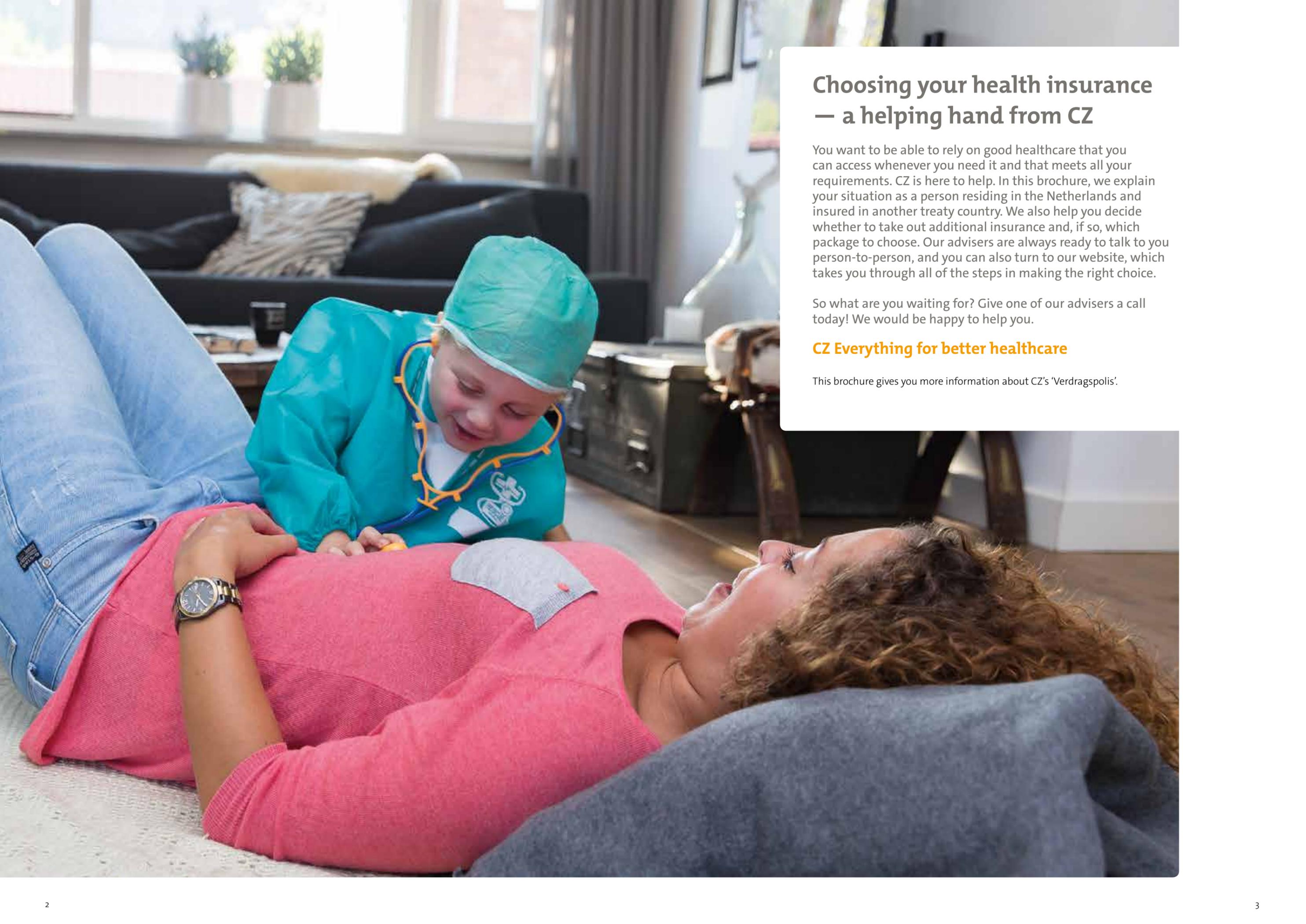




'Verdragspolis' 2017



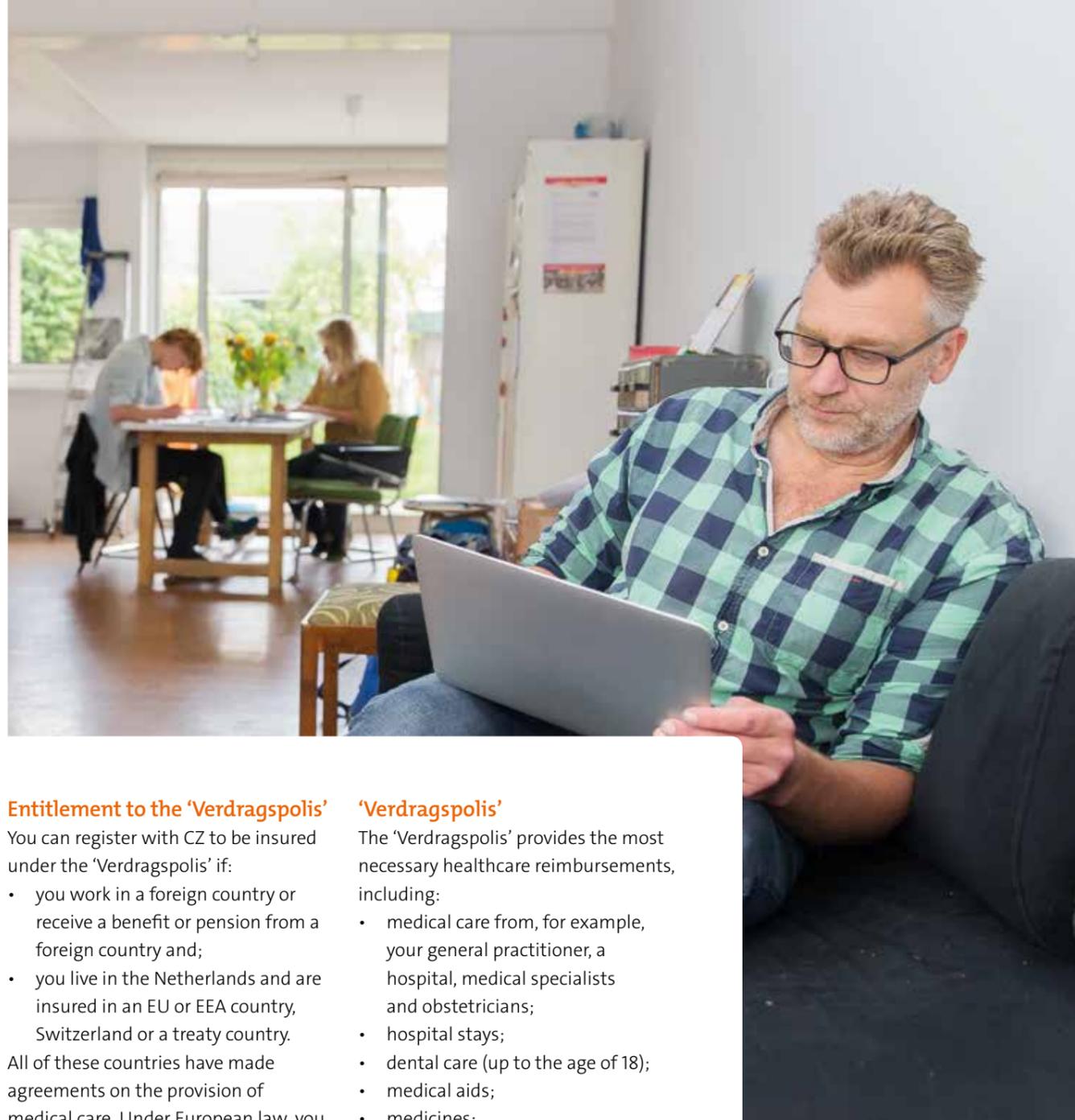
Choosing your health insurance — a helping hand from CZ

You want to be able to rely on good healthcare that you can access whenever you need it and that meets all your requirements. CZ is here to help. In this brochure, we explain your situation as a person residing in the Netherlands and insured in another treaty country. We also help you decide whether to take out additional insurance and, if so, which package to choose. Our advisers are always ready to talk to you person-to-person, and you can also turn to our website, which takes you through all of the steps in making the right choice.

So what are you waiting for? Give one of our advisers a call today! We would be happy to help you.

CZ Everything for better healthcare

This brochure gives you more information about CZ's 'Verdragspolis'.



If anything changes in your situation or that of your family, please tell us right away. Feel free to call us if you have any questions

Entitlement to the 'Verdragspolis'

You can register with CZ to be insured under the 'Verdragspolis' if:

- you work in a foreign country or receive a benefit or pension from a foreign country and;
- you live in the Netherlands and are insured in an EU or EEA country, Switzerland or a treaty country.

All of these countries have made agreements on the provision of medical care. Under European law, you are entitled to medical care in your country of residence (the Netherlands). The 'Verdragspolis' provides you with reimbursement for healthcare services in the Netherlands, just as if you were insured in the Netherlands.

'Verdragspolis'

The 'Verdragspolis' provides the most necessary healthcare reimbursements, including:

- medical care from, for example, your general practitioner, a hospital, medical specialists and obstetricians;
- hospital stays;
- dental care (up to the age of 18);
- medical aids;
- medicines;
- obstetric care;
- patient transport (by ambulance, for instance);
- speech and language therapy, occupational therapy and dietary advice, and physiotherapy/exercise therapy for chronic conditions.

EU, EEA and treaty countries and Switzerland include:

- EU countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom;
- EEA countries: Iceland, Liechtenstein and Norway;
- Treaty countries: Bosnia and Herzegovina, Cape Verde, Macedonia, Montenegro, Morocco, Serbia, Tunisia and Turkey;
- Switzerland.

Members of your family

Whether members of your family can also be registered on the 'Verdragspolis' depends on your situation; if they can, however, they will not need to pay a premium, the same as applies for you.

Your partner

If your partner works in the Netherlands or receives a pension or benefit such as unemployment benefit ('WW-uitkering') or sickness benefit ('ZW-uitkering') from the Netherlands, he or she is legally required to take out regular health insurance in the Netherlands in accordance with the Dutch Healthcare Insurance Act ('Zorgverzekeringswet'). If your partner works in a foreign country or receives a pension or benefit from a foreign country, he or she is entitled to the 'Verdragspolis'. If your partner does not have any income, he or she can be co-insured under your 'Verdragspolis'. Please contact CZ for more information.

Your children

If you have children under the age of 18 who are not employed, the following factors will determine whether they should be co-insured under your policy or that of your partner (if applicable). Your minor children should be registered on your 'Verdragspolis' if:

- you do not have a partner;
- your partner also has a 'Verdragspolis'.

Your children should be insured under a Dutch general insurance policy if:

- your partner works in the Netherlands or receives a statutory benefit, for instance under the Dutch Invalidity Insurance Act ('Wet op de arbeidsongeschiktheid', Wao) or the Dutch Work and Income (Capacity for Work) Act ('Wet werk en inkomen naar arbeidsvermogen', Wia);
- your child works in the Netherlands, regardless of his or her age.

If your partner is receiving a long-term benefit, such as the Dutch state pension (AOW), your children up to the age of 18 are entitled to be co-insured under the 'Verdragspolis'. Once your children reach the age of 18, they must take out their own health insurance.

Minor children with a part-time job

If you have a child under the age of 18 who has a part-time job, he or she must be insured under regular health insurance, rather than through the 'Verdragspolis'. However, your minor child will not have to pay premiums for this health insurance, since he or she is under the age of 18. If your child stops doing this job, you will need to inform CZ of the changed situation.

More extensive cover for your healthcare costs

Additional insurance

Some costs are not reimbursed under the 'Verdragspolis', or are only reimbursed in part. You can insure these costs separately by taking out an additional insurance package.

CZ has a range of additional insurance packages for you to choose from. Our 'Start' package has a low premium and insures against unforeseen healthcare costs in the event of an unexpected incident, such as urgent medical care abroad or dental costs following an accident. Alternatively, you could take out a more extensive additional insurance package such as 'Basis', 'Plus' or 'Top'. These packages include reimbursements for things like physiotherapy and alternative treatment methods, and the different packages provide progressively higher amounts of reimbursement.

CZ also has several additional insurance packages that have been put together especially to suit your stage of life. Select our 'Jongeren' (young people), 'Gezinnen' (families) or '50+' package and you will only pay a premium for the things you need at this point in your life.

To find out which additional insurance package is right for you, simply visit www.cz.nl/additional-insurance or take a look at the package comparer. Premiums are payable for the additional insurance packages from the age of 18. Children under 18 do not need to pay a premium and they are given the same package as the parent/carer with the most expensive additional insurance package. The packages have a term of one calendar year, so you can change your package each year if your needs change. CZ will accept you without carrying out a medical assessment first.

Dental insurance

The 'Verdragspolis' covers dental costs for children up to the age of 18. Once over the age of 18, your children are liable for their own dental costs, but you can take out dental insurance to cover them. The policies have a term of 1 calendar year. CZ has 2 dental insurance packages to choose from — 'Tandarts' and 'Uitgebreide Tandarts' — and the difference between the 2 is the maximum amount we will reimburse each year. Both packages also provide partial reimbursement for orthodontic care.

If you take out the 'Jongeren' or 'Gezinnen' additional insurance package, you do not need to take out separate dental insurance, because CZ already reimburses dental costs (or a part of these) under these packages. Please see the package comparer to find out more.

Anyone can register for the 'Tandarts' additional dental insurance package — CZ will accept you without carrying out a medical assessment first. CZ will assess your teeth based on a statement from your dentist before deciding whether to accept your application for the 'Uitgebreide Tandarts' additional dental package.

Discount on additional and dental insurance when you pay in instalments

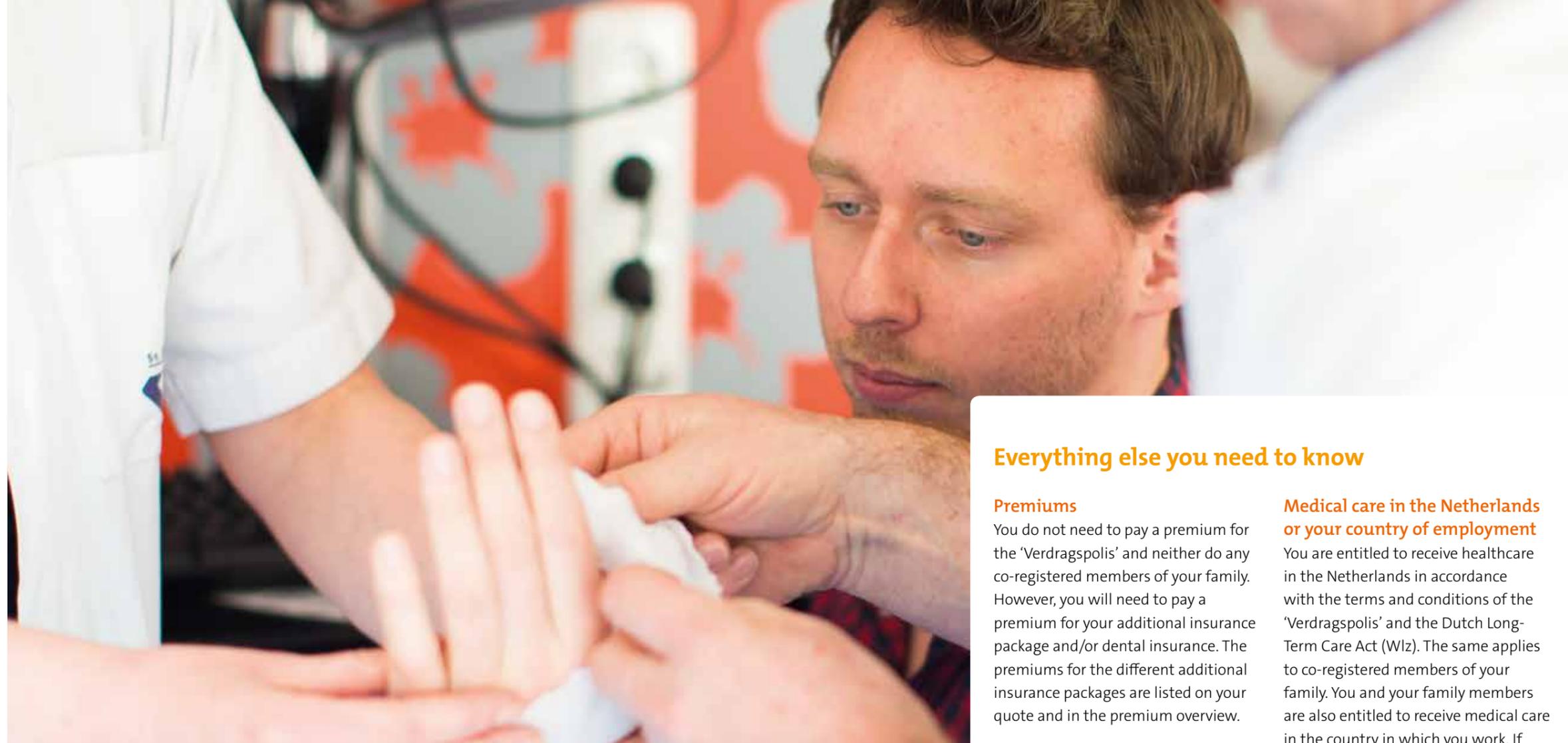
If you opt to pay your premiums annually, biannually or quarterly in advance, we will give you a discount of up to 2% per year.



Advantages of the 'Verdragspolis'

- We have years of experience with people insured in foreign countries and extensive knowledge when it comes to the situation of cross-border workers.
- We maintain good contact with health insurers in foreign countries.
- The 'Verdragspolis' entitles you to healthcare services both in the Netherlands and in the country in which you are insured (through your health insurance in that country), at no additional cost. Your healthcare in the Netherlands is reimbursed under the 'Verdragspolis'.
- Since you already pay a premium to your foreign health insurer, you do not need to pay a premium for the 'Verdragspolis'. However, you do need to pay the compulsory deductible that applies in the Netherlands. This has been determined by the Dutch government.
- If you would like more extensive reimbursement for healthcare in the Netherlands, you might want to consider taking out one of our additional insurance packages. You will need to pay a premium for additional insurance.

See the package comparer to find out about our additional and dental insurance packages



Deductibles — what you need to know

What is a deductible?

Everyone aged 18 or above has a compulsory deductible of €385 in 2017, which has been set by the government. This compulsory deductible for medical care in the Netherlands applies to you and any members of your family aged 18 years or older. You do not pay this deductible for any healthcare costs reimbursed by your health insurer in the country in which you work or receive a benefit or pension. The deductible is the amount you have to pay yourself before you start receiving reimbursement and it applies to virtually all reimbursements under the 'Verdragspolis'. The exceptions are appointments with your general practitioner, midwifery care, obstetric care, multidisciplinary care, check-ups for kidney and liver donors, donor transport costs in the event of an organ transplant, medical aids on loan and district nursing. The deductible does not apply to any reimbursements under the additional or dental insurance packages either.

Paying the deductible in instalments

You can choose to pay your deductible in advance in equal instalments. This will avoid unpleasant surprises in the form of bills for treatment offset against your deductible and prevent you suffering a financial setback. To find out more, take a look at www.cz.nl/spread-payment-deductible.

Everything else you need to know

Premiums

You do not need to pay a premium for the 'Verdragspolis' and neither do any co-registered members of your family. However, you will need to pay a premium for your additional insurance package and/or dental insurance. The premiums for the different additional insurance packages are listed on your quote and in the premium overview.

Healthcare allowance

You may be receiving a healthcare allowance, because you were previously not insured under a 'Verdragspolis'. Your entitlement to a healthcare allowance stops once you are insured through a 'Verdragspolis'. If this applies to you, please call the 'BelastingTelefoon' on 0800 0543 or inform the tax authorities of your new situation online at www.toeslagen.nl (information in Dutch).

Dutch Long-Term Care Act (Wlz)

In addition to the reimbursements provided under the 'Verdragspolis', you are also entitled to healthcare under the Dutch Long-Term Care Act ('Wet langdurige zorg', Wlz), previously called the 'Exceptional Medical Expenses Act' or AWBZ. This can involve healthcare benefits in kind, such as admission to a nursing home and the relevant nursing care.

Medical care in the Netherlands or your country of employment

You are entitled to receive healthcare in the Netherlands in accordance with the terms and conditions of the 'Verdragspolis' and the Dutch Long-Term Care Act (Wlz). The same applies to co-registered members of your family. You and your family members are also entitled to receive medical care in the country in which you work. If you receive a benefit or pension from a foreign country, you and your family members may need to ask permission from CZ before receiving healthcare in that country. This depends on the country in which you are insured. Please contact CZ for more information.

Why does CZ make agreements with healthcare providers?

It is very important to CZ that healthcare providers such as hospitals, pharmacies, physiotherapists and medical aid suppliers meet certain quality requirements. This is why we make agreements about treatments so we can rest assured that our customers receive high standards. We also make agreements on the prices that healthcare providers are allowed to charge for their services. This helps us to manage healthcare costs and keep the Dutch healthcare system affordable.

Check www.cz.nl/zorgvinden (in Dutch) to find out which healthcare providers have a contract with CZ

Register with CZ

If you would like to register for the 'Verdragspolis', you can do so quickly and easily online at www.cz.nl/verdragspolis (information in Dutch). Alternatively, you can fill in the registration form enclosed with this brochure. Before CZ can complete your registration, we will need a treaty form, which you can request from your foreign health insurer. Read on to find out more.

Which form do you need?

If you are working in an EU, EEA or treaty country or in Switzerland, you will need a 106 or S1 form. If you receive a pension or benefit from one of these countries, you will need a 121 or S1 form. When your foreign health insurer issues this form, it proves that you are entitled to medical care in the Netherlands.

Family members

If any of your family members also qualify for registration under the 'Verdragspolis', be sure to include them on the registration form.

Already insured with CZ?

If you already have insurance with CZ, please send one of the treaty forms (106, 121 or S1) and the registration form to CZ. Your current policy will then be changed to a 'Verdragspolis'.

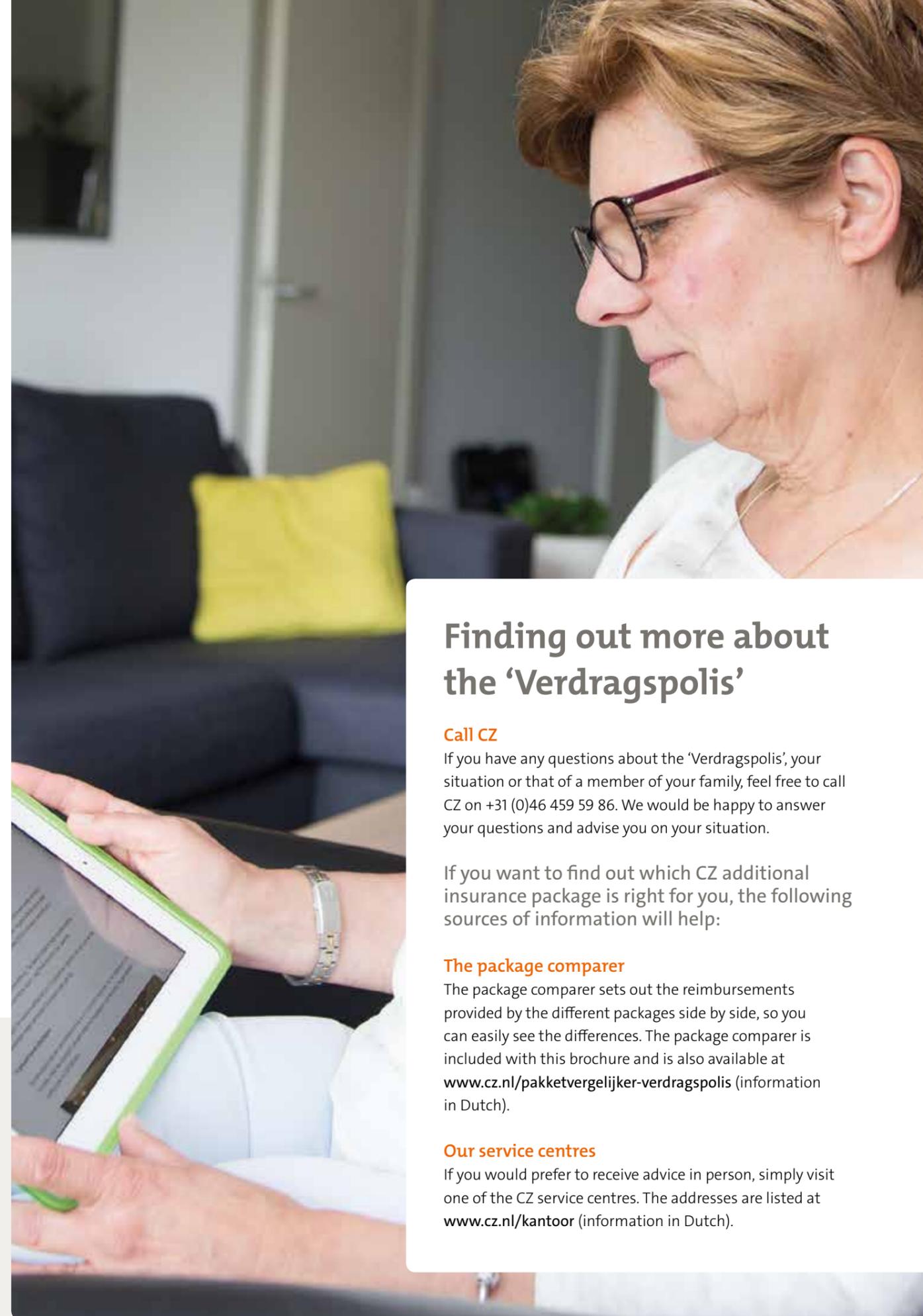
Term of your 'Verdragspolis'

Your insurance policy will be effective for as long as you work in a foreign country only or receive a pension or benefit from a foreign country only. If anything changes in your situation or that of your family, for instance if you or a member of your family start to work in the Netherlands or receive a Dutch pension or benefit, be sure to let us know within 4 months. Such changes might mean that your 'Verdragspolis' will need to be cancelled. If you incur costs while you are no longer entitled to insurance under the 'Verdragspolis', CZ may charge you for these costs.

What do I do when my 'Verdragspolis' stops?

- If your foreign health insurance is cancelled, we can simply change your 'Verdragspolis' to a Dutch health insurance policy. Whether you would simply like a general insurance policy with as low a premium as possible, or the same level of reimbursement provided by the 'Verdragspolis', we can help.
- If you switch to a different health insurer and we had already reimbursed costs for you after your 'Verdragspolis' was cancelled, bear in mind that we will claim these costs back from you. However, if you remained insured with us, CZ will not invoice you for these costs.
- If you received treatment in a hospital in Belgium or Germany while covered by the 'Verdragspolis' and were satisfied, you may be able to continue receiving treatment in the same hospital, since we have contracts with hospitals in these two countries.

If anything in your situation changes, please tell CZ within 4 months



Finding out more about the 'Verdragspolis'

Call CZ

If you have any questions about the 'Verdragspolis', your situation or that of a member of your family, feel free to call CZ on +31 (0)46 459 59 86. We would be happy to answer your questions and advise you on your situation.

If you want to find out which CZ additional insurance package is right for you, the following sources of information will help:

The package comparer

The package comparer sets out the reimbursements provided by the different packages side by side, so you can easily see the differences. The package comparer is included with this brochure and is also available at www.cz.nl/pakketvergelijker-verdragspolis (information in Dutch).

Our service centres

If you would prefer to receive advice in person, simply visit one of the CZ service centres. The addresses are listed at www.cz.nl/kantoor (information in Dutch).



Everything for better healthcare

Legal information

Organisation

CZ Groep Zorgverzekeraar, name under the articles of association: 'OWM Centrale Zorgverzekeraars Groep', Zorgverzekeraar u.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)

Address

Postbus 90152, 5000 LD Tilburg, Netherlands

Viewing the terms and conditions of insurance

Visit www.cz.nl/voorwaarden (information in Dutch) or one of our branches, or give us a call. Insurance agreements are governed by Dutch law.

Complaints

Please let us know when you are not happy with our services. You can consult our internal complaints procedure at www.cz.nl/klachten (information 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 (information 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 'Zorginstituut Nederland' (ZiNL).

No rights can be derived from the content of this brochure.