

### Healthcare in the Netherlands

The healthcare system in the Netherlands is based on solidarity — together we pay for the healthcare of those who need it. General health insurance cover is arranged through the Dutch Health Insurance Act ('Zorgverzekeringswet'). This general health insurance, which is compulsory for everyone living in the Netherlands, covers standard healthcare such as general practitioner and hospital visits and pharmacy services.

The government decides which healthcare is covered under the general insurance policy and sets the amount of the statutory deductible and the personal contributions.

Health insurers are responsible for implementing the general insurance policy. They may not refuse this general insurance to anyone living in the Netherlands. When setting the gross premiums, they may not make a distinction of any kind between customers — whether young or old, sick or healthy, everyone pays the same premium. They can, however, give a group discount on the premium. The health insurers are competitors and so they decide how high the premium will be for each brand.

### More information

If you would like our advice on the best way to insure your expats and their families, simply give us a call to make an appointment with one of our advisers. We can be reached on +31 88 555 71 00. Alternatively, visit [www.cz.nl/expat](http://www.cz.nl/expat) (in Dutch).



## CZ Expat Health Service

International healthcare solutions for international employees

### The best healthcare, in good hands, all around the globe

Whenever you second your employees abroad, you want to be sure that healthcare for your expats and their families is all taken care of. The same goes for foreign employees who come to work for you in the Netherlands. In either situation, CZ is the health insurer of choice to help you find and arrange the best healthcare — anywhere in the world.

### Summary of the Dutch Health Insurance Act ('Zorgverzekeringswet')

- compulsory general insurance;
- accessible to everyone, regardless of their age, gender, physical health, etc. (no waiting periods or exclusions);
- from 18 years compulsory deductible in 2023: 385 euros;
- from 18 years voluntary deductible in 2023: 100, 200, 300, 400 or 500 euros;
- deductible does not apply to care by a general practitioner, obstetrician or to several other healthcare services;
- a personal contribution applies for certain types of healthcare (including medicines and medical aids).

### CZ Expat Health Service

CZ will find the best possible healthcare solution for your organisation and your expats. As far as we are concerned, this will not be a standard product. The differences in legislation and regulations between countries are simply too great for that, as are the differences in access to healthcare. This is why we offer customised solutions. Our approach comprises cataloguing needs and providing advice, optionally followed by guidance and support.

### Identifying the best solutions

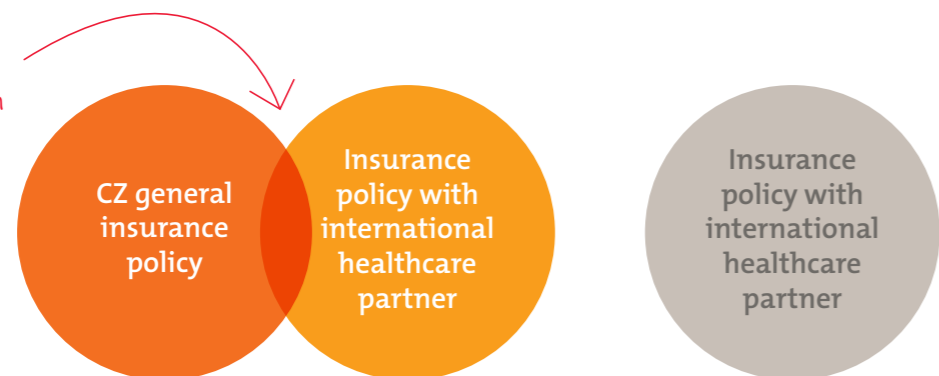
Our approach starts with cataloguing your company's needs and the healthcare situation. How is healthcare arranged in the countries where you send your expats? What are the healthcare needs of your expats and their families? And what are your conditions as an employer? These are just some of the questions we consider when taking stock of the current situation. If you have already made any healthcare arrangements yourself, we would be happy to assess whether they still meet your and your expats' needs. If you have not yet organised a healthcare solution, or if improvements to your current solution are needed, we will assist you with advice on the right insurance products and support services for you.

### What we do to help you

We use our knowledge and experience to advise you on health insurance matters. We work with leading international health insurers, including Allianz Care, Bupa Global and Cigna Global Health Benefits. Each of these partners has their own global healthcare and procurement network, enabling them to ensure that your expats get access to the very best healthcare. We ourselves are one of the Netherlands' largest providers of group health insurance, with a specialist occupational healthcare services branch. Your organisation and expats will benefit from this combination of two specialist areas, thanks to our local expertise and the outstanding service provided through our global network.

### CZ Expat Health Service's USPs

- the assurance that your expats and their families have good cover for healthcare costs in accordance with international standards;
- access to international healthcare partners (with global cover) who know and comply with the rules and regulations that apply in the countries where your expats are working;
- a single service desk that offers you simplicity and convenience thanks to seamless coordination between CZ and its international partners;
- cost offsetting between CZ and our partners.



### About CZ

CZ is a not-for-profit health insurer. Through our labels, we provide healthcare cover for 3.8 million customers in the Netherlands and for almost 35,000 people insured under the 'Verdragspolis'. We fight to ensure that high-quality, affordable, accessible healthcare is available to everyone who needs it.

Customers 3.8 million CZ group	Customer satisfaction +21 CZ label's NPS	Responsible investing 99,9% complies with CZ code MVB	Market share 21%	Employees Internal and external 2,514 FTEs	CO2-footprint -19% CO2/ton
International insurance partners 4	International group entities 145	Reserves used for premium cushioning 254 million euros	CZ Groep revenue 10,924 billion euros	Waiting list mediation 25,413	Result -22 million euros

2021 annual figures

### Our core activities and added value

CZ's core business in the Netherlands is to provide compulsory health insurance, i.e. the general insurance policy. Aside from that, we offer additional insurance packages to cover healthcare risks not covered by the general insurance policy, as well as specific products for employers, such as group health insurance policies and workplace health and wellness programmes. Our added value in the healthcare system is a product of our position — because we procure healthcare for such a large group of customers at the same time, we are able to demand high-quality, affordable, accessible healthcare when negotiating agreements with healthcare providers. We also offer our customers added value by guiding them and showing them the ins and outs of the healthcare system.

