At StudentsInsured we offer easy insurances for students that travel abroad. For years we are the partner for Radboud University when it comes to insurance. Perhaps you’ve already seen our info on the website as well. www.studentsinsured.com

In this short presentation I’m going to give you some practical tips regarding insurance so you know exactly what to look out for.

Please note that you will receive this presentation in hand out form along with some important notes via email.
Basic health Insurance

Please note that if you get paid (>€ 150 per month) you can’t hold on to your Basic Health Insurance. This means that you should definitely apply for an alternative!

So should you sign out if above is the case for you? Strictly, yes. However this is quite the administrative hassle. The procedure is as follows:

- Take a WLZ test with the SVB (Sociale Verzekeringsbank).
  - Which you can only take once you are abroad (so no ‘what.. if’ scenario’s can be tested).
  - The result of the test can take up to 8 weeks.
- If you are indeed not eligible anymore, they will notify your health insurer. And they will sign you out.
- When you get back, you’ll have to take the exact same test to check whether you are eligible to sign in again.
  - This test can take up to 8 weeks again.
- NOTE your health insurer can now ask you for a medical declaration. Meaning that if you have any medical conditions, they can deny coverage or refuse acceptance.

Furthermore if you would like to visit the Netherlands for a short family visit for example, you are not covered. Also you must cancel your healthcare allowance!

Flipside is that you won’t have to pay premium for an insurance that you can not use.

Are you an international student that currently hold a Dutch Basic Health Insurance? Then of course the above applies for you as well.
Visa
Note that for some countries you are obliged to take out certain insurance coverage in order to obtain a visa.

Liability
As an employee it can happen that you cause damage to a third party like a client. This also goes for an intern. Generally speaking you can’t be hold personally accountable. However, this is based on Dutch law. This may differ based on the country where you go to. My advice is to check the contract you sign where liabilities are often described. In the solution we offer, professional liability is covered as well as long as its part of your internship, so this isn’t an issue in that case.

We also often get questions regarding malpractice insurance for medical students. It’s not possible to opt for this insurance on an individual base. So either Radboud must have a collective insurance in place (which is not yet the case) or the hospital you go to should have. Carefully check in your contract what is written about malpractice if you’re a medical student! We discourage signing contracts with clauses that shifts the liability to you as a student.

Travel insurance
Last but definitely not least, is the fact that travel insurances don’t provide coverage in most cases when you go abroad for study or an internship. They specifically exclude coverage for internships and study trips. If they do offer coverage, then they often limit the covered period. Mostly you are insured for a period of 30 days.
The solution we offer is an insurance package that is specifically designed for study trips and internships abroad. It is called the Insurance Passport for Students and is valid worldwide, provide coverage for your whole trip and doesn’t limit medical costs.
In the following two slides I’ll tell you a little bit more specific information based on your destination.

**EHIC**

Ok, I’ll now give you a (very..) long explanation of how the EHIC works followed by a short and simple solution. So bear with me.

Within the EU and the EER countries (listed in slide) you can make use of your EHIC. The EHIC grants you access to the local *public healthcare* system. This means you will receive treatment that any other citizen of that country would get. Please bear in mind that for most countries this only means public healthcare. Note that in most countries there’s a serious difference between public and private healthcare. As a Dutchie you don’t want to end up in public healthcare. We come across examples where people have to wait for over three months to get the needed treatment for example. Also the quality will not be what you’re used to.

Besides the fact that you will only receive public healthcare, it also **limits to emergency** healthcare. So if you’re feeling ill and you would like to visit a GP (‘huisarts’), chances are you will not get reimbursed.

In principle all healthcare providers will have to accept your EHIC. However in practice we see that a lot of them don’t so you end up advancing the costs yourself. Which you then need to claim back with the local public healthcare system you’re not familiar with.

When you have costs for which you don’t received reimbursement, you may claim these costs back with you health insurer in the Netherlands. Note that they only reimburse Dutch
tariffs. So for example when you go to a private clinic, chances are that these costs are way higher than you’ll get reimbursement for.

Obviously when you get paid for your internship, and you can’t make use of your Dutch Basic Health Insurance, you can’t take your EHIC with you. An alternative is now imperative.

Solution
So here’s the simple solution I promised. And that’s to apply for an IPS insurance. You can now visit the private healthcare system and always claim the costs with us through an online portal. There’s no limit when it comes to medical costs so you are always properly covered. Can’t advance the costs? Call our emergency center (24/7) and they’ll settle the payment with the healthcare provider directly.
Basic Health Insurance
Once more, you can only hold on to this insurance if you don’t get paid (either a part time job or paid internship). When you can hold on to this insurance, keep in mind that this insurance will only reimburse Dutch tariffs. The obvious example is the US. Here healthcare is way more expensive then in the Netherlands. We’re talking about at least times 5 but also easily times 10 what you would pay in the Netherlands. We have a case in which the Dutch basic health insurer paid 60K to a student which ended up in the hospital. We needed to fill up the gap of over 240K. So when you travel outside the EU/EER, a supplementary coverage is highly recommended.

Visa
You will need a visa when you visit a country outside the EU. Once again US is a good example. Here you need to apply for either a J1 or F1 visa. You need to have a proper insurance in order to get this visa. If you take out the aforementioned IPS, you can request a ‘declaration of insurance’ certificate with us that speed up the visa application process. For short term exchanges to the US it’s likely that your visa will be arranged by a sponsor (either the university or the company you’re going to do your internship). They will arrange an insurance for you in most cases. Note that this insurance is often quite costly. You could ‘waive’ their insurance and use IPS instead which is a far more cheaper option.
Apply online for a 10% discount

Studentsinsured.com/RadboudUniversity

**Non-paid internship**: IPS Secondary
Premium: € 23,- per month

**Paid internship**: IPS Primary
Premium: € 33,- per month

You can easily apply for this insurance fully online. The premium per month is around € 36 (includes all the aforementioned categories!)

Apply via the University link and get a 10% discount!

If you go on a non paid internship or a study exchange program, you can opt for the IPS Secondary. Premium is around € 23 per month.

If you get paid abroad and so you can’t use your EHIC, you must opt for the IPS Primary for € 33 per month.
In case of emergency always call our SOS service. They can help you with translation services, repatriation, arranging outpatient care etc.

Never arrange a flight home without contacting Allianz Global Assistance!

No emergency? Then report your claim online or contact our claim department if you have any questions.
In order to prevent that we discuss everyone’s personal situation plenary, I will be around to answer any questions you might have! Also make sure to take a brochure in which you can find more information, or check our website or the intranet of the university.