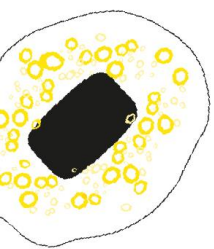



UNIVERSITY OF TWENTE.

Health insurance for students working at University of Twente



When a student wants to work as a student assistant or as a student on-call worker, he or she has to sign an employment contract. By entering into an employment contract, the student will be required to pay income tax and social insurance contributions in the Netherlands. The student will also be subject to Dutch social insurance legislation and, by operation of law, the Dutch Health Insurance Act.

Dutch health insurance



It is **mandatory** for the student to take out basic health insurance in the Netherlands. Private (student) medical insurance or health insurance from the student's country of origin is not sufficient. What happens if the student fails to take out health insurance? He or she will have no medical insurance, and furthermore may have to pay a large fine.

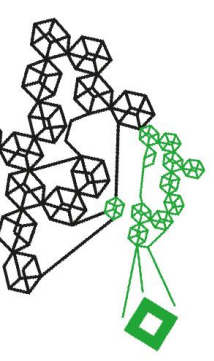
Menzis provides the collective health insurance scheme for the University of Twente, but of course all students are free to choose a different insurance company. Visit the government website for more [information about Dutch health insurance policies](#) or www.zorgwijzer.nl (in Dutch).

From the starting date of the Dutch health insurance policy (the first day of employment), the student must cancel any other health insurance policy, at least temporarily.

Healthcare allowance

The student may be eligible to receive a financial contribution from the Dutch government towards the monthly health insurance premiums. The student can apply for this healthcare allowance on the website of the Dutch Tax Administration at www.toeslagen.nl, using own DigiD.

Termination of Dutch health insurance



When the student has not been employed for three months or more, he or she will no longer fall within the scope of the Dutch Health Insurance Act. The student can then terminate the Dutch health insurance and re-activate the previous health insurance.

Did the student receive a letter from the Central Administration Office (CAK) inquiring about health insurance in conjunction with an employment contract?

This may be due to one of the following reasons:

- The student is still working for the university, but has not yet taken out Dutch health insurance. In that case, make sure the student does this as soon as possible!
- The student has not worked for the university for three months or more, and is now generally speaking no longer required to have Dutch health insurance. The student can initiate a review under the Long-Term Healthcare Act (*WLZ onderzoek*), which will look into the current circumstances (including employment) and whether or not Dutch health insurance is still required. The student can apply for a WLZ review at the Social Insurance Bank (SVB).

Termination of healthcare allowance

Please note: When a student terminates the Dutch health insurance, he or she will no longer be entitled to receive the healthcare allowance. The student must always cancel this allowance him- or herself as soon as possible at www.toeslagen.nl.

If the student accidentally allow the healthcare allowance to continue, he or she will be required to pay back the amount that was overpaid.

If you have any questions, please contact HR Services by sending an email to studentjobs@utwente.nl. We would be happy to help you.