



## Information about Worldwide Clause (Wereldwijd Clausule; WWC)

**Date:** 1 July 2014  
**From:** Menzis  
**Subject:** Foreign cover for University of Twente seconded staff

*When seconded to a Treaty Country, staff members continue to be insured under the Dutch social security system during the period of their stay abroad. Members of staff and their family members (provided they themselves do not work abroad) also remain compulsorily insured under the Dutch Health Insurance Act. This also applies to secondment to countries with which the Netherlands has not concluded a treaty.*

The Menzis Worldwide Clause (Wereldwijd Clausule, hereinafter: 'WWC') is an important extension of the foreign cover included in the University of Twente group health insurance and supplementary and dental insurance. The Clause is only intended for University of Twente staff who are seconded abroad and their families.

The WWC can only be taken out on the basis of a formal secondment certificate from the Sociale Verzekeringsbank (form A1). If secondment concerns countries with which the Netherlands has not concluded a treaty, the SVB will not issue a Form A1, but the WWC can be taken out on the basis of a written statement of the secondment from the UT HR department.

The Menzis International Policy department has expertise in the field of insurance in the case of secondment and stays abroad. If you have any questions, please contact

*Menzis, Foreign Expert team 1                      053 – 485 3477*

### Why the Worldwide Clause (WWC)?

The Worldwide Clause closes a number of major gaps in regular health insurance cover, which (may) arise from a prolonged stay abroad.

- The basic insurance cover (Menzis ZorgVerzorgd or Menzis ZorgZo) is established by law. (Limited) cover for medical expenses abroad applies subject to conditions:
  - emergency care <sup>1</sup>: : a maximum of the Dutch market rate
  - non-emergency care : 60% of the Dutch market rate  
(approval is required)
- The Menzis additional insurance (ExtraVerzorgd/ExtraVerzorgd UT) provides cover for emergency care, on top of the Basic Insurance payment, up to a maximum of the rate charged. *There is no additional cover for non-emergency care.*
- The Menzis additional insurance and/or dental insurance also cover care that is not included in the Basic Insurance. This cover does not apply if the care is provided abroad, however.

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<sup>2</sup> In the European context, the term 'emergency' for basic and additional insurance is interpreted differently. Besides approval requirements, other rights may also apply



### **The Worldwide Clause broadens your insurance cover on three points:**

1. For medically urgent, but *non-emergency* care, insofar as included in the Basic Insurance, an additional allowance is provided for the rate charged.
2. For costs of care provided abroad, which would have been provided in the Netherlands under the *additional insurance or dental insurance* cover taken out by you, Menzis pays the maximum Dutch *market* rate.
3. The costs of transport in the case of sickness, accident or death, from the current place of residence to the office address in the country of residence, or to the Netherlands, will be reimbursed provided this is organized by Menzis International Assistance (Alarmcentrale) and insofar as these costs are not covered by the University of Twente group business travel insurance.

#### ***Please note!***

*It is possible that an invoice from a provider (e.g. a dentist), which provides care that is covered by the additional or dental insurance, is partly reimbursed by Menzis, because a higher rate is charged than is usual in the Netherlands. We refer to this as the Dutch market rate. The amount above this is for your own account.*

*Find out in advance about the rates applying in the country you are visiting. From a practical point of view, you may then combine a brief return to the Netherlands with a dental visit.*

### **Care and International Assistance**

For plannable specialist care abroad you **always** require permission from Menzis in advance. You can contact Menzis International Assistance for this. International Assistance will assess the case in your report and support you as much as possible. This also includes assistance in contacting your healthcare provider abroad and negotiation with the healthcare provider(s) if necessary. International Assistance is familiar with the local service providers, or has intermediaries who know them. Acting as an intermediary with another local healthcare provider is also a part of the service of International Assistance.

Menzis International Assistance can be reached via telephone number +31 317 455 555. This telephone number is also shown on your healthcare insurance card. Menzis International Assistance is available day and night

### **Exclusions and restrictions:**

In addition to the usual exclusions and restrictions in the basic and additional insurance, two important additional provisions apply to the Worldwide Clause:

- Costs that were already budgeted before departure are excluded from reimbursement, unless Menzis has confirmed in writing before the start of the secondment that the costs would be reimbursed and which conditions would apply.
- Menzis is entitled to bring the policyholder back to the Netherlands for specialist medical care/treatment. If Menzis makes use of this entitlement, any additional travel and accommodation expenses are reimbursed by Menzis.

### **Conditions when taking out a Worldwide Clause**

The Worldwide Clause can only be taken out with the mediation of the HRM department of the University of Twente and following acceptance by Menzis.

You and your accompanying family members must have group insurance with Menzis through the University of Twente, with at least basic insurance and additional insurance.



You must use an application form to apply for the Worldwide Clause. This is designed to enable Menzis to assess the risk and must be completed for all accompanying family members. When completing and signing this form you also agree to the possibility of consultation between Menzis and the HR department of the University of Twente about your insurance, if this is deemed necessary.

The form will be sent to you upon request, or you can download it from the Intranet. After completing the application form, you can return it to the UT HR department.

### **Claiming expenses**

To claim expenses in respect of foreign invoices, you can use a non-standard claim form and addressed envelopes. You can also claim expenses by email. For this you can use our email address:

**[dv.buitenland@menzis.nl](mailto:dv.buitenland@menzis.nl)** Please state the following in the subject: **"Declaratie UT – WWC"**.

Please note! You must subsequently submit the original (foreign) invoices to Menzis.

### **Premium**

The premium surcharge for Worldwide Clause is € 30 per insured person, irrespective of age, per month. This premium surcharge is charged directly to the University of Twente.

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### **Are you insured elsewhere?**

If you are not insured with Menzis, you cannot make use of the Worldwide Clause. You will then probably only be able to switch to the University of Twente group health insurance policy on 1 January of the following year. Consult with your insurer how your insurance reimburses expenses in the case of a prolonged stay abroad and whether you may be able to cancel your insurance earlier because of your departure to a foreign country.

You can already apply for the group insurance with Menzis and for the WWC through the University of Twente and thereby give Menzis permission to terminate your current health insurance policy on the earliest possible termination date.

### **Are you insured with Menzis, but not covered by the University of Twente group healthcare insurance?**

In that case, you can almost always switch in the interim to the University of Twente group scheme and also apply for the WWC.