

FACTSHEET DUTCH BASIC HEALTHCARE INSURANCE for international students with a job or internship

- Dutch basic healthcare insurance is mandatory for Dutch students but also for international students with a (part time) job or paid internship. Even when you are insured for healthcare costs in your home country, you still have to take out the insurance in the Netherlands.
- If you have a job you will **always** need a Dutch basis health insurance, regardless of the number of hours you work or amount of money you earn. With an internship you only are allowed a Dutch insurance if you receive at least the Dutch minimum wage that applies to your specific situation.
- We advise students to take this insurance with AON, because the moment you stop working you can easily switch back to student insurance, however you are free to choose whichever insurance suits you best.
- Please note that Dutch Basic Healthcare Insurance only offers coverage of **basic** healthcare costs. For other costs, like physiotherapy, you need an additional insurance package. With AON this is **Start +**.
- In addition **Start+** also includes other insurances like coverage of accident insurance, extra costs and assistance, home contents and travel baggage (see factsheet insurance for international students).
- In general you need a reference letter from your GP in case of specialized (para)medical care.
- In case of psychological help your GP will refer you to Basic GGZ or specialized GGZ. The amount of covered sessions depends on your insurance.
- Since a basic healthcare insurance is mandatory when you have a job and this insurance is more expensive than a regular student insurance you can apply for healthcare allowance ("zorgtoeslag") with the Belastingdienst (www.belastingdienst.nl). More information about this on intranet.
- If you have received a letter from the CAK regarding your insurance obligation it is important to contact the Sociale Verzekeringsbank (SVB) for an assessment of your insurance position. You need to take action within 3 months or you will receive a fine of approximately €400. Even if you incorrectly received the letter from the CAK.

In need of advice about the right individual insurance, basic healthcare insurance or healthcare allowance ('Zorgtoeslag') contact the student counselor via, decaan@codarts.nl.

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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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