

# Supplementary insurances No Risk I and II

The HollandZorg public healthcare insurance covers the most essential care, such as emergency care, hospital care and the GP. In addition, we also have supplementary insurances that offer an even higher level of service and security, especially for temporary foreign employees: the No Risk I and II. Below you can see which reimbursements our supplementary insurances provide.

### No Risk I: Reimbursement compulsory excess - 100%

As stated in the Public Healthcare Insurance leaflet, a compulsory excess applies in the Netherlands for reimbursements under the public healthcare insurance. Under the No Risk I, you do not have to pay a compulsory excess.

#### No Risk II: Emergency dental treatment - subject to a maximum of €200,- per calendar year

You may have the misfortune of suffering acute pain to your teeth. The No Risk II is a contribution towards the cost of emergency dental treatment in the Netherlands (emergency appointments, emergency fillings, anaesthetics, extracting teeth and molars, plus x-rays). General work on your teeth is not included. 'Emergency' means that the care is aimed at resolving your acute pain symptoms and ensuring you are able to chew properly. On our website, you can find a list of all the treatments which qualify for reimbursement.

## No Risk II: Medically necessary repatriation - 100%

Medically necessary repatriation is reimbursed on the basis of the No Risk II. This includes transport to your home country, the necessary medical support and organising the transport. To qualify, the place where you are staying and your home country must both be located within the European Union (mainland). The remuneration only applies to transport for yourself. Transport for family members and other fellow travellers is not eligible for reimbursement..

#### No Risk II: Transport of mortal remains - 100%

If you should die, the No Risk II will reimburse the costs of the transport of your mortal remains from the place of your death to your home country, including the cost of organising the transport. Transport includes the costs of the transport itself and the additional costs directly required for transport, such as compulsory embalming and a travel coffin. The lying in state and funeral do not fall under transport. Both the place of your death and your home country must be located within the European Union (mainland).

#### No Risk II: Reimbursement of statutory personal contribution for medicines - 100%

A personal contribution is payable for certain medicines. The No Risk II, however, covers that personal contribution, which means you don't have to pay it.

This leaflet offers you summary information. You can download our comprehensive conditions at www.hollandzorg.com. No rights may be derived from this publication.

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