

CZ Health Insurance 2027

'Collectief' Group health insurance

Group health insurance through your organisation

We all take care of someone. Our family, our neighbours, our loved ones, and hopefully ourselves too. Because caring is in our nature. If you could use some extra help, CZ is here for you. At CZ, we make sure that all aspects of your health insurance are simple and convenient. You can also take advantage of the group health insurance your organisation has arranged with CZ, which means that you and any members of your family qualify for additional reimbursements and services, as well as a discount on the premium for group additional insurance packages.

Choosing your health insurance — a helping hand from CZ

Use our handy guide to put together the insurance package that is right for you in just three steps. The reimbursements provided by each insurance policy are summarised at the back of this guide. Visit **cz.nl/en/grouphealthinsurance** to take out your health insurance quickly and easily. Just make sure that you have your Dutch personal identification number (BSN) to hand.

Register online in a matter of minutes

If you prefer any personal advice, our advisors will help you. Visit **cz.nl/en/service-en-contact**. Here you will find all the ways to get in touch with us.

If you decide to take out health insurance with us, we will automatically cancel your current insurance policy for you, so switching couldn't be easier.

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 and a discount on the premium for group additional insurance packages. Most additional insurance packages also include extra reimbursements to keep you healthy at work. Examples include a prevention allowance that you can use to pay for online training or coaching to work on your health and lifestyle.

You can register online in a matter of minutes. Select your group entity to see how much discount you will get. Go to **cz.nl/en/grouphealthinsurance** now for details. Follow the three steps in this brochure 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 'Zorgvariatiepolis'.

	Zorgbewustpolis	Zorg-op-maatpolis	Zorgvariatiepolis
Type of policy	in-kind policy	in-kind policy	combination insurance
Reimbursement for contracted healthcare providers	100%	100%	100%
Reimbursement for non contracted healthcare providers	70% of the bill up to max. 70% of it rate of healthcare providers with contract	75% of the bill up to max. 75% of it rate of healthcare providers with contract	100% to it market rate * Exception 85% of the bill reimbursed by healthcare providers without a contract for it GZZ and community nursing. The compensation is maximum 85% of it rate of healthcare providers with contract
Options for voluntary deductible (in addition to compulsory deductible)	€ 500,-	€ 100,- / € 200,- / € 300,- / € 400,- / € 500,-	€ 100,- / € 200,- / € 300,- / € 400,- / € 500,-

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

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 2027 is €400 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 €900. The higher the deductible you choose, the lower your premium will be.

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

More about deductibles

- The deductible applies to all insured persons from the age of 18.
- You don't 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 **cz.nl/en/health-insurance/deductible**.

STEP 2

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 3

Choose your additional dental insurance package

A trip to the dentist can be expensive. You are well covered with our dental insurance packages. Also for orthodontics. We have three dental insurance packages to choose from – 'Compact Tandarts Collectief', '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.

Maybe you'd like to take out the additional insurance 'Jongeren'?

Then you do not need an additional insurance package, as these packages already include reimbursement for dental care and orthodontic care.

Tips: how to save on your premiums

- If you do not expect to incur a lot of medical costs, a voluntary deductible may be a good idea.
- Pay your premium annually and receive a 2% discount.
- You may qualify for a healthcare allowance from the Dutch tax authorities (Belastingdienst). You can request this allowance at **toeslagen.nl** (in Dutch).



CZ Extra will help you further

Do you need care, want to live healthier, or have questions about your health? With CZ, you get more than 20 free extras that give you support with your health. From useful apps and services to great discounts. All included with your health insurance.

Take a look at more than 20 benefits at cz.nl/extra

- **App de verpleegkundige.** Not sure whether or not you should see a doctor? Chat with a nurse and get professional advice within an hour.
- **SkinVision.** Use the SkinVision app to find out in 30 seconds if an unusual spot on your skin is suspicious or not.
- **Online pharmacy.** Order your medication quickly and easily online. Delivery to your home is free of charge.

A baby on the way? Congratulations!

You don't have to inform us of your pregnancy. However, we can help you with the things you need to arrange. Read more information at **cz.nl/zwanger** (in Dutch).

Caring for a loved one?

Being an informal carer is often difficult, so it's important to take good care of yourself as well. If you could use some help making the necessary arrangements, or need some time away to recharge, we would be happy to support you with advice and useful resources. Go to **cz.nl/mantelzorg** (in Dutch).

Want to work on improving your health?

Whether you want to exercise more, sleep well or experience less stress, adopting a healthy lifestyle will make you feel better both physically and mentally. Take a look at our tips at **cz.nl/thema** (in Dutch):

Take physiotherapy treatments into next year

Do you have an additional insurance with physiotherapy? And will you have it again next year? If so, you will take up to 5 unused physiotherapy treatments into next year for free. You can find more information at **cz.nl/en/vergoedingen/fysiotherapie-meenemen**.

Discounts on sportswear, glasses and more ...

- 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 benefits at **cz.nl/klantvoordeel** (in Dutch).
- If you don't want to miss out on special deals and offers, sign up for our newsletter at **cz.nl/nieuwsbrief** (in Dutch).

The advantages of the group health insurance scheme

- **Discount on the additional insurance**. Do you have a group health insurance from CZ? Then you will receive a discount on the additional insurance.
- **Extra benefits to stay fit and healthy**. CZ's group health insurance comes with extra reimbursements and services, such as online mindfulness training or an intake with a work-related physiotherapist. You also get access to more than 20 extra benefits to stay fit and healthy in a way that's right for you and your family.

Certain additional insurance packages offer even more additional reimbursements, such as:

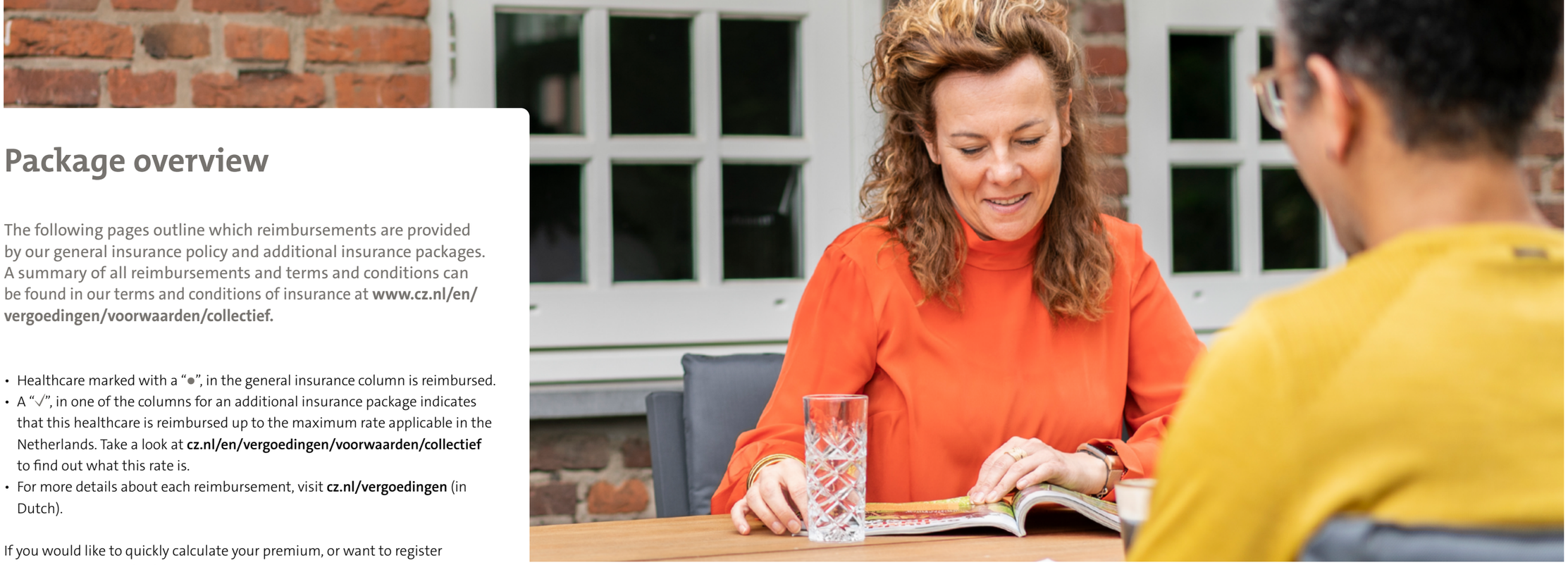
- **Prevention allowance**. Use your prevention allowance of at least 150 euros for online training or coaching to work on your health and lifestyle. Find out how healthy you are and say goodbye to stress, physical complaints or sleeping problems.
- **Online mindfulness**. If you are feeling out of sorts, get started with an online mindfulness training programme. You'll also learn how to stay focused on one thing at a time.
- **Intake for work-related physiotherapy**. If you ever suffer from physical complaints caused by your work, find out how work-related physiotherapy can help during an intake.

Our healthcare advisers would be happy to help you

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

- **Finding a healthcare provider**. To find the best healthcare provider near you, talk to the CZ Healthcare Team. You can also find your healthcare provider yourself on **cz.nl/zorgvinder** (in Dutch).
- **Waiting list mediation**. If there is awaiting list for your treatment, our healthcare advisers will look into whether you can get treatment sooner elsewhere.
- **Arranging a second opinion**. If you are unsure about a diagnosis or treatment, simply arrange a second opinion with the help of the CZ Healthcare Team.
- **Arranging extra help and support**. We can help you arrange extra support, like for home nursing, home adaptations, and transport to and from hospital.





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/en/vergoedingen/voorwaarden/collectief.**

Or call CZ Customer Services on (+31) 088 555 77 77

- 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 **cz.nl/en/vergoedingen/voorwaarden/collectief** to find out what this rate is.
- For more details about each reimbursement, visit **cz.nl/vergoedingen** (in Dutch).

If you would like to quickly calculate your premium, or want to register right now, visit **cz.nl/en/grouphealthinsurance**.

	STEP 1 GENERAL INSURANCE POLICY				STEP 2 ADDITIONAL INSURANCE PACKAGES						
	Reimbursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'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								✓	✓		
Sterilisation								Male: € 400 Female: € 1,250	Male: € 400 Female: € 1,250		
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									
Audiologly care	●	Yes									
Mechanical ventilation	●	Yes									
Trials for cancer in children	●										
General practitioner care											
General practitioner	●										
Combined lifestyle intervention	●										

	STEP 1				STEP 2						
	GENERAL INSURANCE POLICY				ADDITIONAL INSURANCE PACKAGES						
	Reimbursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'50+'
Medicines and pharmacy											
Medicines under the Medicines Reimbursement System (GVS)	●	Yes	Possible								
Contraceptives under the Medicines Reimbursement System (GVS) up to the age of 21	●	Yes	Possible								
Contraceptives under the Medicines Reimbursement System (GVS) from the age of 21							100%	100%	100%	100%	
Dietary preparations	●	Yes									
Therapies											
Physiotherapy, exercise therapy											
• Up to the age of 18	Maximum of 18 sessions per condition					6 sessions (roll over a maximum of 5 unused sessions of previous year)	9 sessions (roll over a maximum of 5 unused sessions of previous year)	21 sessions (roll over a maximum of 5 unused sessions of previous year)	32 sessions (roll over a maximum of 5 unused sessions of previous year)		13 sessions (roll over a maximum of 5 unused sessions of previous year)
• Up to the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)	●										
• From the age of 18						6 sessions (roll over a maximum of 5 unused sessions of previous year)	9 sessions (roll over a maximum of 5 unused sessions of previous year)	21 sessions (roll over a maximum of 5 unused sessions of previous year)	32 sessions (roll over a maximum of 5 unused sessions of previous year)	8 sessions (roll over a maximum of 5 unused sessions of previous year)	13 sessions (roll over a maximum of 5 unused sessions of previous year)
• 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									
• Bekkenfysiotherapie bij urine-incontinentie (eenmalig voor hele verzekeringsduur)	9 sessions	Yes									
• Exercise therapy for knee and hip osteoarthritis	12 sessions	Yes									
• Exercise therapy for COPD stage II or higher	●	Yes									
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)	●	Yes									
Foot treatment in other cases								€ 115	€ 115	€ 70	€ 115
Skin therapy											
• Treatment of facial acne								€ 150	€ 200	€ 150	
• Camouflage therapy in the face/neck (once during the entire insurance term)								€ 100	€ 100	€ 100	
• Facial hair removal (once during the entire insurance term)								€ 250	€ 350	€ 250	€ 250
UVB light equipment	●	Yes									
Therapeutic camp for children							€ 200	€ 200	€ 200		

	STEP 1				STEP 2						
	GENERAL INSURANCE POLICY				ADDITIONAL INSURANCE PACKAGES						
	Reimbursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'50+'
Nursing and personal care											
Direct nursing	●										
Carer relief maximum per year							€ 1,250	€ 1,750	€ 2,250	€ 1,250	€ 1,250
External informal care broker (once during the entire insurance term)							7 hours	7 hours	7 hours	7 hours	7 hours
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								✓	✓	✓	✓
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%	100%
• Organisational costs through emergency centre					✓	✓	✓	✓	✓	✓	✓
• Medically necessary repatriation for sick insured person					✓	✓	✓	✓	✓	✓	✓
• Dental help					€ 275	€ 275	€ 275	€ 275	€ 275	€ 275	€ 275
Childbirth and obstetric care											
Fertility treatment	●	Yes									
Antenatal screening on medical grounds	●	Possible									
Childbirth course (per year)							€ 100	€ 100	€ 200		
Maternity package. Can be requested if you are pregnant, cannot be requested by your partner	●										
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								✓	✓		
Obstetric care after hospitalisation							6 hours	6 hours	6 hours		
Obstetric care by adoption								max 3 days, max 3 hours per day	max 3 days, max 3 hours per day		
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
'Gezondeboel' online psychological programme (for employees only, once a year)							✓	✓	✓		
Mindfulness in the event of burnout through e-Health							€ 295	€ 295	€ 295		

	STEP 1				STEP 2						
	GENERAL INSURANCE POLICY				ADDITIONAL INSURANCE PACKAGES						
	Reimbursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'50+'
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 **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							max. € 1.000,-	max. € 1.000,-	max. € 1.000,-		max. € 1.000,-
Cranial orthosis							✓	✓	✓		
Post-mastectomy lingerie (once during the entire insurance term)							€ 90	€ 90	€ 90	€ 90	€ 90
Preventive healthcare											
Preventive examinations							€ 100	€ 150	€ 200		€ 50
Prevention budget							€ 150	€ 200	€ 250		
- Preventive research (on the employer's initiative)							✓	✓	✓		
- Flu jab (on the employer's initiative)							✓	✓	✓		
Online gezondheidsprogramma's zonder coaching							2x	2x	2x	1x	1x
Online gezondheidsprogramma's met coaching							1x	1x	1x		
Health check	●				✓	✓	✓	✓	✓	✓	✓
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 from 65 years (once during the entire insurance term)	●	Yes									
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	€ 10,000

STEP 1

STEP 3

	GENERAL INSURANCE POLICY			DENTAL INSURANCE PACKAGES			
	Reimbursement	Deductible	Personal contribution	'Compact Tandarts Collectief'	'Tandarts Collectief'	'Uitgebreide Tandarts Collectief'	'Jongeren'
Total reimbursement for dental care				€ 250	€ 500	€ 1,150	€ 350
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%	100%
Other dental care such as tooth removal, llings and root canal treatment				80%	80%	80%	75%
Dental care for all age groups							
Crowns, inlays, resin-retained bridges, pontics and root caps				80%	80%	80%	75%
Full set of dentures (upper and/or lower)	Once every 5 years	Yes	Yes	80% of the personal contribution payable under the general insurance policy	80% of the personal contribution payable under the general insurance policy	80% 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	80% of the personal contribution payable under the general insurance policy	80% of the personal contribution payable under the general insurance policy	80% 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				80%	80%	80%	75%
Upper implant overdentures	●	Yes	Yes	80% of the personal contribution payable under the general insurance policy	80% of the personal contribution payable under the general insurance policy	80% 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	80% of the personal contribution payable under the general insurance policy	80% of the personal contribution payable under the general insurance policy	80% 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 (1-year waiting period; once during the entire insurance term)							€ 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	€ 10,000



Carrying care forward

Legal information

Organisation
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 **cz.nl/en/vergoedingen/voorwaarden/collectief** (in Dutch) or give us a call.

Complaints
Please let us know if you are not happy with our services. You can consult our complaints procedure at **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 **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'.

No rights can be derived from the content of this package overview.

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