



Information on the Worldwide Clause (WWC)

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From: Menzis

Subject: Foreign cover for seconded staff from the University of Twente

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 Healthcare 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 additional 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 (SVB)** (Form A1). If the 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 concerning the secondment from the UT HR department.

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

Menzis, Foreign Expert Team 1: +31 53 485 3477

Why the Worldwide Clause (WWC)?

The Worldwide Clause closes a number of major gaps in health insurance cover, which may arise from a prolonged stay abroad. What care is covered under the basic insurance (Menzis Basis, Menzis Basis Voordelig, or Menzis Basis Vrij) is stipulated by law. Medical costs abroad are also covered. There will be conditions linked to this cover and sometimes reimbursement is limited under the basic insurance:

Menzis Basis and Menzis Basis Voordelig (contracted care policies)

As a rule, reimbursement of 65%/75% of the bill applies for non-contracted care (care abroad is usually non-contracted) up to a maximum of 65%/75% of the average rate contracted by Menzis in the Netherlands.

Menzis Basis Vrij (non-contracted care policy)

Under Menzis Basis Vrij the reimbursement is limited to a maximum of the applicable Wmg (Dutch Healthcare (Market Regulation) Act) rate in the Netherlands or a maximum of the applicable market rate in the Netherlands.

Under the basic insurance, consent is always required for inpatient care.

Additional insurance

Menzis additional insurance policies offer extra reimbursement for emergency care abroad (World Cover) on top of the basic insurance payment. In this case the rate billed is the maximum amount reimbursed (cost price). There is, however, no (additional) cover for non-emergency care.

In the Netherlands, the Menzis additional insurance and/or dental insurance policies cover care that is not included in the basic insurance. This cover does not apply if the care is provided abroad, however.

The Worldwide Clause broadens your insurance cover on three points:

1. For medically necessary, but non-emergency care, insofar as included in the basic insurance, additional reimbursement is given up to the rate billed (cost price).
2. For costs of care provided abroad, which, if provided in the Netherlands, would have fallen under the additional insurance or dental insurance cover taken out by you, the maximum Menzis pays is the Dutch market rate (Dutch cost price).
3. The costs of transport, in the event of sickness, accident or death, from the current location to the home address in the country of residence, or to the Netherlands, will be reimbursed provided this transport is organised by Menzis International Assistance (Alarmcentrale) and insofar as these costs are not covered by another (travel) insurance policy.

Please note:

For types of care that fall under your additional insurance (point 2), a bill from the care provider (e.g. dentist) abroad may only be partially reimbursed by Menzis, as a higher rate is charged than has been stipulated, is usual or is deemed appropriate in the Netherlands. You will have to pay the amount in excess of what is deemed the norm for the Netherlands.



Find out in advance about the rates that apply in the country you are visiting. It may be practical to combine a brief return to the Netherlands with a visit to a care provider here.

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 you already knew before departure that you would have to incur 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.

Care and International Assistance

For elective specialist care abroad you almost always require permission from Menzis in advance. You can contact Menzis International Assistance for this. International Assistance will assess the case that you have brought to our attention 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 part of the service offered by 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.

Applying for the 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 an additional insurance policy.

You can apply for the Worldwide Clause using an application form. This must be completed for all accompanying family members. The form allows Menzis to assess the risk. Menzis can reject your application on the basis of this assessment. By 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 application form will be sent to you upon request, but you can also download it from the Intranet. After completing the application form, you can return it to the UT HR department.

Making a claim

You can make a claim on any bills by email. Please use the following email address: Spoeddvteam3@menzis.nl stating this reference in the subject heading: "UT – WWC policy" and your insurance number. You must also submit the original bills by post. Please use the Buitenland (International) claim form for this. You can download this form from our website. When returning this form please indicate that it concerns the UT Worldwide Clause and that you have already submitted the bills by email.

Premium

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

Are you insured elsewhere?

If you are not insured with Menzis, you cannot make use of the Worldwide Clause. In this case, you will 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 on 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 under the UT group health insurance?

If you are insured with Menzis, but are not part of the University of Twente's group health insurance, you can almost always switch at any time to the University of Twente group scheme and also apply for the WWC.