

ENCLOSURE 4

Health insurance for foreign students in the Netherlands

If you are a foreign student coming to the Netherlands to study, you must make sure that you have **adequate** health and liability insurance. There are two possibilities:

1. the insurance you have in your own country covers you when you are abroad
2. you take out a special private insurance policy (insurance passport for students) in the Netherlands. The Hague University can help to arrange for such a policy.

Possibility 1: You take your own insurance with you to the Netherlands

Many countries, especially in Europe, have signed a treaty which says that if you are covered by the national health insurance scheme in one country, you are covered by the comparable scheme during a temporary stay in any of the other countries. Both the terms of coverage and the costs are the same. The following countries have signed this treaty:

- all member states of the European Union and the European Economic Area
- Australia, Bosnia, Cope Verde Islands, Macedonia, Serbia and Montenegro, Slovenia, Tunisia and Turkey.

If you are from one of these countries and have health insurance under the national scheme (**not private insurance**) you should obtain the **EU healthcard** from your own health authorities before you leave your country. If you can present this form you will receive free medical care in the Netherlands.

If you have private insurance in your own country, you will have to check whether or not it provides the necessary international coverage. This means that

- medical and dental costs should be covered till € 30.000,--
- repatriation expenses
- liability for third parties.

If it does, you should bring your certificate of insurance and the full coverage details with you **in English**.

Possibility 2: You take out a private policy in the Netherlands

Students coming from countries not mentioned above and who are privately insured in their own country but their policy does not cover them abroad, will have to take out **private health insurance** in the Netherlands. An insurance company we do a lot of business with is: Lippmann Groep B.V., P.O. Box 30706, 2500 GS The Hague, The Netherlands. But of course you are free to find your own insurance company.

The same is true if you are insured under a national scheme but your country has not signed the international treaty and last but not least this is also the case for students who **enter** the Netherlands with **an entry visa (MVV)**.

Of course you can get a policy with any other Dutch insurance company.

Because the costs of medical treatment are high in the Netherlands, students are not allowed to stay in the country without proper insurance coverage. Students who apply for an entry visa (MVV) must show the Dutch embassy when they collect their (C+D) visa that they are fully insured.

Part-time jobs

Students who have part-time jobs are obliged by law to take part in the Basic Health Insurance = Basisverzekering. Since the Basisverzekering is quite a bit more expensive than an insurance like the IPS (Insurance Passport for Students) you should consider this carefully.