



## **Insurance and financial services**

### **Insurance and financial services with a UvA discount**

The UvA has an agreement with AON and Centraal Beheer Achmea (Dutch insurers) that allows staff to take advantage of a discounted package of insurance (verzekeringen) and financial services for their home, car and transport, travel, surviving dependants' pension, pension supplement, savings and mortgages. You do not need your supervisor's signature to take out insurance or to use these financial services.

### **Dutch health insurance system**

#### **Basic medical care**

As a resident or employee in the Netherlands, you are entitled (and therefore, obliged) to take out a Dutch public healthcare insurance. This type of insurance is called 'zorgverzekering' or 'basisverzekering'. The insurance provides cover for basic medical care, such as a visit to the GP, most hospital treatments and other necessary medical treatment. It is taken out on an individual basis and should be taken out for partners and children as well. Even if you already have a health insurance policy in another country, you are still obliged to take out a new policy in The Netherlands. Although the health insurance system is a public one, it is not free. A substantial monthly insurance premium (around €100) will be charged by the insurance company where you take out your policy.

You can take out insurance with the Dutch health insurance company of your choice. A health insurance company cannot refuse to cover you for the standard insurance package, irrespective of your age or state of health. For every health insurance company, the standard insurance package is the same, but the contribution you have to pay may vary. You do not have to pay contributions for children under 18.

The UvA provides several collective health insurance packages, through insurance companies Zilveren Kruis and Zorg en Zekerheid.

#### **Additional medical care**

Additional private insurance is voluntary and can be taken out on top of your public healthcare insurance. The cover provided by these packages varies greatly, as do the premiums and any applicable excesses. Supplementary insurance can cover medical care such as dental care, physiotherapy and cover abroad. Any healthcare insurance provider can tell you what your options are.

## Disability insurance

### Group insurance for a partial incapacity to work

Incapacity for work can lead to a significant drop in income. Because this risk is particularly high in the case of partial incapacity, the University has taken out a group insurance policy, which means you are automatically insured against it. Through this insurance policy, your income in the event of partial incapacity for work will never be less than 70% of your most recent income. The University pays the premium directly to Loyalis: you do not need to do anything to qualify for coverage. Participation in this insurance scheme does not cost you anything. You are insured until the commencement date of your old-age pension (AOW).

### Individual insurance for full incapacity for work

Alongside the group insurance for partial incapacity for work, you can choose to take out your own policy against loss of income in the event of full incapacity for work. The UvA has entered into an agreement with Loyalis Verzekeringen, which offers coverage under the IP Supplementation Scheme for a reduced premium (IPAP). This insurance will top up your income in the event of full incapacity for work.

If you have been employed by the UvA for less than six months and have not been sick or unfit for work (the insurance company verifies this on the basis of documents you submit), you will be accepted in blank by Loyalis Verzekeringen and you will not need to answer any questions about your health. If you have been employed for longer than six months, however, you will need to answer a number of health-related questions. In certain cases a medical adviser will assess your application. Loyalis will use this assessment to decide whether to accept you as an insured party.

You will receive a discount on the premium for the IP Supplementation Scheme via the UvA. The premium for coverage in the event of full incapacity for work amounts to 0.153% of your gross salary per month. The premium will be deducted from your gross salary each month, and settled directly with your payroll tax. This means that you immediately benefit from a tax advantage. You keep on paying your premiums until two years prior to the commencement date of your old-age pension (AOW). Should you become ill within these two years, the UvA is required to pay your salary for a maximum of two years. An insurance does not offer anything extra.

Participation in a disability insurance scheme will not require a signature from your supervisor.

## Insurances at and around your workspace

As an employee you are insured at and around your UvA workspace. In addition to liability insurance (aansprakelijkheidsverzekering), the UvA also has travel insurance (reisverzekering), which means that you are also insured if you go on a business or other trip or excursion as part of your UvA duties.