

Instruction application for Zorg&Zekerheid Basic insurance & Health Allowance

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1. Tips prior to applying for the Basic Health Insurance

- Keep the BSN (Burgerservicenummer) of the au pair ready
- In case the au pair will pay the premium for the insurance, make sure the au pair has a Dutch bank account.
- If the application for Basic Health Insurance is done within 4 months after registration in the BRP (municipality), the insurance will start retroactively. Therefore, keep the date of registration in the BRP at hand.

2. Requirements when applying for Basic Health Insurance

- Registration BRP (Basic Registration of Persons)
- Citizen service number of the au pair (BSN)
- Copy of passport (the front and back side of the page with the passport photo)
- Residence permit for au pairs outside the EU
- Residence document for au pairs from Croatia

3. Applying for Basic Health Insurance by telephone (period mid-November to the end of December)

- In the period from mid-November to the end of December, it is not possible to apply for Basic Health Insurance via the online application module with a commencement date other than

January 1st.

- It is not possible to fill in the date of registration in the BRP, as the start date, as is described below in Step 1.
- If you submit the application during this period (mid-November till end of December), please do the following:
 - o Enter January 1st as the desired start date
 - o Answer the rest of the questions as explained in the instructions below
 - o Zorg&Zekerheid will be able to see via the BRP, when the au pair is registered and they will adjust the start date where necessary.
 - o The insurance does not start on January 1, but with retroactive effect.
- Alternative: Zorg & Zekerheid can be contacted by telephone on 071-5825825, from Monday to Friday from 8 a.m. to 6 p.m. There are advisors available who can provide assistance in English. Keep necessary information and documents at hand. Please note: The end of the year is a busy period every year, so take into account a waiting time that may be longer than normal.

4. Online application module for Basic Health Insurance

You can apply for the basic insurance via [the Online module of Zorg&Zekerheid](#).

Step 1 “Voor wie wilt u premie berekenen?”

1. *Bent u al klant van ons?:* NEE
2. Fill in the Date of birth of your au pair
3. Postcode; use the postcode of the Dutch residence address of your au pair
4. The start date (called *Ingangsdatum* in Dutch)? Here you mention the date of registration in the BRP.
 - If the date of registration is (more then) 4 months ago, then the insurance will not start retroactively, but on the day of application.
 - Applied within 4 months after registration, then the insurance will start retroactively.
5. Kies uw Korting fill out JA and code **30852 (JoHo Insurances)**.
 - Health insurers may not give a discount on basic insurance, but they may give a discount on any supplementary insurance

The page should look accordingly – see below

6. Click on Premie berekenen

Step 2 Premie berekenen (get a quote)

1. Make a choice between the plans *Zorg Gemak Polis*, *Zorg Zeker Polis* or *Zorg Vrij Polis*.

Most chosen options for au pairs: *Zorg Gemak Polis* and *Zorg Zeker Polis*

- The insurer (*Zorg&Zekerheid*) has contracts with many healthcare providers, but not all.
- If the au pair uses non-contracted care, 70% is reimbursed with the *Zorg Gemak Policy*, and 80% with the *Zorg Zeker Policy*.
- Contracted care is covered up to the full cost price.
- The monthly costs are €151.45 for the *Zorg Gemak Policy* and €158.75 for the *Zorg Zeker Policy*.
- Keep in mind the healthcare allowance (Zorgtoeslag) that au pairs can apply for. For 2025, this is up to €131 per month.

Alternative Choice: *Zorg Vrij Policy*

- Non-contracted care is also reimbursed 100% under this policy.
 - The monthly cost is €166.75 for the *Zorg Vrij Policy*.
2. Make a choice regarding the “eigen risico” (deductible)
 - Most chosen option for au pairs: Maximum deductible = maximum eigen risico. The deductible is reimbursed through the special ISIS Au pair insurance.

✓ Uw situatie

2 Premie berekenen

Onderstaande premies zijn inclusief uw collectiviteitskorting via JoHo Insurances.

Verzekeringsnemer 1 januari 2002

Lees hier meer over onze [basisverzekeringen](#).

Zorg Gemak Polis	Zorg Zeker Polis	Zorg Vrij Polis
Naturapolis Alles online regelen en betalen via automatische incasso. Gecontracteerde zorgverlener: 100% vergoeding. Niet-gecontracteerd: max. 70% vergoeding.	Naturapolis Meest gekozen. Gecontracteerde zorgverlener: 100% vergoeding. Niet-gecontracteerd: max. 80% vergoeding.	Combinatiepolis Veel keuzevrijheid. Gecontracteerde zorgverlener: 100% vergoeding. Niet-gecontracteerd: max. 100% vergoeding (wijkverpleging 75% en GGZ 80%).
€ 151,45 per maand	€ 158,75 per maand	€ 166,75 per maand
✓ Gekozen	Kiezen	Kiezen

Eigen risico*

€ 885,00



- € 20,00



Let op: als u kiest voor een vrijwillig eigen risico, dan betaalt u maximaal €885,- zelf. Zorg ervoor dat u dit kunt betalen.

3. Make a choice regarding “Aanvullende verzekering”

- Most chosen option for au pairs is: geen Aanvullende verzekering

4. Make a choice for discount

- If you pay the premium per year or semi-year, a very small discount is applied. Most chosen option is payment per month.

and

Maak uw keuze...

- AV-Basis
- AV-Sure
- AV-Standaard
- AV-GeZZin Compact
- AV-Top
- AV-Plus
- AV-GeZZin
- Geen aanvullende verzekering**

Maak uw keuze...

ing*

On the right side of the screen you should see a monthly premium. Depending on the chosen plan this

should be **€131,45** for *Zorg Gemak* or **€138,75** for *Zorg Zeker*.

5. Click on **Verzekering afsluiten**

Uw premie per maand € 138,75

← Terug

Overzicht per post of mail

Verzekering afsluiten

Uw aanmelding is nog niet definitief.

Step 3 Uw gegevens (your personal details)

1. Contactgegevens: (Contact details)

- Fill in the personal details of your au pair or have the au pair fill them in herself.
- Please do not forget to change Nationality.

2. Digitale voorkeuren (Digital preferences)

- This states that the documents are delivered digitally. These will be available via My ZZ and via the app.
- In general, it is recommended that the au pair shares the information with the host family. This can help in the event of an emergency.

3. Betaalgegevens (Payment details)

- For payment details, the account number of the host family or au pair can be entered if the au pair has her own Dutch Bank account number.

4. Reden voor aanvraag (Reason for application)

- Reden: Ik verhuis vanuit het buitenland naar Nederland
- Wanneer heeft u zich in Nederland gevestigd? Enter the date of registration in BRP.

Reden van uw aanvraag

Kies uw situatie. Dan kunnen wij u vertellen welke informatie wij nog meer nodig hebben.

Reden*

Ik verhuis vanuit het buitenland ✓

Wanneer heeft u zich in Nederland gevestigd?*

dd-mm-jjjj



5. Click on **Controleer en bevestig**



Controleer en bevestig

Uw aanmelding is nog niet definitief.

Step 4 “Controleren en bevestigen”(check and confirm)

Click on **Controleer en bevestig**

1. Check all details in the overview
2. Agree with the conditions

3. Click Verzekering afsluiten

Akkoord

☒ Ja, ik heb alles naar waarheid ingevuld en ga akkoord met:

- [de voor deze verzekering geldende voorwaarden](#)
- [het privacy statement](#)



[< Terug](#)

Verzekering afsluiten

Wij regelen de overstap met uw huidige zorgverzekeraar.

5. How to apply for Care Allowance for the au pair?

After applying for the Basic Health Insurance, a request for Zorgtoeslag (Care Allowance) can be made to the Tax Authorities. More information about Zorgtoeslag at the FAQ's on aupairverzekeringen.nl and toeslagen.nl.

Submitting an application can be done by logging in to Toeslagen.nl or using the Tax Authorities' app. The au pair needs a DigiD to log in.

A few tips when applying for Care Allowance:

- The start date of the Allowance is the same as the Basic Health Insurance.
- You can apply for Allowance retroactively.
- To prevent the au pair from receiving an invalid allowance, you can enter an end date equal to her planned date of departure.
- In case the au pair leaves sooner than planned, make sure you or the au pair inform the Belastingdienst about this change.

If you have any additional queries, please don't hesitate to contact us.

JoHo

www.aupairverzekeringen.nl
www.aupairinsurances.nl



Disclaimer: We did our utmost best to provide you with all the necessary information. We have gathered the information from different entities responsible for the legislation. Legislation is due to change; we try to update our information as often as possible. Despite this we are not responsible for any incorrect information in this document. If desired you can contact the responsible entity directly yourself.