

AWBZ – General Exceptional Medical Expenses Act

Introduction

This fact sheet explains how the compulsory insurance for extraordinary medical expenses (AWBZ) works. It is particularly relevant for foreign researcher staff who do not have an employment contract and for their family members who are not resident in the Netherlands.

On a day-to-day basis, foreign researchers will not really encounter the AWBZ. The premium for the AWBZ insurance is paid automatically through the tax system, and any benefits paid under the arrangement are – in common with other AWBZ matters – dealt with through your Dutch healthcare insurer.

What is AWBZ insurance?

The General Exceptional Medical Expenses Act (AWBZ) is a national insurance scheme covering exceptional medical expenses which cannot be covered on an individual basis. As it is a national scheme, it covers every Dutch resident, but also non-residents working in the Netherlands under an employment contract. The contributions are collected from people's income tax payments. This, however, does not mean that you are excluded if you don't pay income tax.

AWBZ insurance covers care such as:

- admission to a hospital or revalidation centre for longer than one year;
- care and nursing, for example, in nursing homes or old people's homes;
- psychiatric care;
- care of the physically and mentally handicapped;
- preventive care, such as vaccinations.

Benefits received under the scheme are provided through your healthcare insurer. Certain benefits are subject to an excess or deductible.

Who is insured for AWBZ?

Everyone who has to take out a Dutch public healthcare insurance (*De Basisverzekering*) is also insured for AWBZ.

Waiting Periods

Every person who meets the AWBZ criteria is automatically insured with immediate effect, but you may encounter waiting periods for the more expensive facilities. The waiting period is one month for every year that you were not AWBZ insured prior to the start date of your AWBZ insurance, with a maximum of 12 months in total. These waiting periods apply in particular for long-term admissions, but do not apply to people residing in the Netherlands who are entitled to medical care on the basis of a social security agreement.

Shorter waiting times: if the insured person lived in a treaty country prior to their stay in the Netherlands and participated in that country's compulsory public healthcare scheme, the waiting time may be waived (either in whole or in part).

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ERA-MORE The Netherlands



The overall aim of ERA-MORE the Netherlands is to facilitate the mobility of researchers to the Netherlands by providing information and assistance on a whole array of 'mobility issues'.

ERA-MORE the Netherlands provides information and assistance to two groups. Firstly to mobile researchers and their families intending to come to the Netherlands. Secondly to staff working at organizations hosting foreign researchers. These host organizations can be universities, research institutes or commercial enterprises.

Information is presented at the website, www.era-careers.nl. Furthermore a helpdesk is available for personalized assistance.

Treaty countries are the member states of the EU and the EEA, as well as other countries that have a bilateral social security treaty with the Netherlands. List of treaty countries:

<http://www.kennisring.nl/smartsite.dws?id=39165>

Family members

The AWBZ is an individual insurance. This means that family members are not automatically co-insured on the basis of the researcher's AWBZ insurance. Family members will therefore only be insured if they are:

- ordinarily resident in the Netherlands, or
- if they have an employment contract with an employer in the Netherlands.

How much do AWBZ contributions cost?

You only pay towards AWBZ when you pay income tax as the contributions are taken out of the first band of your income tax payments. The AWBZ contribution comprises 13.45% of the first €16,893 of your taxable earnings. Remember that if you do not pay taxes, but are ordinarily resident in the Netherlands, you will still be insured.

Who should I contact with AWBZ related questions?

Your Dutch healthcare insurer: the insurance company that insures you for healthcare will also handle all of your AWBZ related issues.

If you are not sure whether you are eligible for AWBZ insurance, we recommend that you contact:

CVZ College voor zorgverzekeringen

+31 (0)20 797 8555

SVB Sociale Verzekeringsbank (social security bank) +31 (0)20 656 5656