

PREMIUMS

'CZ ZORGVARIATIEPOLIS' ('COMBINATIE CZ' HEALTH INSURANCE POLICY)

Health insurance premiums as of 1 January 2024

Premium base (clauses A.7. and A.5.)

The premium base (basic premium without a discount) is €1,908 per insured person per year. This amounts to €159 per insured person per month.

Discounts for voluntary deductibles (clause A.13.)

You have a compulsory deductible of €385 per year. If you also opt for a voluntary deductible, you will receive a discount on your premium.

The following overview shows the different amounts of voluntary deductible that you can select. The applicable discount on the premium base is stated next to each amount. This discount applies per insured person per year.

<u>Voluntary deductible</u>	<u>Discount on premium base</u>
€100	€36
€200	€72
€300	€108
€400	€144
€500	€180

Reimbursement percentages (clause A.20.)

Your insurance policy is a combination of insured healthcare ('in kind') and reimbursement of the costs of covered healthcare ('refund').

The following healthcare is healthcare insured in kind:

- medical mental healthcare (clause B.19);
- district nursing (clause B.26.).

You are insured for healthcare in kind from a contracted healthcare provider. If you go to a non-contracted healthcare provider, we will reimburse 85% of the rate (clause A.20.).

Other healthcare will be reimbursed on a refund basis (clause A.20.).