



## 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/voorwaarden](http://www.cz.nl/voorwaarden) (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](http://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](http://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'.

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



## 'CZ Interventieverzekering' 2024

# Avoid unexpected costs for interventions

As an employer, you want your employees to be in good health, as health issues can affect employees' performance, or even lead to them missing work. An employee on sick leave can easily cost you an average of €230 per day. Offering help quickly is therefore crucial in preventing or limiting absence.

## Why choose the 'CZ Interventieverzekering'?

The 'CZ Interventieverzekering' is an insurance product for employers that includes work-related reimbursements that pick up where CZ's group health insurance leaves off. Reimbursements that are not included in the health insurance policy are provided by the 'CZ Interventieverzekering' product.

This means you are covered for the costs of interventions such as preventive examinations, occupational physiotherapy, occupational psychological healthcare and health programmes. You can also rely on reimbursements and services that prevent sickness, limit absence periods or ensure a speedy return to work. We offer the right solution to your employee's health issue.

## Work-related expenses scheme

All cover provided under this insurance policy is eligible as an exemption under the work-related expenses scheme, as estimated by CZ on the basis of tax legislation.

## In-kind policy

The 'CZ Interventieverzekering' is an in-kind policy, which covers the costs of interventions by healthcare providers that have a contract with CZ. Our agreements with these healthcare providers give you peace of mind that your employees will receive rapid, high-quality healthcare. You, in turn, will be able to take immediate advantage of competitive rates and reduced absence costs. But that is not all — the 'CZ Interventieverzekering' covers all your employees, even if they do not have group insurance with CZ.

## Premiums

The 'CZ Interventieverzekering' picks up where CZ's group health insurance policy leaves off. For 2024, the annual premium is €23.75 per employee.

## Reimbursements overview

The reimbursements provided by the 'CZ Interventieverzekering' are summarised on the next page. The amounts are per employee per year, unless otherwise specified.

Allowance	Reimbursement for each employee	Details/explanation
<b>1 Occupational physiotherapy</b>		
Occupational physiotherapy	Maximum of €500	
<b>2 Psychological healthcare</b>		
Psychological healthcare	Maximum of €500 per year for the healthcare below combined:	
- occupational psychological healthcare	100%	
- e-Health	100%	
Psychosocial healthcare	Maximum of €500 per year for a maximum of 2 interventions with different indications	
<b>3 Immediate and long-term post-trauma care</b>		
Immediate and long-term post-trauma care	Maximum of €3,000	Immediate and long-term post-trauma care only provides reimbursement for the initial immediate care.
<b>4 Intervention budget</b>		
Workplace assessment for employees with a demonstrable physical disability, condition, illness and/or impediment	Maximum of €500	Only the workplace assessment is reimbursed. Plan of action following absence is not necessary, but the assessment must be deemed necessary by the company doctor. The assessment can therefore also be a preventive measure.
<b>5 Commuting</b>		
Commuting	Maximum of €250	
<b>6 Preventive examinations</b>		
Preventive examinations	Maximum of €100 per 3 years for the healthcare below combined:	This is reimbursement for an online health check or a basic preventive examination to identify risk factors related to conditions that could restrict or limit the ability to work.
- online health check	50%	
- basic preventive examination	50%	
<b>7 Health courses and BRAVO lifestyle programmes</b>		
Health courses and BRAVO lifestyle programmes	50%, up to a maximum of €250 every 3 years	Reimbursement for health courses and lifestyle programmes is available if the preventive examination shows that the employee is part of a high-risk group and that the course is necessary in order to reduce the risk. The course in question must be deemed advisable or necessary by the company doctor. A medical risk and/or risk of absence must be involved.
<b>8 Dietetics</b>		
Dietetics	Maximum of €250	
<b>9 Multidisciplinary healthcare</b>		
Multidisciplinary healthcare	Maximum of €2,500	Treatment by contracted healthcare providers for multidisciplinary healthcare is reimbursed under the general insurance policy, subject to a deductible payable by the employee. The healthcare providers charge the costs of additional re-integration activities to the employer. These costs are the responsibility of the employer and cannot be covered by the general insurance policy. The Multidisciplinary healthcare allowance is provided for these extra costs.