MEDICAL TREATMENT:
GOING TO THE DOCTOR OR THE DENTIST
International students

The Dutch medical care system might be different from your system at home. Therefore, if you are in need of medical treatment please follow the instructions below:

Family doctor (general practitioner (GP) / huisarts)

Make an appointment by telephone first
If you need medical treatment, you can visit a general practitioner (huisarts). You will have to make an appointment by telephone to consult the doctor at his or her practice first.

A different approach to medical care in the Netherlands/General practitioner as your first and central contact
Internationals who come to the Netherlands are often surprised by the manner in which medical treatment is provided here. To avoid confusion or frustration, the following information may be useful: in the Netherlands, your general practitioner will be your main source for medical care. The extent of responsibility and treatment of the general practitioner goes further than in many other countries. This means they seldom give recommendations for treatment from a specialist and instead treat the problem themselves. Furthermore, there is often the impression that Dutch general practitioners under-medicate their patients in comparison to many other countries. For example, when calling for an appointment to see your doctor it is not unusual to be told by the assistant that you should wait several more days to see if your symptoms go away spontaneously.

When they do not, you will be granted an appointment to see the general practitioner. When visiting the general practitioner, you may hear again that you will need to wait before any medication is prescribed. This is sometimes a point of frustration for Internationals when visiting their general practitioner in the Netherlands, but it is common practice here and experience shows it works out well.
Please note that you can only go to a general practitioner in the town/village that you live in.

Prescriptions and referral to medical specialist
The general practitioner may prescribe medication, which can be obtained from a pharmacy (apotheek). He or she may also refer you to a specialist at the hospital. If necessary, the specialist will arrange hospitalisation for further treatment.

Medical bills
Every time you visit your general practitioner or the pharmacy, bring your EU Health Insurance Card or any other kind of proof of health insurance with you. General practitioners charge about €30-€50 for a visit. Therefore, do not forget to bring cash money with you to pay for the consultation and ask for proof of payment! You will have to pay in advance and ask your insurance for a reimbursement of the costs!

In case of a medical emergency outside of office hours:
Always contact a practitioner on call or ‘Huisartsenpost’, tel. 0900-8880. If necessary they will refer you to the hospital.

Please note that you can only go to the First Aid department (Spoedeisende Hulp (SEH)) in case of a real emergency which requires acute medical care other than the care provided by a general practitioner on call or by referral! If that is the case you can go to the First Aid Department of Radboudumc Medical Centre (Spoedeisende Hulp (SEH), Geert Grooteplein Zuid 12, also open nights and Sundays. Or the First Aid Department (Spoedeisende Hulp (SEH)) of CWZ Medical Centre, Weg door Jonkerbos 100, 6532 SZ Nijmegen.
If you do not, you will be fined and charged with all costs yourself as your insurance will probably not reimburse these (unnecessary) costs!

In case of an accident/a real emergency you can also call 112, which is the national emergency number.

General practitioner’s practices in Nijmegen:
Only for students/guests living in Nijmegen:
You can visit the following general practitioner’s practices.

Medisch Centrum Brakkenstein
Dr. P. Pulles, Dr. van Baar
Kanunnik Boenenstraat 8, 6525 WJ Nijmegen.
Call for an appointment between 8.00 a.m. - noon. or from 15.00 p.m. - 17.00 p.m. tel. 024-3552339
Press ‘3’ to speak directly to the assistant. Short questions: consultation without an appointment is possible (with a maximum of 5 minutes) each day from 8.00 a.m. till 8.30 a.m. at the Medisch Centrum Brakkenstein. In case of an emergency +31-(0)24-350077.
Consultation by phone.
If you would like to discuss a problem with the doctor by telephone, please call between 8.00–11.00. The doctor will call you back later that day (usually between 11.00 and 12.00). More information on: http://mcbrakkenstein.praktijkinfo.nl/pagina/43/english/

University Health Centre Heyendaal (UCG)
Gerard van Swietenlaan 3 (on campus)
6525 GB Nijmegen
Telephone: +31-(0)24-3224340
The University Health Centre is open from 8.00 till 17.00 on all workdays.
http://ugc-heyendael.praktijkinfo.nl/pagina/55/english/

For emergencies within surgery hours exclusively, please phone our emergency number: +31-(0)24-3606360

Huisartsenpraktijk Bijleveld, Huurman en Hennekam
St. Jacobslaan 343, 6533 VD Nijmegen.
Call for an appointment between 8.00–12.30 and 14.00–17.00, tel. +31(0)24-3550810.
Emergency telephone number during weekdays:+31-(0)24-3567940.

For emergencies after 17.00 and during weekends: please call ‘Huisartsenpost’; tel. 0900-8880.
Address: Weg door Jonkerbos 108, 6532 SZ Nijmegen.

Do not forget to bring your insurance pass, your ID or passport and some cash to the appointment!

Emergency number on campus: put it in your mobile!
What should you do if an accident happens on campus or if you catch a thief red-handed? To get help as fast as possible, call the special emergency number for Radboud University and Radboud university medical center: (024 36) 55555. Put it in your mobile, it can save lives! Call the emergency number to reach the Alarm Centre of Radboud university medical center, which will mobilise the emergency services much faster than if you were to call 112. Occupational health care workers, security personnel or first-aid officers present on the campus are notified right away and can be there in a matter of minutes. If necessary, the Alarm Centre will also mobilise other emergency services, such as the fire brigade, the police or an ambulance.

Call the emergency number in case of:
- Accidents
- Fire
- Catching a thief red-handed
- Incidents involving hazardous substances
If you are not on campus dial 112.

Dentist
If you want to make an appointment with a dentist (tandarts) in Nijmegen you can call:
Tandartspraktijk E. Maenen, Bijleveldsingel 74, Nijmegen, tel. +31-(0)24 - 3224340, Monday-Thursday from 8.30-12.30 and from 13.30- 17.00. Friday from 9.00 till noon. After 17.00 and during the weekend, the message on the answering machine (message in Dutch) will inform you about which (other) dentist is on duty (for acute cases).

In case of a real dental emergency outside of office hours
You can make an appointment at De Tandartsenpost Nijmegen. You can only go there if you have made an appointment. To make an appointment please call: 0900-8276 456 (messages on this line are in Dutch). The Location of the Tandartsenpost is at the emergency square of the hospital called Canisius Wilhelmina Ziekenhuis (CWZ), Adres: Weg door Jonkerbos 106, 6532 SZ Nijmegen, 0900 8276 456 (0900 TAPNIJM).

Becoming a dentistry patient at the Radboudumc
You can also apply as a patient at the Radboudumc department of Dentistry. You can call them for more information and to make an appointment on tel. +31-(0)24-361 41 26. Address: Philips van Leydenlaan 25.
First you will get an appointment for an intake. After the intake you will be notified whether you can register there as a patient or not. The costs for regular treatment will be approximately 25% less than the regular rate for dental treatment. Technical extra costs are at the usual rate. They also have their own website: http://www.umcn.nl/Zorg/Afdelingen/Tandheelkunde/Pages/default.aspx (unfortunately only in Dutch).
Please note: dental treatment is not always covered by your medical insurance, so please check before you make an appointment. Dentists usually demand immediate payment in cash, so it would be wise to take money with you. As dental care might be expensive it is also wise to ask in advance for an estimate of the costs.
HEALTH AND LIABILITY INSURANCE

Erasmus exchange students are obliged to have sufficient (extended) insurance for calamities (like: illness, accidents, death, unexpected return, repatriation or specific medical intervention), and for legal liability for damage or injury caused to a third party, during their stay in the foreign country and during the journey to and from this country, but also during their stay at the place of work. They need to have an (1) (extended) HEALTH INSURANCE, (2) (extended) TRAVEL INSURANCE and (3) LEGAL LIABILITY INSURANCE.

All other students from the EU/EER are required to have appropriate (extended) health insurance when staying in the Netherlands. It is recommended that you have appropriate liability and travel insurance as well.

Please note that the International Office will arrange the Insurance for all International students who need a residence permit to stay in the Netherlands for the full study period.

Health Insurance

Students from the EU/EER

If you are a citizen of a European Union country who will stay here temporarily, you need to apply for the EU Health Insurance Card (EHIC), ec.europa.eu/social/main.jsp?catId=559, in your own country, provided you are not privately insured.

Important – the European Health Insurance Card:
- is not an alternative to travel insurance. It does not cover any private healthcare or costs such as a return flight to your home country or lost/stolen property,
- does not cover your costs if you are travelling for the express purpose of obtaining medical treatment,
- does not guarantee free services. As each country’s healthcare system is different. Services that cost nothing at home might not be free in another country.

Download the EHIC app on http://ec.europa.eu/social/main.jsp?catId=559&langId=en

This is a:
- Guide on how to use the European Health Insurance Card in the 28 EU countries, Iceland, Lichtenstein, Norway and Switzerland.
- Includes general information about the card, emergency phone numbers, covered treatments and costs, how to claim reimbursement and who to contact in case you have lost your card.
- Available in 24 languages with easy option to switch from one language to another.

When you want to claim the medical costs (consultation family doctor, dentist, etcetera) that you have made during your stay here, please contact Zilveren Kruis Verzekeringen.

ZILVEREN KRUIS VERZEKERINGEN

Representative of the EU Health Insurance Card in the Netherlands

Afdeling Buitenland
Postbus 650
7300 AR Apeldoorn
tel. +31-(0)33 - 4456870
E. gbr@zilverenkruis.nl
www.zilverenkruis.nl/NaarNederland (only in Dutch)

The insurance company will always demand an original proof of payment / invoice and a copy of your EU Health Insurance Card in order to process your claim. Always make copies of all the documents you send them. Please, also keep in mind that the exact coverage of costs will be determined by the specific terms and conditions of the insurance.

If you are a student from an EU country and you have private health insurance then you should check whether your health insurance in your home country covers your temporary stay in the Netherlands. If your health or liability insurance does not cover your temporary stay in the Netherlands, you can use the International Insurance Passport for Students (IPS). IPS is a comprehensive health & travel insurance which covers medical expenses, emergency dental expenses, extraordinary costs (such as repatriation), as well as coverage for legal aid, accidents, liability, baggage, and household goods. The insurance costs €36,79 per month or € 1,21 per day. Students only pay for the days they use and no extra fees apply. Application & payment can easily be done online. IPS is offered by StudentsInsured, a 100% subsidiary of AEGON.

For more information please check: https://studentsinsured.com/en or tel. +31-(0)70- 302 85 98, E: info@studentsinsured.com

More information and an IPS claim form can be obtained at the desk of the International Office. Please make sure you make copies of all the documents you send them.

Another possibility is the AON student insurance, more information can be found on: www.aonstudentinsurance.com
Students from outside the EU, EEA
If you are a student from a non-EU country and your stay is shorter than three months you should check whether your health insurance in your home country covers your temporary stay in the Netherlands. If not, it is recommended to obtain an International Insurance Passport for Students (IPS).

Students who need a residence permit to stay in the Netherlands will be provided with an Insurance Passport for Students (IPS) as part of the visa procedure. This is an insurance policy which offers extensive coverage for urgent medical and dental treatment, liability, legal assistance and loss of luggage. For more information please check: https://studentsinsured.com/en or tel. +31-(0)70-302 85 98, E: info@studentsinsured.com

Liability insurance
Please check with your (health) insurance company at home whether you have valid liability insurance for the Netherlands.

In the Netherlands, you are legally liable if someone suffers damage through a mistake or accident caused by you. That means you must compensate the other person for the damage suffered. Personal liability insurance (aansprakelijkheidsverzekering/AVP) protects you against this. Individuals who own or ride a motorised vehicle are obliged to have a liability insurance.

AVP covers almost all damage for which you, as a private individual, can be held liable, regardless of how the incident occurred. Damage caused by motor vehicles, e.g. through a collision, is not covered by the AVP. For this, you must take out third-party insurance (WA-verzekering).

Who needs to take out a new ‘Basisverzekering’ insurance policy?
International students who are economically active, meaning you have a paid internship or part/time job need to take our Dutch public health insurance.

Students of Radboud University
The Radboud University Executive Board (College van Bestuur) has negotiated a collective health care insurance with VGZ for employees and students (only for those students who are younger than 27 years and are degree seeking students). Like university employees, students will get a discount on the premium for the basic health care insurance and a discount on a supplementary package specifically designed for students.

Collectivity Number
If you apply for a health insurance with VGZ, you will be asked for the collectivity number. For students of Radboud University this number is 000104451.

More detailed information about the Dutch health care system and part-time jobs can be found in the Nuffic brochures included in this information package.

Risks of being not insured
If you need care but have no previous insurance, most insurance companies will impose a penalty payment. You will have to pay the back premium and you will probably also be given a fine.

Letter from Zorginstituut Nederland
If you receive a letter (in Dutch) from ‘Zorginstituut Nederland’ please note that you will always have to undertake action! For more information about the letter from Zorginstituut Nederland (formerly known als CVZ), therefore please read the enclosed Nuffic leaflet carefully.

Employees, PhD candidates and guests
Employees, PhD candidates and guests of Radboud University or Radboudumc should contact their personnel department for more information about the insurance possibilities they have.