



## **Information notice for JSIS members residing in The Netherlands**

JSIS members and beneficiaries residing in The Netherlands encounter difficulties in accessing the Dutch health care system and face high price levels. The lack of a Dutch health insurance card causes practical and administrative obstacles for members. The so-called ‘passantentarief’ explains the higher than Dutch average health costs.

As a solution, PMO has negotiated with CZ, a health insurer authorised by the Dutch Ministry of Health, an agreement. The agreement aims to guarantee non-discriminatory treatment for JSIS members and beneficiaries under primary cover. CZ will operate as the front office for JSIS in The Netherlands, while the insurance cover will continue to be provided by JSIS.

### ***How does it work and what will change?***

Under JSIS rules, a member enjoys the freedom of choice of healthcare providers. Thus, as a JSIS member residing in the Netherlands, you can choose whether to obtain a CZ card or not. If you do not request the CZ card, your healthcare remains managed exclusively through JSIS.

If you decide to request the CZ card, the advantage is that through the CZ network, the negotiated fees are substantially lower. As a consequence, the amount that may remain at your charge after the reimbursement process will be lower, too.

In order to be correctly registered as a CZ card holder you need to have a postal address in The Netherlands. (The office address can only be used as a temporary solution )

Once you have the CZ card, you can refer to any CZ agreed healthcare provider in The Netherlands and your medical treatments/ will be provided as they would be to any other CZ member.

JSIS rules will, however, remain fully applicable to you, with the following consequences:

#### **Procedures:**

JSIS rules are still applicable, and you have to follow them in particular whenever a specific procedure is required (for example, a medical prescription, a request for prior authorisation, a dental estimate, etc.), even if CZ does not require that type of procedure. You have to be aware of the fact that Dutch medical practitioners have of course no knowledge of JSIS reimbursement rules.

#### **Reimbursement:**

With a CZ card, you will always get access to Dutch healthcare. However, the reimbursement will always follow JSIS rules and conditions:

- CZ will pay the full amount of each invoice which will then be transmitted to JSIS, who will pay 100% to CZ (equivalent to the procedure in the framework of a letter for direct billing issued to a hospital).

- After payment, JSIS will calculate the reimbursable amount and will claim the remaining costs due from the member, according to JSIS rules. This amount will regularly be deducted from your salary or pension payment. Low advances will be deducted immediately on the next salary slip while higher advances may be subject to a recovery plan as deemed fit by the authorising officer based on the level of the salary/pension.
- The way CZ will work represents an important change from current practice. Currently, you pay 100% upfront, and JSIS reimburses you up to 80, 85 or 100%, always within the JSIS ceilings.

***What is the geographical coverage of the CZ card?***

The CZ card functions only within The Netherlands. As is the case now, the CZ card will not function outside The Netherlands as it is not a European Health Insurance Card (EHIC). For any care outside The Netherlands, the current JSIS procedure will, therefore, continue to apply for anybody who has signed up for a CZ card and who benefits from primary cover with JSIS.

***What about the “abonnementskosten” which are part of the Dutch system?***

In The Netherlands, the General Practitioner (GP) is the entry point to the Healthcare system. you are recommended to register with a permanent GP, JSIS will then reimburse the so-called ‘abonnementskosten’ allowing you to benefit from the advantages provided for by the Dutch system. <https://www.rijksoverheid.nl/onderwerpen/eerstelijnszorg/vraag-en-antwoord/inschrijftarief>

***What is the duration of validity of the CZ card?***

Non-permanent staff needs to know that the end of the contract corresponds to the end of the JSIS coverage; hence, the CZ card expires. Procedures are in place which by default will not allow the use of the card after the last contract day. After its expiry the member will be liable for any health expenses incurred.

***Who are the beneficiaries?***

Each CZ card is issued in the name of beneficiary. As a consequence, you have to request a card for yourself and all of your dependents registered under JSIS who benefit from primary cover. JSIS will not provide the CZ card to beneficiaries with top-up cover. Indeed, they already have another valid insurance card through their national primary health care system, and therefore nothing changes for them (ref. EHIC card).

***How can I obtain the CZ card?***

In order to request your membership with CZ, you are invited to go into your profile in JSIS online, then under “my preferences” you chose the external insurance membership option.

You will then find this screen and need to push the request button for yourself and/or each family member with primary cover who resides in the Netherlands.

BENEFICIARY	EXTERNAL INSURER	DATE REQUESTED	START DATE	END DATE	COMMENTS	STATE	ACTIONS
LEETMAA Peeter	CZ	21/02/2020		31/12/2020		SUBMITTED	🔍
AVE LEETMAA	No External Insurer						Request +
ERIK SUITS	No External Insurer						(Beneficiary not covered)
REIN LEETMAA	No External Insurer						(Beneficiary not covered)
GEORG SUITS	No External Insurer						(Beneficiary not covered)
LEENA LEETMAA	No External Insurer						(Beneficiary not covered)
ALEXANDER LEETMAA	No External Insurer						(Beneficiary not covered)

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The next screen is where you can actually subscribe to CZ (ie. the external primary insurance) and then decide to add or remove yourself or beneficiaries.

PMO disclaimer: explain conditions to subscribe and delay of 10 days for validation by CZ

Request or stop Affiliation

Beneficiary: Jane DOE  
Country of Residence or Affection: THE NETHERLANDS  
Request Date: 02/02/2020  
Start Date: 15/02/2020  
External Insurer: CENTRAAL ZORGVERZEKERING  
Comment:  
End Date: 31/12/2020

History of External Insurance Affiliations

COUNTRY	EXTERNAL INSURER	START DATE	END DATE
The Netherlands	Centraal Zorgverzekering	01/10/2019	31/10/2019
Spain	Spanish Sickness System	10/07/2018	31/12/2018

General Conditions

I am aware of and undertake to comply with the conditions and rules in force  
Legal text to be provided by PMO

CANCEL SAVE

In case you do not have a computer you are requested to fill in the attached form and send it to:

European Commission  
JSIS Brussels –JSIS Relationships Members  
1049 Brussels

## Other information on your status in The Netherlands

**Formal status.** As a member of JSIS you are exempted from the obligation by the Dutch government that provides for each person residing in The Netherlands to be insured through the Dutch insurance system, as stated on the government website:

<https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/ben-ik-verplicht-een-zorgverzekering-af-te-sluiten>

Wet Langdurige Zorg (WLZ) cover does not apply to EU staff members:

<https://wetten.overheid.nl/BWBR0035917/2020-01-01>

**Data protection** applies to CZ and JSIS as per Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons concerning the processing of personal data and the free movement of such data and repealing Directive 95/46/EC (GDPR - General Data Protection Regulation) and by Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons concerning the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC, as regards their respective fields of application.

Annexe: CZ request form

	<i>JSIS membership with no CZ card</i>	<i>JSIS membership with a CZ card</i>
<b>Procedure for payment of medical services</b>	You pay 100% unless you have a direct billing agreement (for high costs & hospitalisation)	You do not pay directly. CZ pays the medical service provider.
<b>Procedure for reimbursement</b>	If you paid your costs: you claim the reimbursement of your medical expenses and the JSIS refunds you the part covered (80%, 85%, 100%, within limits, following the rules). If direct billing was applied: the JSIS reimburses 100% to the hospital then calculates the reimbursable amount and claims the remaining cost due from the member (15%, 20%, 0%, within limits, according to the rules).	The JSIS reimburses 100% to CZ. Then JSIS calculates the reimbursable amount and claims the remaining cost due from the member (15%, 20%, 0%, within limits, according to the rules). Non-reimbursable expenses are deducted from your salary or pension payment regularly.
<b>Rates of reimbursement</b>	According to JSIS rules	According to JSIS rules (but generally based on lower prices)
<b>Prices applied in NL</b>	‘Passantentarief’, as a rule, higher than what the average Dutch insured person would pay. You are considered a “non resident”.	Negotiated prices, substantially lower than the ‘passantentarief.’
<b>Procedures in NL</b>	JSIS members can face a heavy administrative burden.	JSIS members with a CZ card face a much lighter administrative burden.
<b>Geographical coverage</b>	JSIS covers medical expenses globally.	JSIS covers medical expenses globally. However, the CZ card is applicable only within The Netherlands for residents (and not outside the country).
<b>Beneficiaries</b>	All beneficiaries of the JSIS: primary or top-up cover.	Only JSIS beneficiaries registered in primary cover. For top-up cover, existing rules and procedures remain applicable.
<b>Validity</b>	The validity of JSIS cover follows JSIS rules.	CZ cards expire when JSIS primary coverage ends.



## Request for a CZ card for JSIS Member(s)

The CZ card is personal. As a consequence, you will need to request a card for yourself and each dependent family member registered with JSIS in primary cover. JSIS will not provide a CZ card to beneficiaries with top-up cover. Indeed, they already have another valid primary insurance card, and nothing changes for them.

### TO BE COMPLETED BY THE JSIS MEMBER

I the undersigned, [*member's name*], .....  
[*personnel/pension n°*].....,

request herewith that PMO allows CZ to provide me with a health card for care in The Netherlands.

I equally request the CZ card for the following beneficiaries registered within JSIS in primary coverage:

- (1) ..... (2) .....
- (3) ..... (4) .....

*I have read and understood the conditions applicable to the CZ card, and I accept that by requesting the CZ card::*

- *I will, therefore, benefit from prices negotiated by CZ instead of the so-called 'passantentarief';*
- *I am aware of the fact that by requesting the CZ card on a voluntary basis, the JSIS cannot be held responsible for complaints arising partly or wholly from my participation;*
- *I consent to the transfer by secure means and the use of my personal data needed by CZ in order to be identified by CZ and allow CZ to manage financial relationships with the healthcare providers and with the JSIS;*
- *I am informed of the existence of the agreements and the conditions under which I can appeal through the information published on Staff Matter Portal and on JSIS Online;*
- *CZ will function as the front office for JSIS in The Netherlands, although the insurance cover will continue to be provided by JSIS and therefore JSIS rules will remain fully applicable regarding, e.g. the rates of reimbursement, prior authorisation procedures, etc.;*
- *the remaining amounts due after applying JSIS reimbursement will be automatically deducted from my salary or pension payment;*
- *the CZ card will only function within the Dutch territory. For any medical care outside The Netherlands, the current JSIS procedure will continue to apply;*
- *for non-permanent staff, the validity of the CZ card stops at the end of the contract, ie the end of cover by JSIS. Therefore I commit not to use the CZ card after the end of my contract. I accept that if medical services occur after the end of my contract, I am liable for the total cost incurred by CZ/JSIS.*

**Place and date:** .....

**Signature:** .....

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