

FACTSHEET STUDENT INSURANCE PACKAGE for international students

*Important things that you should know about your (healthcare) insurance with AON
(Please find AON brochure at Student Life intranet))*

As an international student at Codarts Rotterdam it is very important that you have a proper insurance package. AON offers good insurance packages for students who travel to the Netherlands. These insurance packages cover among others medical expenses, accident insurance, extra costs and assistance and legal aid. In our experience we notice that students have many questions about medical care. To give you a summary of the most frequently asked questions we've devised this factsheet.

General:

- Health insurance is **mandatory** in the Netherlands. It is essential that you arrange your insurance preferably BEFORE you come to the Netherlands, or as soon as possible after arrival. If you wait with the arrangement until you have an injury or other problem, it is too late and the insurance company will not cover these claims!
- Please note that you are the one who is responsible for arranging your insurance. Realize that it is your responsibility to check the policies and coverages of AON.

Be aware that all actual information about insurance, coverage and claims can just be found at www.aonstudentinsurance.com. Also for all kinds of FAQ's you can visit this website.

Which insurance fits you?

- **EU-students:** if you have an **EHIC** (European Health Insurance Card, your insurance in your home-country) we strongly advise you to arrange the additional **Start+ package**. If you **don't have EHIC** you need to arrange the **ICS complete package**.
- **Non-EU students:** the ICS Complete package fits you.
- **All students:** as soon as you have a (part time) job beside your study you are obligated to have Dutch Healthcare Insurance.

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Complete and actual information about policy, coverage and claims of insurance via AON can be found on:

www.aonstudentinsurance.com

General info about studying in The Netherlands (incl. insurance): www.nuffic.nl

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General Practitioner:

- Contact your GP (General Practitioner) for all healthcare-related advice. So please register with a GP as soon as you come to the Netherlands. If you would like information about finding a GP you can contact Student Life.
- You will need a reference letter from your GP for specialist care from for example a physiotherapist or psychologist.
- If you have to pay for a consult with your GP or specialist in advance (often required) make sure that you ask for an invoice since you need this to make a claim.

What to do in case of a health insurance claim:

AON Start + (EU-student with EHIC):

Claim via Zilveren Kruis:

- You might have paid your medical expenses in advance and the insurance in your home country covers (part of) your medical expenses. Zilveren Kruis functions as an intermediary. Therefore, to make a claim you need to download the claim form of Zilveren Kruis from our intranet (Student Life/student counsellor).
- Add original bills, a copy of your valid EHIC and the reference letter from your GP to the address mentioned on the claim form.
- On the claim form you can mark to whom the money of the treatment should be transferred to (e.g. the doctor, hospital or to yourself in case you paid the invoice).
- In case of full coverage by EHIC everything will be arranged for you.
- If EHIC does not cover the (full) expenses, Zilveren Kruis will send all documents back to you and you make a claim with AON (Online Claim procedure).

ICS complete (Non EU student /student without EHIC):

**Claim form AON:*

- You might have paid your medical expenses in advance, if so you can file an online claim with AON, this procedure can be found at www.aonstudentinsurance.com
- Add bills and the reference letter from your GP to the online claim. Make sure to keep your original documents since AON reserves the right to request these.
- In case of coverage everything will be arranged for you.
- If AON does not cover the expenses, they will contact you.

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Most required treatments / coverage

Both AON Start+ and ICS Complete packages cover the following medical needs:

- 12 treatments of physiotherapy/manual therapy are covered with an imbursement of €30,- per session. *Be aware that manual therapy is more expensive than physiotherapy!*
- A maximum of 9 treatments per 12 months for psychotherapy.
- 3 hours of advice about nutrition over 1 (calendar) year.
- speech therapy only for medical purposes.

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