



**CZ Healthcare insurances  
Collective**

Through your intermediary  
**2012**





## Everything for better healthcare

You naturally want the best possible care if you need treatment. But you will not necessarily get the best care as a matter-of-course. The fact is that there are great differences in the quality of care that is provided. The hospital in your area may, therefore, not be the best hospital for your treatment. It is for many people difficult to find out what the best care is and where you should, therefore, find it.

CZ can provide advice and assist you in finding the best care. For example, by mapping out the differences in quality between care providers. If we do not believe care providers are good enough, we do not make agreements with them. We can assist you to find the best care for your situation with regard to the care providers with whom we do make agreements. But we also go the extra mile. For some treatments there may be long waiting times. We will search to determine where you can be treated the fastest. If you have doubts about the advice given by your care provider, we can assist in getting a second opinion.

We do not do this to become better ourselves. CZ is a mutual insurance association and, therefore, it is a non-profit organisation. We believe strongly that you must be given the best possible care when you need it.



## Select the collective healthcare insurance that suits you

A collective general insurance consists of a general insurance including usually an additional insurance and/or dental insurance. But how do you know which collective insurance is the best one for you? This brochure will help you choose in four easy steps.

### Step 1: Select a general insurance

In the Netherlands, everyone is required by law to have general healthcare insurance. The general insurance covers the most essential healthcare costs. You can choose from 'CZ Zorg-op-maatpolis' or 'CZ Zorgkeuzepolis' at CZ.

### Step 2: Select a collective additional insurance

You can take out additional insurance for any healthcare service not included under the general insurance. CZ offers you a wide selection from different collective additional insurances.

### Step 3: Select a collective dental insurance

You can also take out additional insurance for dental care not included under the general insurance. You can choose from two collective additional dental insurances at CZ: 'Tandarts Collectief' and 'Uitgebreide Tandarts Collectief'.

### Step 4: Register

Have you made your choice? Register with CZ. You can do this through the website, by post, by telephone or personally.

To help you choose your healthcare insurance, we have marked each of the options available to you with →.



## Why should you choose CZ?

At CZ, you are sure to find healthcare insurance that suits your needs. You can read more about the choices that you have on the following pages. But CZ offers you more. Our service is much more than just healthcare insurance. CZ aims to provide you with the best possible healthcare recommendation and guidance, as well as support in arranging your insurance.

At [www.cz.nl/klantvoordeeltp](http://www.cz.nl/klantvoordeeltp) you will find discounts on products and services that help you stay fit and healthy. Such as discounts when you start a fitness course and for spectacles and contact lenses.

## Your healthcare insurance matters

### Competitive premium

CZ is a non-profit organisation. This means the lowest possible premium for you.

### Agreements with healthcare providers

CZ has agreements with providers such as general practitioners and hospitals. This means that you will receive the care you need. Good quality care, delivered on time, at an affordable price.

### 'Mijn CZ': arrange your insurance online

At 'Mijn CZ' you can view details of your policy, a submitted bill, or your deductible, 24 hours a day, seven days a week, at 'Mijn CZ'.

### CZ pays quickly

CZ will normally settle with your healthcare provider. But if you have paid the bill yourself, CZ will reimburse you within ten working days.

## Advice about...

### Finding the care that suits you

Do you need treatment? CZ can provide advice and assist you in finding the best care.

#### Finding the best care quickly

'CZ Zorgservice' employees can provide advice about which hospital can treat you best and the quickest. Do you wish to be treated earlier at a hospital? You can then use our waiting list mediation. Even when you must or wish to receive treatment abroad you can ask 'CZ Zorgservice' your questions.

#### Second opinion

Has your doctor proposed a treatment or operation and do you wish to have the opinion of another doctor? CZ can explain how you can arrange for a second opinion. We can also arrange a second opinion for you from a top specialist.

#### Assistance when making a complaint

If you have a complaint about your doctor or therapist, for example, and you're not sure what to do, we can help you write a letter of complaint and tell you which organisation to send it to.

#### 'CZ Zorgvergelijkers'

At 'CZ Zorgvergelijkers' you can compare healthcare providers and institutions and make a choice from the care that is on offer that suits your needs. Here you will find details about the practice and information about the quality and scope of the services provided by more than 47,000 healthcare providers, such as pharmacists, dentists, suppliers of resources, hospitals and AWBZ institutions.

### Health and illness

If you have any questions about health or illness, ask one of our experts. Or use the online care programmes and tests on [www.cz.nl](http://www.cz.nl) (information in Dutch).

#### Expert advice

If you call the 'CZ Gezondheidslijn', you will immediately talk to a nurse who can answer your health questions. Would you prefer to ask your question by email? This is also possible. For example, to a psychologist, dietician, physiotherapist or dentist. You will receive a reply within two working days.

#### 'CZ Helpline'

Are you abroad and are you having health complaints or do you want to know the best doctor or hospital you can go to? You can call the 'CZ Helpline' as a CZ insured person. You can then talk to a Dutch speaking expert who will give you advice about what your best options are.

#### One point of contact for different illnesses

Do you have questions about diabetes or cancer? The nurses of the 'CZ Diabetesloket' or 'CZ Zorgadvies oncologie' can answer all your questions. You can ask questions about, for example, reimbursements, (statements of) approval or where you can find the best care.

#### Online assistance

As a CZ insured, you can also use the different online care programmes and tests such as the 'CZ Dieetcoach'; an online weight loss programme that runs for a period of twelve weeks. Or the 'CZ Depri-test', which determines whether you may be suffering from depression and offers tips and advice about how to deal with this issue.

# Step 1: Select the general insurance that suits you

In the Netherlands, everyone is required by law to have general healthcare insurance. The general insurance covers the most essential healthcare costs. The government decides what is covered by the general insurance. The conditions that you must meet to be eligible for reimbursement may differ. In the package comparer you will find what is covered by the general insurance. You can find these in this brochure or visit [www.cz.nl/package-comparer](http://www.cz.nl/package-comparer). At CZ, you can choose from two general insurances: 'CZ Zorg-op-maatpolis' and 'CZ Zorgkeuzepolis'.

Step 1



'CZ Zorg-op-maatpolis' (contracted care policy)	'CZ Zorgkeuzepolis' (reimbursement policy)
Is mainly easy; you can go to all contracted care providers. They are care providers with whom CZ has made agreements. This means nearly every provider in the Netherlands.	You can go to any of the care providers with whom CZ has made agreements and to care providers with whom CZ has not made agreements. You will pay a slightly higher premium for this.
Will you be going to contracted care providers? They work in accordance with the CZ quality requirements. This means that you always receive the best possible care. They also send their bills straight to CZ.	Will you be going to contracted care providers? They work in accordance with the CZ quality requirements. This means that you always receive the best possible care. They also send their bills straight to CZ.
Will you be going to a non-contracted care provider? Usually, you will have to pay the bill yourself and you will be (partially) reimbursed afterwards.	Will you be going to a non-contracted care provider? You will then often receive a higher reimbursement than with the CZ Zorg-op-maatpolis. The maximum reimbursement that you will receive is the (usual) market rate applicable in the Netherlands.

In an emergency, it does not matter if a care provider is contracted or not. The care must, of course, be insured to be reimbursed.



## Deductible

Every Dutch person from the age of 18 or over has a Compulsory deductible of € 220\* (in 2012). This has been set by the government. The deductible is the amount you have to pay yourself; the remainder will be reimbursed. On top of the mandatory deductible, you can also select an additional voluntary deductible of € 100, € 200, € 300, € 400 or € 500 at CZ. The higher your deductible, the lower your premium. The deductible only applies to reimbursements under the general insurance, except for a visit to a general practitioner, obstetric care, maternity care, chain care\*\*, follow-up visits for kidney or liver donors and resources on loan.

\* At the time of printing the deductible set by the government was € 220. This figure may change.

\*\* With chain care, different healthcare providers create a single treatment plan to treat your condition. Chain care is used, for instance, to treat patients with diabetes.



## What else would you like to know

When you choose healthcare insurance, you also have to consider a number of other issues.

### Nominal premium

The nominal premium is the amount you pay for the general insurance. Every healthcare insurer sets its own nominal premium. At CZ this figure is shown in the quotation and the premium table. Your employer has a collective healthcare insurance with CZ, which means that you receive a discount on the premium. The discount also applies to your partner and children. Children up to the age of 18 must be insured, but it is free. They do not have to pay the nominal premium.

### Personal contribution

Healthcare costs are not always covered in full by the general insurance. In this case, you always pay a fixed amount yourself: the statutory personal contribution. This has been set by the government. This personal contribution is not offset against the deductible. Some collective additional insurances of CZ cover some of these personal contributions.

### Income-related contribution

If you receive an income, you also pay an income-related contribution. Your employer will deduct this from your salary.

### With which healthcare providers does CZ have a contract?

You will find all the healthcare providers who have a contract with CZ on the CZ website: [www.cz.nl/zorgzoeker](http://www.cz.nl/zorgzoeker) (information in Dutch). You can also call the 'CZ Zorgservice' on (013) 594 91 10.

## Step 2:

# Select the collective insurance that best suits your needs

You can take out additional insurance for any healthcare service not included under the general insurance. CZ has three additional insurances especially for policyholders with collective healthcare insurance: 'Basis Collectief', 'Plus Collectief' and 'Top Collectief'. The package comparer sets out what is covered under the different additional CZ insurances.

### Additional insurance premium

If you take out an additional insurance, you pay an additional premium. You will also receive a discount for yourself, your partner and your children on the additional insurances. Co-insured children up to 18 years of age do not have to pay a premium if they have the same additional insurance as one of their parents.

### Admission to CZ

CZ will accept you without a medical assessment for nearly every additional insurance. This means that you can change your additional insurance every year without prior assessment. However, we do require a dentist's declaration for the 'Uitgebreide Tandarts Collectief' additional insurance.

### Assistance in choosing collective additional insurance

If you would like advice about which CZ additional insurance is most suitable for you, or more information about the reimbursements in the collective additional insurances, please contact your insurance representative. You will find the address at [www.cz.nl/locatie](http://www.cz.nl/locatie) (information in Dutch).

### Check the package comparer

The package comparer sets out the reimbursements covered by the different additional insurances, for an easy overview. The package comparer also sets out the reimbursements under the general insurance.

### → 'Basis Collectief', 'Plus Collectief' and 'Top Collectief'

These additional insurances have been especially developed for people who use a collective healthcare insurance. 'Plus Collectief' in combination with dental insurance is particularly suitable for families. It provides ample cover for physiotherapy and mental healthcare. The dental insurance gives an extensive reimbursement for orthodontics. This is very welcome if one of your children needs a brace. Choose 'Basis Collectief' if you want less cover, and 'Top Collectief' if you want comprehensive cover.

### → 'Jongeren' and '50+'

If the additional insurances outlined above are not right for you, you can choose an insurance package appropriate to your life phase. These additional insurances are customised: you only pay for things that are relevant to your life phase. For the 'Jongeren' and '50+' additional insurances, for instance, you do not pay for extra maternity care. The 'Jongeren' additional insurance already covers dental costs.

You will find more information about this and other additional insurances at [www.cz.nl/collective-additional-insurance](http://www.cz.nl/collective-additional-insurance).



## Step 3:

### Select the collective dental insurance that suits you

You can take out additional dental insurance for any healthcare service not included under the general insurance. CZ has two additional dental insurances: 'Tandarts Collectief' and 'Uitgebreide Tandarts Collectief'. You also receive a discount on the additional dental insurance. This is the same discount as the other additional insurance insurances.

#### When to take out dental insurance

If you want to have reimbursements for dental costs, The first step is to check which collective additional insurance you have chosen. The additional 'Jongeren' insurances already have cover for the dentist and/or orthodontist. In this case, you do not need extra dental insurance. If you've chosen none or one of the other additional insurances and you also want good dental cover, opt for one of CZ's dental insurances.



#### Dental insurance 'Tandarts Collectief' and 'Uitgebreide Tandarts Collectief'

CZ has two different collective dental insurances: 'Tandarts Collectief' and 'Uitgebreide Tandarts Collectief'. The difference between these two insurances is the maximum amount that is reimbursed. The 'Tandarts Collectief' additional insurance reimburses dental costs up to a maximum of € 450 a year. For the additional insurance 'Uitgebreide Tandarts Collectief' it is € 1,150. Both insurances include an extensive reimbursement for orthodontics for all ages. For a complete overview of dental reimbursements for each insurance, see the package comparer.

#### Dentist's statement

Everyone can apply for the 'Tandarts Collectief' additional insurance. For the additional insurance 'Uitgebreide Tandarts Collectief' CZ will need a dentist's statement. CZ will then assess your current dental health and tell you if you can take out this additional insurance.



## Step 4: Register with CZ

Have you chosen the collective health insurance that is most suitable for you? It is worth taking note of the following before you apply.

### Transfer

If you want to switch to CZ from another healthcare insurer, your CZ insurance will come into effect on 1 January. You will have until 1 January to cancel your current healthcare insurance. If you have a new employer and you already had collective insurance with your previous employer, you can switch seamlessly from your old insurance to a CZ collective healthcare insurance, you do not need to wait until 1 January. This also applies if you have a new employer and you now have an individual insurance with CZ (rather than through your employer or other organisation). If you give CZ permission to cancel your current healthcare insurance when registering, we will provide this service.

### Duration of the insurance

Your insurance is valid for one calendar year.

### Care allowance from the Tax Authorities

The healthcare allowance provides a contribution towards the cost of your healthcare insurance. You are eligible for the care allowance if you meet certain conditions (e.g. a means test). The contribution will be reimbursed to you by the Tax Authorities. For more information please contact the Tax Authorities on 0800 0543 or at [www.toeslagen.nl](http://www.toeslagen.nl) (information in Dutch).

### Discount for full payment

If you make quarterly, half-yearly or full annual payments, CZ will give you a discount.

### Application

You can apply for insurance with CZ through your representative in different ways. You will find the address at [www.cz.nl/locatie](http://www.cz.nl/locatie) (information in Dutch). You will need your company's collective number, which you can obtain from your employer.

### Through our website

Go to [www.cz.nl/offertecollectieftp](http://www.cz.nl/offertecollectieftp) (information in Dutch) and register with CZ online.

### Visit your representative

You can also visit your representative. You will find the address at [www.cz.nl/locatie](http://www.cz.nl/locatie) (information in Dutch).

### By post

Complete the application form and send it to CZ.

## Legal information

### Address

OWM Centrale Zorgverzekeraars groep  
Zorgverzekeraar U.A.  
P.O. Box 90152  
5000 LD Tilburg

OWM Centrale Zorgverzekeraars groep  
Aanvullende Verzekering Zorgverzekeraar U.A.  
P.O. Box 90152  
5000 LD Tilburg

CZ is registered with the Kamer van Koophandel Midden-Brabant under numbers 41095222 and 18028752.

### Complaints

CZ has a Customer Service department who can help you if you have a complaint about insurance issues. Please send your comment or complaint to CZ, t.a.v. Klachtencoördinator, Postbus 4349, 5004 JH, Tilburg. You can also send an email to: [klachten@cz.nl](mailto:klachten@cz.nl). CZ treats all comments and complaints with care and on a personal level.

CZ is affiliated to the healthcare complaints mediation body Stichting Klachten en Geschillen Gezondheidszorg, Postbus 291, NL-3700 AG Zeist. Internet: [www.skgz.nl](http://www.skgz.nl).

### Supervisory body

The government has appointed a number of regulators to oversee the manner in which healthcare insurance providers work.

CZ is also subject to this supervision. Some of the important supervisory bodies are:

- CZ is registered with De Nederlandsche Bank. For the application, see [www.dnb.nl](http://www.dnb.nl).
- Autoriteit Financiële Markten: licence numbers 12001020 / 12000561.
- College Toezicht Zorgverzekeringen.
- Nederlandse Zorgautoriteit.

### Insurance contract

No rights can be derived from the contents of this brochure. The Insurance Terms and Conditions may be inspected at CZ, at the Kamer van Koophandel in Tilburg, or requested from the CZ Info Line. They can also be downloaded at [www.cz.nl/voorwaardencollectief](http://www.cz.nl/voorwaardencollectief) (information in Dutch). The insurance contract is governed by Netherlands law.

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