, we will tell you more about this. You can register online in a matter of minutes. Select your group entity to see how much discount you will get. Go to www.cz.nl/en/health-insurance/group-health-insurance now.

Several of the group additional insurance packages offer additional reimbursements to keep you healthy at work, such as a prevention budget that allows you to take four e-Health modules or get a health check, a preventive examination or a flu jab. They also feature healthy additional benefits, like the Minday mindfulness training, a work-related physiotherapy intake and Vitalmindz’ online psychological programmes. Follow our four steps to find out which health insurance best meets your needs. The package overview (starting on page 10) summarises the reimbursements provided by each policy.

STEP 1

Select a general insurance policy

The general insurance policy covers the main types of healthcare you receive, such as from your general practitioner, the hospital and the pharmacy. Everyone living or working in the Netherlands is legally obliged to take out a general insurance policy. CZ has three general insurance policies to choose from: de 'Zorgbewustpolis', de 'Zorg-op-maatpolis' en de 'Zorgkeuzepolis'.

	'Zorgbewustpolis'	'Zorg-op-maatpolis'	'Zorgkeuzepolis'
Type of policy	in-kind policy	in-kind policy	refund policy
Reimbursement for contracted healthcare providers	100%	100%	100%
Reimbursement for non-contracted healthcare providers	70% of the invoice up to a max. of 70% of the agreed average rate*	75% of the invoice up to a max. of 75% of the agreed average rate*	100% up to the market rate**
Arranging insurance matters	online	online and by post	online and by post
Options for voluntary deductible (in addition to compulsory deductible)	€500	€100/€200/€300/€400/€500	€100/€200/€300/€400/€500

* Average rate: CZ has made agreements with contracted healthcare providers about the rate of treatments. The price may vary depending on the healthcare provider. The average rate is the average of all the rates we have agreed for a particular treatment.

** Market rate: this is the market rate that is appropriate in the Netherlands for a particular treatment.

Healthy lifestyle with the FitzMe portal

Group health insurance comes with access to the FitzMe portal, the trigger to get you working on your health, whenever and wherever you want. On the FitzMe portal, you will find practical information, exercises and unique health programmes to help you with stress, physical complaints, sleeping problems and much more. Simply register on www.fitzme.nl/cz (in Dutch) and get started right away. Your personal digital assistant, Fitz, will be waiting for you.

STEP 2

Select your deductible

The deductible is the amount you have to pay yourself before you start receiving reimbursement for healthcare under the general insurance policy. The compulsory deductible for 2021 is €385 which has been set by the government. On top of that, you can also opt for a voluntary deductible, increasing your total deductible to a maximum of €885. The higher the deductible you choose, the lower your premium will be.

More about deductibles

- the deductible applies to all insured persons from the age of 18.
- you do not pay a deductible for certain types of healthcare, such as GP appointments or obstetric care.
- if you would prefer to pay your deductible in instalments, you can. If it turns out at the end of the year that you have paid too much, the surplus will automatically be refunded in the following year.
- in addition to the deductible, you also need to pay a statutory personal contribution for some healthcare services. This is also set by the government. This personal contribution applies to all insured persons, regardless of their age.
- to find out more about deductibles, go to www.cz.nl/eigen-risico (in Dutch).

Go to page 10 to see which healthcare is subject to a deductible

STEP 3

Choose your additional insurance package

Since not all healthcare is reimbursed under the general insurance policy, we offer additional insurance packages to cover this healthcare. Our additional insurance packages provide you with extra cover, such as for urgent medical care abroad, physiotherapy or alternative treatment methods.

What else you need to know about our additional insurance package

- you never pay a deductible for healthcare covered under the additional insurance package.
- children under 18 are co-insured without charge under your most comprehensive additional insurance package.
- CZ accepts everyone for additional insurance, regardless of their age, stage of life, or current or future healthcare needs.

STEP 4

Choose your additional dental insurance package

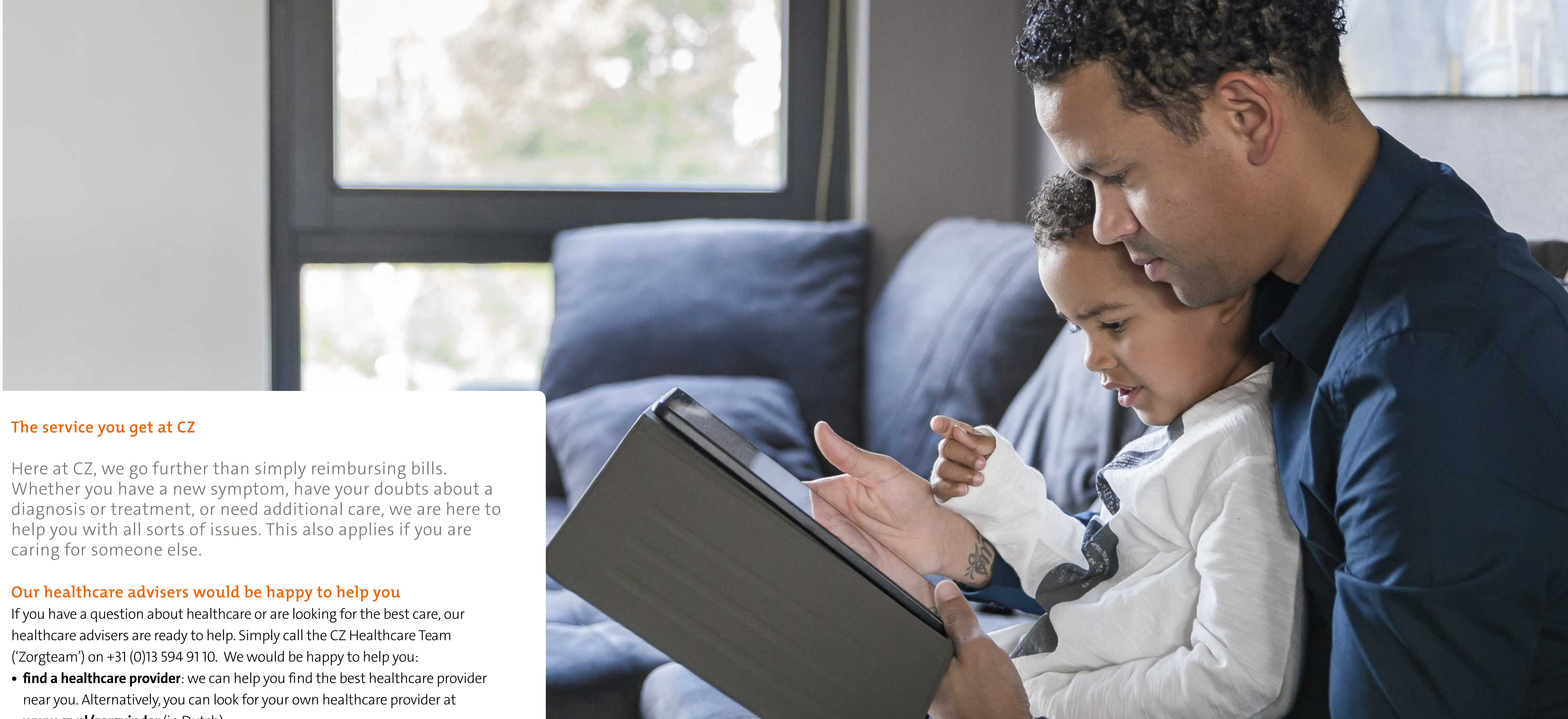
A trip to the dentist can be expensive. You are well covered with our dental insurance packages, which also include cover for orthodontics. We have two dental insurance packages to choose from – 'Tandarts Collectief' and 'Uitgebreide Tandarts Collectief'. We will assess your teeth based on a statement from your dentist (which you will receive after registering) for the 'Uitgebreide Tandarts Collectief' dental package only.

'Jongeren'

If you choose 'Jongeren', you do not need an additional insurance package, as this package already includes reimbursement for dental care and orthodontic care.

Tips: how to save on your premiums

- if you like to arrange everything you can online, the 'Zorgbewustpolis' is the policy for you.
- if you do not expect to incur a lot of medical costs, a voluntary deductible may be a good idea.
- receive a discount on your premium of up to 2% by paying it in annual, biannual or quarterly instalments.
- you may qualify for a healthcare allowance from the Dutch tax authorities ('Belastingdienst'). You can request this allowance at www.toeslagen.nl (in Dutch).



The service you get at CZ

Here at CZ, we go further than simply reimbursing bills. Whether you have a new symptom, have your doubts about a diagnosis or treatment, or need additional care, we are here to help you with all sorts of issues. This also applies if you are caring for someone else.

Our healthcare advisers would be happy to help you

If you have a question about healthcare or are looking for the best care, our healthcare advisers are ready to help. Simply call the CZ Healthcare Team ('Zorgteam') on +31 (0)13 594 91 10. We would be happy to help you:

- **find a healthcare provider:** we can help you find the best healthcare provider near you. Alternatively, you can look for your own healthcare provider at www.cz.nl/zorgvinder (in Dutch).
- **with waiting list mediation:** if there is a waiting list for the treatment you need, our healthcare advisers will look into whether you can get treatment sooner elsewhere.
- **get a second opinion:** if you have any doubts about a diagnosis or treatment, we can help you get a second opinion, for example, from a leading international specialist through 'Best Doctors®'.
- **arrange extra help and support:** we'll help you find extra help, like for home nursing, home modifications, and transport to and from hospital. If you would rather arrange it on your own, you can use the handy CZ Assistance Guide ('HulpWijzer'). Go to www.cz.nl/hulpwijzer (in Dutch).

You're pregnant? Congratulations!

Our advisers would be happy to help you. You can ask about reimbursements, for example, or about how to arrange obstetric care or get a free maternity package. Simply visit www.cz.nl/geboortezorg (in Dutch).

Help for informal caregivers

It's a demanding task to care for someone who has special health needs. If you could use some help making the necessary arrangements, or need some time away to recharge, visit www.cz.nl/mantelzorg (in Dutch). You can order the free CZ caregiver card ('Mantelzorgpas') and book ('Mantelzorgboek') here online too, which are handy if someone else needs to step in and take over the care for any reason.

CZ provides additional services to help informal caregivers caring for a person suffering from dementia, like online seminars and online courses on this topic. We also have an email series on dementia with tips geared to your situation. To find out more, simply visit www.cz.nl/dementie (in Dutch).

Customer discounts at CZ

- as a CZ customer, you qualify for discounts on many products and services, such as glasses and lenses or a gym membership.. Find out more at www.cz.nl/klantvoordeel (in Dutch).
- if you don't want to miss out on special deals and offers, sign up for our newsletter at www.cz.nl/nieuwsbrief (in Dutch).

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To investigate the
options on your own,
visit [www.cz.nl/
healthcare-advice](http://www.cz.nl/healthcare-advice)

Online convenience

Maybe you have a question about your health or want to know how much you'll be reimbursed. Or perhaps you'd like to submit an invoice quickly. Whatever your needs, we offer top service online, whenever it's most convenient for you.

Check your health online

With the apps CZ has to offer, you can quickly and easily ask a question or check your health, free of charge, when you're insured with CZ:

- if you have a question regarding your health or are wondering if you should go and see a doctor, you can send a direct message to a nurse through our 'App de verpleegkundige' app. Your question will be answered quickly. If you would like to know more or want to download the app now, go to www.cz.nl/app-de-verpleegkundige (in Dutch).
- if you have doubts about your diagnosis or treatment, you can consult with an independent medical specialist. To find out more, go to www.cz.nl/medisch-specialist (in Dutch).
- if you are concerned about a suspicious mole or spot on your skin, you can use the SkinVision app to see whether this should be checked out by a doctor. To find out more, visit www.cz.nl/skinvision (in Dutch).

Helping you choose the treatment that is right for you

Surgery or physiotherapy? Take medicine or not? You often have various treatment options. On www.cz.nl/zorgadvies/keuzehulp, we have listed all your options (in Dutch) to make it easier for you to weigh up the pros and cons. You can then, together with your doctor, choose the treatment that is right for you.

It's easy to find the right healthcare

To find a healthcare provider near you, simply visit www.cz.nl/zorgvinder (in Dutch). You can see at a glance whether the healthcare provider has a contract with CZ, whether there is a waiting period, and read what others think of the care received from that healthcare provider.

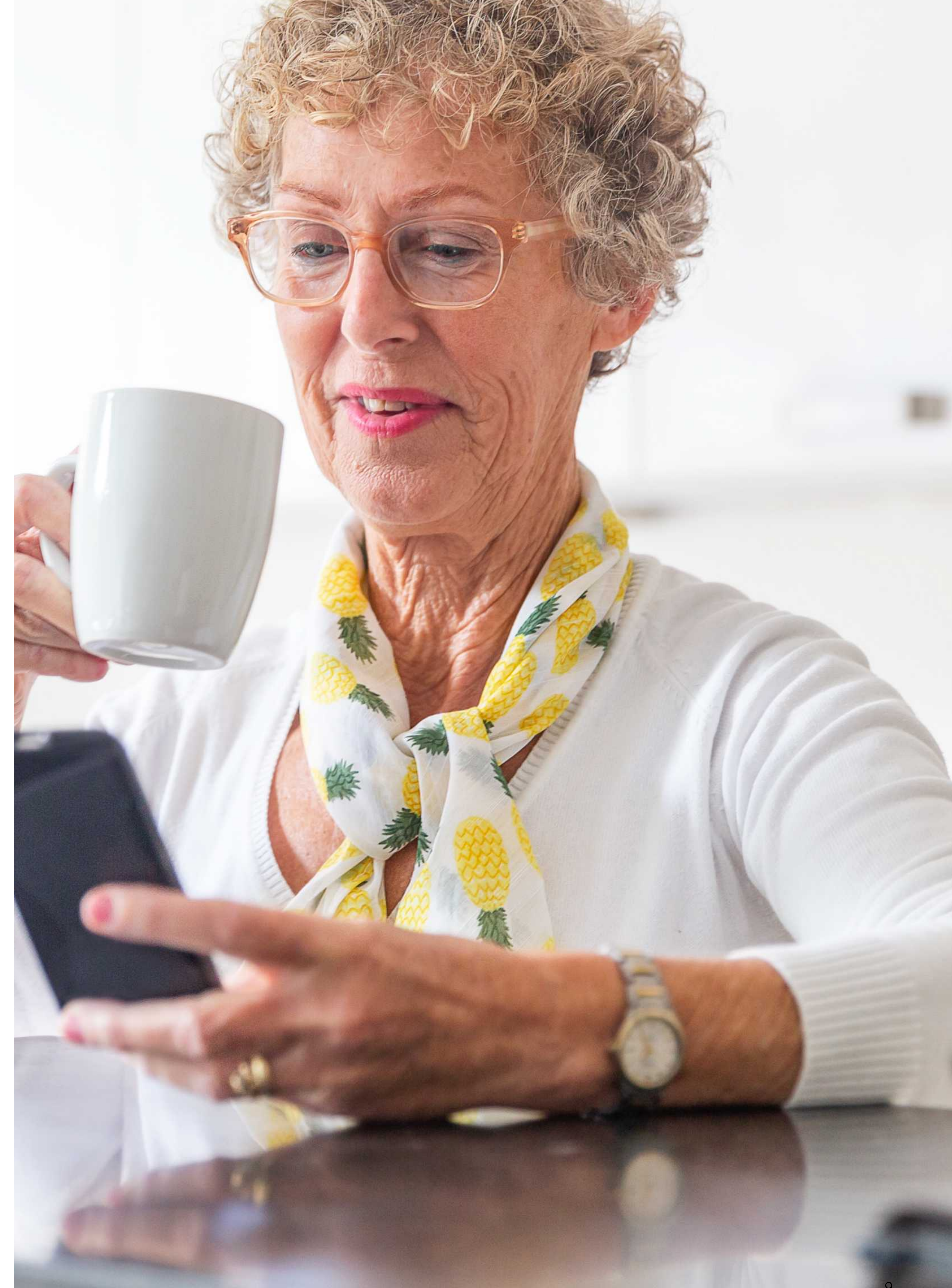
Submitting an invoice couldn't be easier with the app

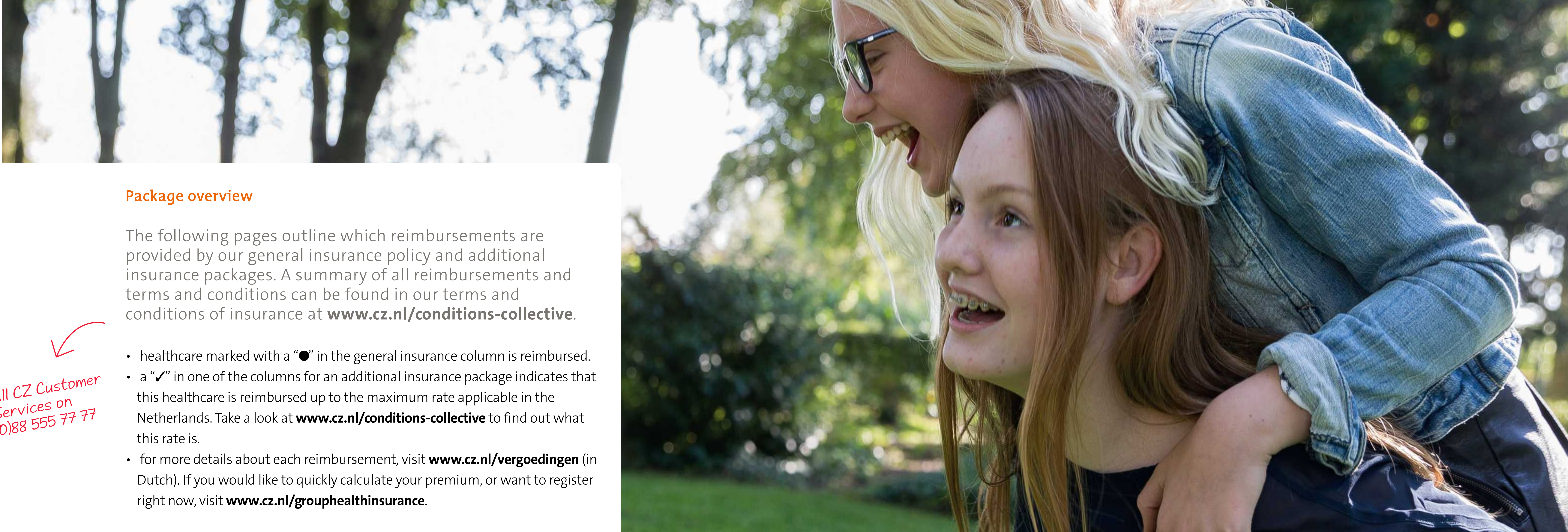
You can submit your invoices using the CZ app. Simply take a photo of the invoice with your mobile, send it, and you're done. Download the 'CZ Declareren' app from your app store.

'Mijn CZ' makes it easy

Check your reimbursements, deductible and messages any time you like. Simply go to www.cz.nl/mijncz (in Dutch).

↙
'Getting my
money back
is really easy
and fast'





Package overview

The following pages outline which reimbursements are provided by our general insurance policy and additional insurance packages. A summary of all reimbursements and terms and conditions can be found in our terms and conditions of insurance at www.cz.nl/conditions-collective.

- healthcare marked with a “●” in the general insurance column is reimbursed.
- a “✓” in one of the columns for an additional insurance package indicates that this healthcare is reimbursed up to the maximum rate applicable in the Netherlands. Take a look at www.cz.nl/conditions-collective to find out what this rate is.
- for more details about each reimbursement, visit www.cz.nl/vergoedingen (in Dutch). If you would like to quickly calculate your premium, or want to register right now, visit www.cz.nl/grouphealthinsurance.

Or call CZ Customer Services on +31 (0)88 555 77 77



	Reim-bursement	Deductible	Personal contribution		'Start'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'50+'
Healthcare in a hospital										
Specialist medical healthcare	●	Yes								
Admission	●	Yes								
Thrombosis service	●	Yes								
Correction of the position of the ears							✓ Male: €400 Female: €1,250	✓ Male: €400 Female: €1,250		
Sterilisation										
Second opinion from a doctor	●	Yes								
Rehabilitation	●	Yes								
Transplantants (organ/tissue)	●	Yes								
Sensory impairment care	●	Yes								
Accomodation costs					€500	€500	€500	€500	€500	€500
Childcare in the case of hospitalisation							€200	€200		
Personal contribution for hospice care							€30 per day	€30 per day		€30 per day
Genetic testing and advice	●	Yes								
Audiology care	●	Yes								
Mechanical ventilation	●	Yes								
Tests for cancer in children	●									
General practitioner care										
General practitioner	●									
Combined lifestyle intervention from the age of 18	●									

	Reim-bursement	Deductible	Personal contribution		'Start'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'50+'
Medicines and pharmacy	Medicines under the Medicines Reimbursement System (GVS)	●	Yes	Possible						
	Reimbursement of Medicines Reimbursement System (GVS) personal contribution	●	Yes	Possible						
	Contraceptives under the Medicines Reimbursement System (GVS) from the age of 21					€200	€200	€200	€200	
	Dietary preparations	●	Yes							
	Condoms (order at www.cz.nl/condooms (in Dutch))								50 per year	
Therapies	Physiotherapy, exercise therapy									
	• up to the age of 18	maximum of 18 sessions per condition				9 sessions	21 sessions	32 sessions		13 sessions
	• up to the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)	●								
	• from the age of 18					9 sessions	21 sessions	32 sessions	9 sessions	13 sessions
	• from the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)	from the 21st session	Yes							
	• intermittent claudication	37 sessions	Yes							
	• pelvic physiotherapy (once during the entire insurance term)	9 sessions	Yes							
	• exercise therapy for knee and hip osteoarthritis	12 sessions	Yes							
	• exercise therapy for COPD stage II or higher (number of sessions depends on the GOLD classification)									
	- Class A 1st year of treatment	5 sessions	Yes							
	- Class B1 1st year of treatment	27 sessions	Yes							
	- Class B1 2nd year of treatment onwards	3 sessions	Yes							
	- Class B2, C and D 1st year of treatment	70 sessions	Yes							
	- Class B2, C and D 2nd year of treatment onwards	52 sessions	Yes							
	Work-related physiotherapy (intake; 1 session will be deducted from your physiotherapy reimbursements)					✓	✓	✓		
	Occupational therapy									
	• from the age of 18	10 hours	Yes							
	• up to the age of 18	10 hours				2 hours	2 hours	2 hours		
	• carer training/supervision for occupational therapy					2 hours	2 hours	2 hours		2 hours
	Speech and language therapy	●	Yes							
	Foot treatment and advice (on medical grounds)						€230	€230	€70	€230
	Foot treatment in other cases						€115	€115	€70	€115
	Skin therapy									
	• treatment of facial acne					€230	€230	€230	€230	€230
	• camouflage therapy in the face/neck (once during the entire insurance term)					€200	€200	€200	€200	€200
	• facial hair removal (once during the entire insurance term)					€570	€570	€570	€570	€570
	UVB light equipment	●	Yes							
	Therapeutic camp for children					€200	€200	€200		
Nursing and personal care	Direct nursing	●								
	Carer relief					14 days	14 days	14 days	14 days	14 days
Alternative treatment methods and medicines	Total reimbursement for alternative treatment methods and medicines						€350	€550	€200	€350
	• alternative treatment methods						€40 per day	€40 per day	€30 per day	€40 per day
	• alternative medicines						✓	✓	✓	✓

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

	Reim-bursement	Deductible	Personal contribution		‘Start’	‘Basis Collectief’	‘Plus Collectief’	‘Top Collectief’	‘Jongeren’	‘50+’
 Healthcare abroad										
Non-urgent medical care abroad	●	Yes								
Urgent medical care abroad during temporary stays (100% of the claimed rate outside the Netherlands or your country of residence)	●	Yes			100%	100%	100%	100%	100%	100%
• organisational costs through emergency centre					✓	✓	✓	✓	✓	✓
• medically necessary repatriation for sick insured person					✓	✓	✓	✓	✓	✓
• dental help					€275	€275	€275	€275	€275	€275
 Childbirth and obstetric care										
Fertility treatment	●	Yes								
Antenatal screening on medical grounds	●	Possible								
Childbirth course (per pregnancy)						€100	€100	€200		
Maternity package	●									
Outpatient childbirth on non-medical grounds	●		Yes							
Reimbursement of personal contribution for outpatient childbirth on non-medical grounds						✓	✓	✓		
Outpatient childbrith/childbirth in hospital on medical grounds	●									
Obstetric help during a home birth	●									
Obstetric care in maternity centre or hospital on non-medical grounds	●		Yes							
Obstetric care in hospital on medical grounds	●									
Obstetric care at home	a maximum of 10 days		Yes							
Reimbursement of personal contribution for obstetric care						75%	✓	✓		
Additional obstetric care on medical grounds						4 days	4 days	4 days		
Obstetric care after hospitalisation						6 hours	6 hours	6 hours		
Aftercare following care in incubator						12 hours	12 hours	12 hours		
Lactation consultant						€200	€200	€200		
 Transport										
Transport by ambulance (200km one-way)	●	Yes								
Transport by private car on medical grounds (rate set by law)	●	Yes	Yes							
Transport by taxi/public transport on medical grounds (200km one-way)	●	Yes	Yes							
 Mental healthcare										
Specialist mental healthcare from the age of 18	●	Yes								
Basic mental healthcare from the age of 18	●	Yes								
Drop-in centres for cancer patients/survivors and their families					€150	€150	€150	€150	€150	€150
‘VitalMindz’ online psychological programme (for employees only, once a year)						✓	✓	✓		
Mindfulness in the event of burnout through e-Health						€ 295,-	€295	€295		
 Medical aids										
Full or partial reimbursement of medical aids such as orthopaedic shoes, wigs and incontinence-related products. The regulations on medical aids (‘Reglement Hulpmiddelen’) available at www.cz.nl/voorwaardencollectief (in Dutch) specify the reimbursement and personal contribution for each medical aid	●	Possible	Possible							
Glasses, contact lenses and laser eye treatment (every two calendar years)							€100	€150	€100	€100
Arch supports and orthotic insoles							€75	€75	€60	€60
Bedwetting alarm, hire/purchase (once during the entire insurance term)						✓	✓	✓		
Test strips for non-insulin dependent diabetes patients						€40	€40	€40		€40
Reimbursement of personal contribution for wig or other headpiece						€75	€75	€75		€75
Reimbursement of personal contribution for hearing aids (per device)							€100	€200		€300
Support pessary						✓	✓	✓		✓
Medical aids for Activities of Daily Living (ADLs)						€70	€70	€70		€100
Home monitor						24 months	24 months	24 months		
Home care items						50%	50%	✓		75%
Epileptic seizure alarms						✓	✓	✓		✓
Cranial orthosis						✓	✓	✓		
Post-mastectomy lingerie (once during the entire insurance term)						€90	€90	€90	€90	€90

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

	Reim-bursement	Deductible	Personal contribution		'Start'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'50+'
 Preventive healthcare										
Preventive examinations						€100	€150	€200		€50
Prevention budget:						€150	€200	€250		
- Online health check or basic preventive examination (on the employer's initiative)						✓	✓	✓		
- Flu jab (on the employer's initiative)						✓	✓	✓		
Online health courses						✓	✓	✓	€60	€60
- Health check						✓	✓	✓	✓	✓
- 'Sterk in Werk', 'Veerkracht', 'Slaap Lekker' and 'Over Gewicht' e-Health modules						✓	✓	✓		
- Online mindfulness training									✓	✓
- Online 'baby and nutrition' course									✓	✓
- Online 'healthy cooking' course									✓	✓
Flu jab										✓
Vaccinations and tablets for travel abroad						50%	75%	✓	✓	✓
Coping with traumas (care after a distressing event)							✓	✓		
Course for quitting smoking	●									
Courses for problematic alcohol consumption and coping with depression	●	Yes								
Fall prevention (once during the entire insurance term)						€50	€50	€50		€100
 Advice										
Sports medicine-related advice						€100	€150	€150	€150	€150
Consultation on menopause, PMS or cancer (e.g. breast cancer)						€200	€200	€200		€200
Dietetics	3 hours	Yes				€120	€120	€120	€120	€120
Dietary advice						€50	€75	€100	€50	€75
 Courses and exercise programmes										
Health courses						€50	€100	€200	€50	€100
Exercise programmes (once every 3 years)					€350	€350	€350	€350	€350	€350
Self-management course for chronic conditions (once during the entire insurance term)						€100	€100	€100		€100
Carer course (once during the entire insurance term)						€150	€150	€150	€150	€150
 Oral care in the event of accidents										
Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)					€10,000	€10,000	€10,000	€10,000	€10,000	€10,000

STEP 1

STEP 2

STEP 4

GENERAL INSURANCE POLICY

DENTAL INSURANCE PACKAGES

	Reim-bursement	Deductible	Personal contribution		'Tandarts Collectief'	'Uitgebreide Tandarts Collectief'	'Jongeren'
	Total reimbursement for dental care				€450	€1,150	€450
	Dental care up to the age of 18						
	Check-ups	•					
	Fluoride treatment	•					
	Other dental care such as tooth removal, fillings and root canal treatment	•					
	Dental care from the age of 18						
	Check-ups				100%	100%	100%
	Other dental care such as tooth removal, fillings and root canal treatment				100%	100%	75%
	Dental care for all age groups						
Crowns, inlays, resin-retained bridges, pontics and root caps					75%	75%	75%
Full set of dentures (upper and/or lower)	once every 5 years	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy
Repair/rebasing of full dentures (upper and/or lower)	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy
Partial set of dentures or metal plate denture					75%	75%	75%
Upper implant overdentures	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy
Lower implant overdentures	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy
Implant fees and additional inpatient or outpatient costs	•	Yes					
Dental care for certain indications/handicaps	•	Yes					
	Orthodontic care						€350
	Orthodontic care up to the age of 18 (1-year waiting period; once during the entire insurance term)				€2,045	€2,500	
	Orthodontic care from the age of 18 (1-year waiting period; once during the entire insurance term)				80% up to €700	80% up to €1,000	
	Orthodontic care for certain indications/handicaps	•	Yes				
	Oral care in the event of accidents						
Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)					€10,000	€10,000	€10,000



Carrying care forward

Legal information

Organisation

CZ Groep Zorgverzekeraar, name under the articles of association 'OWM Centrale Zorgverzekeraars Groep', Zorgverzekeraar .a. (COC no. 41095222)

CZ Groep Aanvullende Verzekering Zorgverzekeraar, name under the articles of association 'OWM Centrale Zorgverzekeraars Groep', Aanvullende Verzekering Zorgverzekeraar u.a.(COC no. 18028752)

as of 1/1/2021

CZ Zorgverzekeringen N.V.(COC no. 27093766)

Onderlinge Waarborgmaatschappij CZ groep u.a. (COC no. 18028752)

Address

Postbus 90152, 5000 LD Tilburg, Netherlands

Viewing the terms and conditions of insurance

Visit www.cz.nl/conditions-collective (in Dutch) or one of our branches, or give us a call.

Insurance contracts are governed by Dutch law.

Complaints

Please let us know if you are not happy with our services. You can consult our complaints procedure at www.cz.nl/klachten (in Dutch). As a health insurer, CZ is affiliated with 'Stichting Klachten en Geschillen Gezondheidszorg' (SKGZ), which has been appointed by the government to resolve health insurance disputes. SKGZ meets all of the government's quality requirements. Further information is available at www.skgz.nl (in Dutch). The following bodies also supervise our insurance operations: 'De Nederlandsche Bank', the 'Autoriteit Financiële Markten' (permit numbers 12001020/12000561), the 'Nederlandse Zorgautoriteit' and the 'Nederlands Zorginstituut'.