

The Hague, 24th November 2022

Re: BES student insurance

Dear student from Bonaire, St. Eustatius or Saba,

We have some good news we would like to share with you!

Why are we sending you this letter?

This letter is a follow-up to the newsletter of the 1<sup>st</sup> of November 2022 which you received from the NNAM by email.

What is the good news?

Care and Youth Caribbean Netherlands (Zorg en Jeugd Caribisch Nederland, ZJCN) has decided to offer free insurance to all BES students who are currently insured via the NNAM or who, after having lived on one of the BES islands, are going to study in the Netherlands in 2023.

Initially everyone will be insured, as of the 1<sup>st</sup> of January 2023, in accordance with the InsureToStudy Master Plan+ insurance policy (see enclosure 1). If, as a consequence of the assessment under the Long-Term Care Act (Wet-langdurige-zorg, Wlz), which is also referred to as the Social Insurance Bank (Sociale Verzekeringsbank, SVB) residency assessment, a BES student is obliged to take out Dutch basic health insurance, the BES student in question can ask InsureToStudy for a transfer from the Master Plan+ insurance to Dutch basic health insurance provided by HollandZorg (see enclosure 2).

Please note that in contrast to other basic health insurance policies the basic insurance provided by HollandZorg comes with no deductible of EUR 385.00, no personal contribution for medicines and cover for emergency dental care of up to EUR 200.00!

What does this all mean for you?

Whether you have to switch from the Master Plan+ insurance to Dutch basic health insurance depends on the Wlz assessment.

That is why you need to apply to the SVB for this assessment. The SVB will then establish your exact insurance position in accordance with the Wlz.

You should complete the following steps:

- go to this page on the SVB website: [www.svb.nl/and/the-wlz-scheme](http://www.svb.nl/and/the-wlz-scheme);
- click the link in the option furthest to the right: Request an assessment of your Wlz insurance position;
- then click the option: +Submitting an application for yourself;
- select the option: log in to My SVB and click on Login at the right-hand top of the page, and;
- enter your DigiD number.

**You should bear in mind that it can take a number of weeks** before you receive the outcome of the Wlz assessment. It is therefore important to do this on time!

If you receive a positive assessment:

- you will be obliged to take out Dutch basic health insurance. You may also be eligible for a healthcare allowance;
- you are free to choose which health insurer you take out the insurance with. The policy terms and conditions of the Dutch basic health insurance you take out will then be applicable to you and you will have to pay the monthly advance payments for this health insurance yourself, but you may then be partially reimbursed via the healthcare allowance;
- or you can take out the basic health insurance provided by HollandZorg without deductible which InsureToStudy can arrange, and ZJCN will pay for, on your behalf. All you need to do is submit a request by sending an email with the outcome of Wlz assessment to [aanmeldenBESstudenten@zorgverzekeringskantoor.nl](mailto:aanmeldenBESstudenten@zorgverzekeringskantoor.nl).

**NB:**

1. If the Wlz assessment is positive and you do not take out Dutch basic health insurance, you will be in violation and the Central Administrative Office for Exceptional Medical Insurance (Stichting Centraal Administratie Kantoor AWBZ, CAK) may send you a letter about your insurance obligation. You will then have to take action within three months, or you will receive a fine of €402.24.
2. In contrast to the Master Plan+ insurance the Dutch basic health insurance provided by HollandZorg does not include a reimbursement for any costs of repatriation, in other words the costs of returning you to your island of origin due to illness, injury or death. However, you can take out the Basic Plan cover provided by InsureToStudy as a non-life insurance in addition to the basic health insurance to make sure you are insured properly for all eventualities (see enclosure 3). You can take out this additional insurance yourself with InsureToStudy for €15.90 per month. For more information, please call InsureToStudy on 0031 70 205 18 00 or send an email to [info@insuretostudy.com](mailto:info@insuretostudy.com).

We hope you find this information useful. If you have any questions, please contact us by sending an email to [info@zorgverzekeringskantoor.nl](mailto:info@zorgverzekeringskantoor.nl).

Kind regards,

Care and Youth Caribbean Netherlands (ZJCN)