

HEALTH INSURANCE FOR GERMAN STUDENT

If the German students wants to work as a student assistant and/or student on-call employee, he must enter into an employment contract FLEX. Before the German student can do this, he must declare in the UT FLEX application that he will only perform his activities exclusively in the Netherlands and he will not perform any other activities in Germany. Only then the German Student can enter into an employment contract UT FLEX.

Dutch health insurance

By entering into an employment contract UT FLEX, the German student will be required to pay income tax and national insurance contributions in the Netherlands. These will be automatically deducted from his salary. In addition, the German student will be subject to Dutch social insurance legislation and, by operation of law, the German student will come under the scope of the Dutch Health Insurance Act. The German student is therefore **required** to take out Dutch health insurance (basic health insurance) which meets the requirements under this legislation. Student insurance is not sufficient! It does not matter whether the German student lives in the Netherlands or Germany. If the German students fails to take out proper insurance, he is not insured and also risk a fine!

Menzis is the collective health insurance scheme for the University of Twente, but the German student is of course free to choose another policy. More information about health insurance can be found at www.zorgwijzer.nl.

As from the starting date of the Dutch health insurance (date of commencement of employment), the German student must terminate or suspend his German health insurance.

Healthcare allowance

The German student may be eligible to receive a financial contribution from the government towards the costs of his health insurance. The German student can apply for this 'healthcare allowance' on the website of the Dutch tax department (www.toeslagen.nl) using your DigiD.

Krankenkasse

If you the German students lives in Germany and he wants to continue to receive medical care there, he can request to be registered with a German insurance institution (*Krankenkasse*). To do this, he must fill in an E106 form when taking out your Dutch health insurance. The Dutch health insurer will use this form to register the German student with the Krankenkasse of his choice. The German student will only have to pay health insurance premiums to the Dutch health insurer. Registering with the Krankenkasse is free.

After registration with a Krankenkasse, the German student will be entitled to receive care under the healthcare policy of the Dutch health insurer, both in the Netherlands and in Germany. The costs for this care will be reimbursed according to Dutch standards. That may mean that not all costs he incurs in Germany will be reimbursed in full. Based on his (free) registration with a Krankenkasse, he will also be entitled to receive care according to the statutory insurance package applying in Germany (package of country of residence).

Termination of Dutch health insurance

If the German has not worked via his employment contract UT FLEX for three months or more, he will no longer covered under the Dutch Health Insurance Act. The German student can then terminate the Dutch health insurance and reinstate his previous (student) health insurance.

Did the German student receive a letter from the Central Administration Office (CAK) inquiring about his health insurance in conjunction with his employment contract UT FLEX? This can be due to the following circumstances:

- The German student is still working via UT FLEX, but he has not yet taken out Dutch health insurance. In that case, he must make sure to do this as soon as possible!
- The German student has stopped working via UT FLEX for three months or more and he believes that he is no longer required to carry Dutch health insurance. In that case, he can have an investigation conducted under the Long-Term Care Act (WLZ) into his actual (working) circumstances and whether or not he is still required to carry Dutch health insurance.

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Termination of healthcare allowance

Please note: If the German student terminates his Dutch health insurance, he will no longer be entitled to healthcare allowance. He must always terminate this allowance himself as soon as possible via www.toeslagen.nl.

If the German student accidentally allows his healthcare allowance to continue, he will be required to pay back the amount of allowance that was overpaid.

For questions, please contact HR Services by sending an email to utflex@utwente.nl or by calling +31 (0)53 489 8011.