



CZ Health Insurance 2022

'Collectief met Gezinnen' Group health insurance



Group health insurance through your organisation

Everybody is unique and has personal needs and wishes when it comes to good healthcare, so your choice of health insurance is a crucial one. 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 your premium.

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 www.cz.nl/grouphealthinsurance to take out your health insurance quickly and easily. Just make sure that you have your Dutch personal identification number (BSN) to hand.

If you prefer any personal advice, our advisers will help you. Simply call them on +31 (0)88 555 77 77. Lines are open Monday to Friday from 8 a.m. to 7 p.m. Also you can drop into one of the CZ branches. The addresses and opening times are listed at www.cz.nl/kantoor (in Dutch).

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.

*Register online
in a matter
of minutes*

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, a discount on the premium, and access to FitzMe. More information about FitzMe and the personal online coach can be found at the bottom of this page. You can register online in a matter of minutes. Select your group entity to see how much discount you will get. Go to www.cz.nl/grouphealthinsurance now for details.

Several of the group additional insurance packages offer extra reimbursements to keep you healthy at work. Online mindfulness training, for example, or an intake with the work-related physiotherapist, or a prevention allowance. You can use the prevention allowance for a health check or an extensive e-Health programme on sleep, nutrition and exercise. 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.

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

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 2022 is €385 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 €885. The higher the deductible you choose, the lower your premium will be.

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 www.cz.nl/en/health-insurance/deductible.

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 'Zorgkeuzepolis'.

	'Zorgbewustpolis'	'Zorg-op-maatpolis'	'Zorgkeuzepolis'
Type of policy	in-kind policy	in-kind policy	refund policy
Reimbursement for contracted healthcare providers	100%	100%	100%
Reimbursement for non-contracted healthcare providers	70% of the bill up to a max. of 70% of the agreed average rate*	75% of the bill up to a max. of 75% of the agreed average rate*	100% up to the market rate**
Options for voluntary deductible (in addition to compulsory deductible)	€500,-	€100,- / €200,- / €300,- / €400,- / €500,-	€100,- / €200,- / €300,- / €400,- / €500,-

* Average rate: CZ has made agreements with contracted healthcare providers about the rate of treatments. The price may vary depending on the healthcare provider. The average rate is the average of all the rates we have agreed for a particular treatment.

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

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' or 'Gezinnen'?

Then you do not need an additional insurance package, as these packages already include

Healthy lifestyle with FitzMe

You get free access to FitzMe, the ideal place to start working on your health. Receive inspiring tips and get started with the modules and training sessions on sleep, nutrition and exercise that we have selected especially for you. You also get exclusive access to a personal online coach through video calls. Discover it all on www.cz.nl/fitzme (in Dutch).

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.
- Receive a discount on your premium of up to 2% by paying it in annual, biannual or quarterly instalments.
- You may qualify for a healthcare allowance from the Dutch tax authorities (Belastingdienst). You can request this allowance at www.toeslagen.nl (in Dutch).

Extra benefits with your health insurance

Here at CZ, we go further than simply reimbursing your healthcare bills. Whether you have a new symptom, have your doubts about a form of treatment, or want to improve your health, we help you with useful apps, products, services and discounts.

- **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.
- **Keuzehulp.** If you have just been diagnosed with an illness, you will have a lot to consider. You can compare the advantages and disadvantages of different treatments with our 'Keuzehulp' resource. Make an informed choice based on what is important to you.

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 www.cz.nl/zwanger (in Dutch). Or sign up for the free special email series on pregnancy.

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 www.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 www.cz.nl/thema (in Dutch) or get started right away with one of these online trainings resources:

- **Get Fit.** Register for Get Fit and receive a free personal plan in your mailbox. Including healthy recipes and exercises you can do at home.
- **FitzMe.** Start working to achieve your personal sleep, nutrition or exercise goals with FitzMe and improve your lifestyle by making a few simple changes.

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

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

Available only with group health insurance

If you have taken out group health insurance, you are eligible for even more worthwhile extra benefits in a number of additional insurance packages. Such as the:

- **Online mindfulness training.** If you want to get your thoughts more under control, get started with an online mindfulness training programme. You'll also learn how to stay focused on one thing at a time.
- **Prevention allowance.** Use your prevention allowance of minimal € 150,- for a health check or an online health course. Find out how healthy you are and say goodbye to stress, physical complaints or sleeping problems.
- **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.

Service and convenience

Maybe you have a question about your health, want to know how much you'll be reimbursed or want to submit an invoice quickly. Whatever your needs, we offer top service at CZ.

- **Submitting an invoice couldn't be easier with our app.** You can submit your invoices using the CZ app. Simply download the CZ Declareren app on your mobile phone, take a photo, send it and you're done! You can expect to see the money in your account within 5 working days.
- **Easy arrange your healthcare matters on Mijn CZ.** Check your reimbursements or deductible any time you like online. You can also make changes here, like when CZ should deduct your premium. Arrange this and more at www.cz.nl/mijn.cz.
- **All correspondence in one place.** You will receive all correspondence from us in the online 'Mijn CZ' portal, meaning you will never again misplace a letter or document. How convenient is that? Still, if you'd rather we send you letters and documents by post, that's not a problem either. Please contact our Customer Services to arrange this.

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 www.cz.nl/zorgvinder (in Dutch).
- **Waiting list mediation.** If there is a waiting 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, from a leading international specialist through 'Best Doctors®', for example.
- **Arranging extra help and support.** We can help you arrange extra support, like for home nursing, home adaptations, and transport to and from hospital. If you would rather arrange matters on your own, you can use the handy CZ Assistance Guide (HulpWijzer). Go to www.cz.nl/hulpwijzer (in Dutch).



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/conditions-collectief.

- 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 www.cz.nl/conditions-collectief to find out what this rate is.
- For more details about each reimbursement, visit www.cz.nl/vergoedingen (in Dutch). If you would like to quickly calculate your premium, or want to register right now, visit www.cz.nl/grouphealthinsurance.



Or call CZ
Customer Services
on 31 (0)88 555 77 77

STEP 1

GENERAL INSURANCE POLICY

STEP 2

ADDITIONAL INSURANCE PACKAGES

	Reim- bursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'Gezinnen'	'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		Male: €400 Female: €1,250	
Second opinion from a doctor	●	Yes										
Rehabilitation	●	Yes										
Transplantants (organ/tissue)	●	Yes										
Sensory impairment care	●	Yes										
Accommodation costs					€500		€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										
Audiology care	●	Yes										
Mechanical ventilation	●	Yes										
Trials for cancer in children	●											
General practitioner care												
General practitioner	●											
Combined lifestyle intervention from the age of 18	●											

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GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES





	Reim- bursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'Gezinnen'	'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							€200	€200	€200	€200	€200	
Dietary preparations	●	Yes										
Condoms (order at www.cz.nl/condooms (in Dutch))										50 pieces per year		
Therapies												
Physiotherapy, exercise therapy												
• up to the age of 18	maximum of 18 sessions per condition					6 sessions	9 sessions	21 sessions	32 sessions		12 sessions	13 sessions
• 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	9 sessions	21 sessions	32 sessions	9 sessions	12 sessions	13 sessions
• 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										
• pelvic physiotherapy (once during the entire insurance term)	9 sessions	Yes										
• exercise therapy for knee and hip osteoarthritis	12 sessions	Yes										
• exercise therapy for COPD stage II or higher (number of sessions depends on the GOLD classification)												
- Class A 1st year of treatment	5 sessions	Yes										
- Class B1 1st year of treatment	27 sessions	Yes										
- Class B1 2nd year of treatment onwards	3 sessions	Yes										
- Class B2, C and D 1st year of treatment	70 sessions	Yes										
- Class B2, C and D 2nd year of treatment onwards	52 sessions	Yes										
Work-related physiotherapy (intake; 1 session will be deducted from your physiotherapy reimbursements)							✓	✓	✓			
Occupational therapy												
• from the age of 18	10 hours	Yes										
• up to the age of 18	10 hours						2 hours	2 hours	2 hours		2 hours	
• carer training/supervision for occupational therapy							2 hours	2 hours	2 hours		2 hours	2 hours
Speech and language therapy	●	Yes										
Foot treatment and advice (on medical grounds)								€230	€230	€70	€115	€230
Foot treatment in other cases								€115	€115	€70	€115	€115
Skin therapy												
• treatment of facial acne								€230	€230	€230	€230	€230
• camouflage therapy in the face/neck (once during the entire insurance term)								€200	€200	€200	€200	€200
• facial hair removal (once during the entire insurance term)								€570	€570	€570	€570	€570
UVB light equipment	●	Yes										
Therapeutic camp for children							€200	€200	€200		€200	
Nursing and personal care												
Direct nursing	●											
Carer relief							14 days	14 days	14 days	14 days	14 days	14 days
External informal care broker (once during the entire insurance term)							7 hours	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	€350
• alternative treatment methods								€40 per day	€40 per day	€30 per day	€40 per day	€40 per day
• alternative medicines								✓	✓	✓	✓	✓

STEP 1

STEP 2

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

	Reim- bursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'Gezinnen'	'50+'
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%	100%
• organisational costs through emergency centre					✓	✓	✓	✓	✓	✓	✓	✓
• medically necessary repatriation for sick insured person					✓	✓	✓	✓	✓	✓	✓	✓
• dental help					€275	€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		€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							75%	✓	✓		✓	
Additional obstetric care on medical grounds							4 days	4 days	4 days		4 days	
Obstetric care after hospitalisation							6 hours	6 hours	6 hours		6 hours	
Aftercare following care in incubator							12 hours	12 hours	12 hours		12 hours	
Lactation consultant							€200	€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									
Travel costs for parents in the event of child's hospitalisation (for children up to the age of 18)											max. €200	
											max. €0.19/km	
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	€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

GENERAL INSURANCE POLICY

STEP 2

ADDITIONAL INSURANCE PACKAGES




	Reim- bursement	Deductible	Personal contribution		'Start'	'Compact Collectief'	'Basis Collectief'	'Plus Collectief'	'Top Collectief'	'Jongeren'	'Gezinnen'	'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 www.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	€150	€100
Arch supports and orthotic insoles								€75	€75	€60	€60	€60
Bedwetting alarm, hire/purchase (once during the entire insurance term)							✓	✓	✓		✓	
Test strips for non-insulin dependent diabetes patients							€40	€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		24 months	
Home care items							50%	50%	✓		50%	75%
Epileptic seizure alarms							✓	✓	✓		✓	✓
Cranial orthosis							✓	✓	✓		✓	
Post-mastectomy lingerie (once during the entire insurance term)							€90	€90	€90	€90	€90	€90
Preventive healthcare												
Preventive examinations							€100	€150	€200		€50	€50
Prevention budget							€150	€200	€250			
- Preventive research (on the employer's initiative)							✓	✓	✓			
- Flu jab (on the employer's initiative)							✓	✓	✓			
Online health courses							✓	✓	✓	€60	€60	€60
- Health check						✓	✓	✓	✓	✓	✓	✓
- 'Sterk in Werk', 'Veerkracht', 'Slaap Lekker' and 'Over Gewicht' e-Health modules							✓	✓	✓			
- Online mindfulness training										✓	✓	✓
- Online 'baby and nutrition' course										✓	✓	✓
- Online 'healthy cooking' course										✓	✓	✓
- Online self-care programme 'stressles'										✓	✓	✓
- Online self-care programme 'piekeren' (worrying)										✓	✓	✓
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 (once during the entire insurance term)							€50	€50	€50		€50	€100
Advice												
Sports medicine-related advice							€100	€150	€150	€150	€150	€150
Consultation on menopause, PMS or cancer (e.g. breast cancer)							€200	€200	€200		€200	€200
Dietetics	3 hours	Yes					€120	€120	€120	€120	€120	€120
Dietary advice							€50	€75	€100	€50	€100	€75
Courses and exercise programmes												
Health courses							€50	€100	€200	€50	€100	€100
Exercise programmes (once every 3 years)					€350		€350	€350	€350	€350	€350	€350
Self-management course for chronic conditions (once during the entire insurance term)							€100	€100	€100		€100	€100
Carer course (once during the entire insurance term)							€150	€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	€10,000

STEP 1

GENERAL INSURANCE POLICY

STEP 3

DENTAL INSURANCE PACKAGES

	Reim- bursement	Deductible	Personal contribution		'Compact Tandarts Collectief'	'Tandarts Collectief'	'Uitgebreide Tandarts Collectief'	'Jongeren'	'Gezinnen'
 Total reimbursement for dental care					€250	€500	€1,150	€450	€250
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%	100%
Other dental care such as tooth removal, fillings and root canal treatment					80%	80%	80%	75%	100%
Dental care for all age groups									
Crowns, inlays, resin-retained bridges, pontics and root caps					80%	80%	80%	75%	100%
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	100% 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	100% of the personal contribution payable under the general insurance policy
Partial set of dentures or metal plate denture					80%	80%	80%	75%	100%
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	100% 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	100% 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								€350	
Orthodontic care up to the age of 18 (1-year waiting period; once during the entire insurance term)						€2,045	€2,500		€2,045
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		80%, up to €345
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	€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 www.cz.nl/conditions-collectief (in Dutch) or one of our branches, or give us a call.

Insurance contracts are governed by Dutch law.

Complaints

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