



CZ Expat Health Service

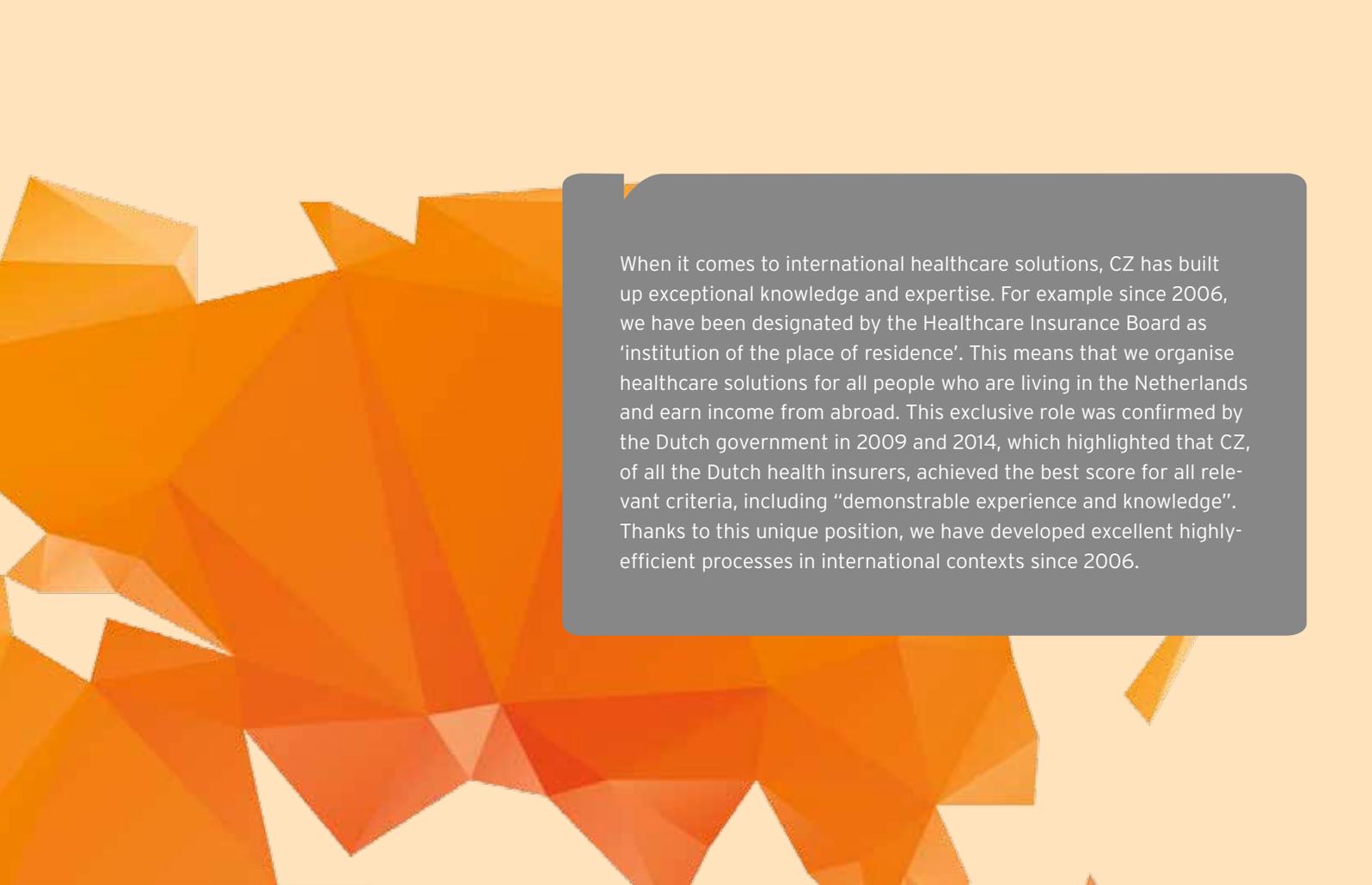
International
healthcare solutions
for expats





Specialist knowledge
and experience

Properly insuring
your expats to
provide the best
healthcare,
wherever they are
in the world



When it comes to international healthcare solutions, CZ has built up exceptional knowledge and expertise. For example since 2006, we have been designated by the Healthcare Insurance Board as 'institution of the place of residence'. This means that we organise healthcare solutions for all people who are living in the Netherlands and earn income from abroad. This exclusive role was confirmed by the Dutch government in 2009 and 2014, which highlighted that CZ, of all the Dutch health insurers, achieved the best score for all relevant criteria, including "demonstrable experience and knowledge". Thanks to this unique position, we have developed excellent highly-efficient processes in international contexts since 2006.

The best healthcare, fully provided, all over the world

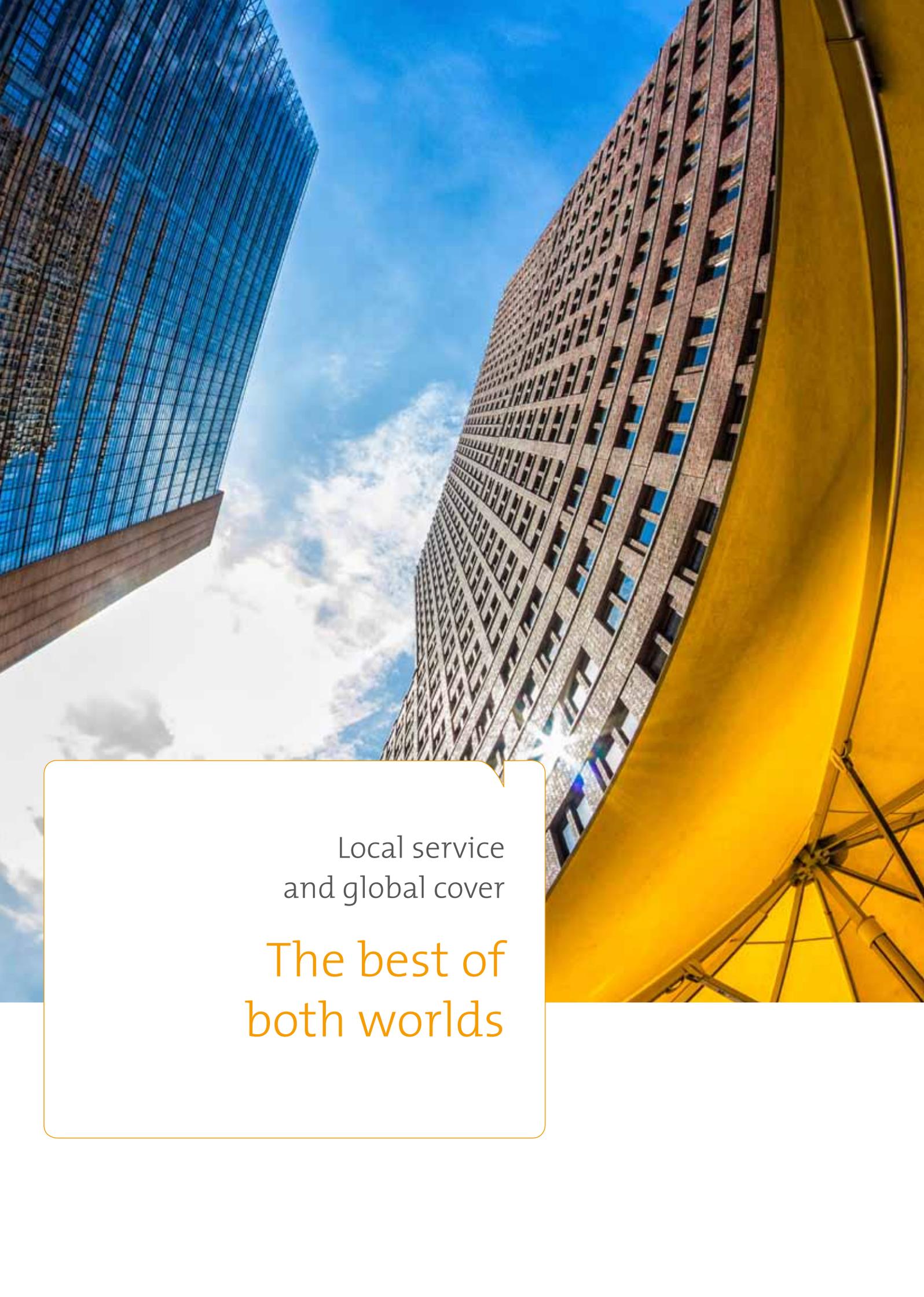
If you send employees on secondment to a foreign country, you want to ensure that the healthcare needs of your expats and their families are fully provided for. The same applies to foreign nationals who you employ to work for you in the Netherlands. In both cases, CZ is the ideal health insurer to help you in these matters.

Worldwide access to the best care

As an employer, you will often feel extra responsibility for those employees who have been seconded and their families, especially in terms of their healthcare. In most places in the world, however, healthcare is organised differently to how it is in the Netherlands. Often, not only do other standards and rates apply, but also other laws, rules and regulations. Even so, you want your employees, irrespective of the country to which they have been seconded, to be properly insured against healthcare costs and to retain access to the best healthcare. We would be pleased to provide you with advice without any obligation about the options available for the health insurance of your expats.

A customised healthcare solution for each company

CZ Expat Health Service is available to our business customers. We will issue advice to these companies on the basis of specialist knowledge and experience. For the healthcare solutions that we develop, we have entered into alliances with leading international health insurers. This ensures that we can organise the best healthcare for every expat around the world, even in countries where Dutch healthcare insurance policies do not comply with the local rules and regulations.



Local service
and global cover

The best of
both worlds

Worldwide healthcare and purchasing network

The international health insurers with whom we work together, each have a worldwide healthcare and purchasing network. We are one of the biggest group health insurers in the Netherlands with a specialised branch in occupational healthcare, and therefore, plenty of experience in the business market. This means that you and your expats enjoy of the best of both worlds: local expertise and outstanding service, linked to a global network.

Local advice for you, the employer

Your consultant in the Netherlands is a CZ Expat Health Service specialist. He or she will advise you as to how mandatory insurance in the Netherlands relates to the many different situations that may exist in foreign countries. This often involves complex issues, such as international treaties and different local rules and regulations. In all these cases, the specialists can turn to our 'CZ Kenniscentrum Buitenland', or make use of the expertise of our international partners. This will guarantee that we can always gather all necessary knowledge, which we will then be pleased to share with you.

A single point of contact for all your needs: always available

If you take out health insurance with our international partners, you and your expats can count on a single point of contact for all your needs. This is available to you for claims handling, but also for clarification of the policies or explanation of local healthcare markets. It is available in different languages of course, at any time (7x24x365), and both online and by telephone. CZ Team International, which works fully in line with the processes of our international healthcare partners, is also on hand to help behind the scenes.

Worldwide compliance with the healthcare rules

Our international healthcare partners - Allianz Worldwide Care, Bupa Global and Cigna Global Health Benefits - have not only been selected for their expertise and service, but also for the cover that their products provide in countries where Dutch private health insurance policies do not comply with the rules and regulations. This is the case, for example, in countries such as Dubai, China and Russia, where many expats live and work. So whatever the situation, we will be able to provide you with compliant solutions to situations anywhere in the world.

Independent advice

We have only the interests of our customers in mind. That is why we have also not concluded exclusive partnerships with one international partner. And we can provide you with independent advice on the best international healthcare solution for your specific situation.

Our approach

A healthcare solution for expats cannot be a standard product because the laws and regulations between countries vary so widely, just like the means of accessing healthcare. This is why our approach starts with an inventory and analysis, with your conditions as an employer and the needs of your expats being the guiding principles. In some cases it turns out that you and your expats are adequately insured. If this is not the case, we recommend one of the following product solutions.

Two groups of expats

Two groups of expats can be differentiated as follows: those who are and those who are not obliged by law to take out a general insurance policy in the Netherlands or not. This is separate from the question of whether they are seconded from the Netherlands to a foreign country or vice versa. We provide a suitable solution for each of these groups.

For the expats and/ or their family members who are required to take out insurance in the Netherlands, we recommend the general insurance of CZ with appropriate additional cover: the Top-Up, provided by one of our international partners. The CZ-general insurance is a refund policy with the same cover and premium discount as that in your group healthcare contract.

Are your expats and/or their family members not obliged to take out a general insurance policy in the Netherlands? In that case we recommend that their entire health insurance is taken out with a leading international health insurer, for example, one of our international healthcare partners.



Expats subject to insurance obligation



Expats not subject to insurance obligation

One of the advantages of this integrated customised product is that you and your expat always save on the total premium. We, and our international partners, will mutually ensure the correct settlement of the costs that are covered by the Dutch general insurance.



Distinctive in approach
and product range

The best health-
care solution for
your expats

The most important advantages

- The certainty that your expats and their families are properly insured against healthcare costs in accordance with international standards and for the best possible price.
- International healthcare partners that comply with the rules and regulations in the countries where this is necessary.
- A global healthcare and purchasing network that enables the best insurance solutions.
- Cost-effective solutions. This also applies if these healthcare costs, in part, are not covered by the Dutch general insurance.
- A single point of contact for all your needs (partner) which guarantees high-quality processes, thanks to a seamless coordination between CZ Team International and the international healthcare partners.

More information?

Would you like advice on the best way to insure your expats and their families with good-quality global healthcare? Then please make an appointment with one of CZ Expat Health Service's specialists on +31 (0)76 524 34 85. Or visit www.cz.nl/expat.



Everything for better healthcare

