



**Werknemers-
informatie
zorgverzekering
Engelstalig**



verzekeren ■ payrolling ■ opleiden ■ vacaturebank

www.ltoarbeidskracht.nl

Employee health insurance and care supplement information

As a foreign employee working in the Netherlands, you are required to take out health insurance in the Netherlands for the period you will be working in the Netherlands. This is also the case when you have taken out other insurance, such as European insurance that covers health care costs incurred in the Netherlands.

Registration in the BRP (Basis Registratie Persoonsgegevens) is a possibility, but not mandatory. Registration in the RNI (Register Niet Ingezetenen) is mandatory. You are also obliged to report any changes in your situation at RNI. The costs of health care in the Netherlands are generally higher than in your country of residence. Failure to take out health insurance in the Netherlands will expose you to the risk of incurring a statutory fine from the National Health Care Institute of the Netherlands. This would be a fine of € 528,--. If, after having paid this fine, you still fail to take out health insurance in the Netherlands, you will be fined another € 528,--.

LTO Arbeidskracht

If you work for an agricultural company, your employer can take out group health insurance with Zilveren Kruis (ZK) or HollandZorg (HZ), for you through LTO Arbeidskracht. This is a highly economical health insurance option that caters specifically to workers from outside the Netherlands who come to the Netherlands to perform seasonal work.

Insurance package

Health insurance taken out through LTO Arbeidskracht is statutory public health insurance, for which each of the possible health insurers charge the same fee. The public health insurance offers excellent reimbursements for the most common (necessary) care costs, such as those incurred for general practitioner appointments, medication, hospital admission, and obstetric care. This health insurance comes with the following supplementary cover as standard;

- You will not be charged an obligatory excess
- Repatriation to your home country (within Europe) in the event of death is fully covered.
- Urgent dental care (resolving pain symptoms) up to a maximum of € 200 per year is also covered. (Only the packages offered by ZK and HZ include urgent dental care)

Insurer	Daily premium 2025	Obligatory excess	Voluntary excess
HollandZorg	€5,49	€0,-	€0,-
Zilveren Kruis	€4,99	€0,-	€0,-

LTO Arbeidskracht will pay the premium to the health insurer and pass this charge on to your employer. Your employer will deduct this premium from your salary. If you choose to take out health insurance with HZ, your employer will be able to obtain your policy through LTO Arbeidskracht's eDesk. ZK sends a paper policy.

How does the voluntary excess work?

Anyone who has health care insurance in the Netherlands, has a compulsory excess of €385, -. Do you use any care that puts a claim on this compulsory excess, then the amount is deducted from the compulsory excess. In the health insurance of LTO Arbeidskracht, the compulsory excess is reinsured, you will not receive an invoice up to the amount of the compulsory excess.

Care supplement (zorgtoeslag)

If you have taken out health insurance in the Netherlands, you can apply for the care supplement from the Belastingdienst (the Dutch Tax and Customs Administration). The care supplement is an income-related contribution (maximum of € 131, - per month in 2025) from the Belastingdienst towards the costs of the health insurance. If you specify your estimated gross income for the whole of 2025, as well as your personal bank account number with the name barer, on your application form, LTO Arbeidskracht will pass these details on to the Belastingdienst. The Belastingdienst will assess whether you are eligible for the care supplement and, if so, determine how much you will get.

Employees who are under the age of 18 are not charged for health insurance and are consequently not entitled to the care supplement either.

Visiting your country of residence during employment

If you decide to take paid or unpaid leave during your employment, to return to your country of residence for a week, for example, your employment will continue and so will your health insurance. This means that the premium will also continue to be payable. The upside is that you will also be covered in the event of anything happening en route to or in your country of residence that requires urgent care. Care provided in the country of residence will be covered based on Dutch criteria. This could mean that the costs incurred in the country of residence might not be fully reimbursed.

S1 form

The S1 form is a certificate that proves that you are insured in the Netherlands. Your employer can request or download this form for you through LTO Arbeidskracht's Digitaal Loket (eDesk).

You will then have to have the S1 form registered with an insurance company in your country of residence. **Having done that, you will be entitled to health care according to the statutory insurance package in your country of residence.** The reimbursements of this health insurance are according to Dutch criteria. This could mean that the costs incurred in the country of residence might not be fully reimbursed.

You can include family members who have remained in your country of residence in your health insurance using the S1 form. These family members are therefore not staying in the Netherlands. The insurance company in your country of residence will determine which of your family members can be co-insured.

Permanent collective health insurance (Agro + Zorg)

If you will be residing in the Netherlands permanently, you will basically have immigrated and will not be eligible for the special collective health insurance for seasonal work. You will be obliged by law to take out permanent health insurance. Such permanent health insurance is subject to other arrangements, such as:

- The possibility to take out supplementary insurance.
- Family members can be co-insured.
- You will be liable to pay a compulsory excess.

If you take out this health insurance through LTO Arbeidskracht, you will be entitled to a 15% discount on supplementary health insurance.