

Product information Aon's Basic Healthcare Insurance 2014

This basic healthcare insurance is designed for students who are temporarily residing in the Netherlands and who are obliged to purchase Dutch basic healthcare insurance. This product information sheet is intended to give you a general impression of the insurance coverage. On your policy certificate you can see which cover you have purchased.

Aon's Basic Health Care Insurance: cooperation with Avéro Achmea and Aevitae

Aon has entered into a dedicated cooperation agreement with Avéro Achmea, a renowned Dutch basic health insurance company. Avéro is the risk bearer of your basic healthcare insurance.

Aon has into a dedicated cooperation agreement with Aevitae. Aevitae will take care of the administration of your basic healthcare insurance as well as the premium invoicing and the claims settlement.

Aon Hewitt is the designated contact for you for your questions and remarks on your basic healthcare insurance.

Cover

The basic healthcare insurance offers you comprehensive coverage for medical costs such as the costs of hospital admission, non-clinical medical-specialist care, obstetric and maternity care, medication, rehabilitation, organ transplants, physiotherapy, dental coverage for children to the age of 18 and preventative examinations.

Excess

Adults are subject to mandatory deductible of EUR 360 per calendar year in 2014. This deductible does not apply to care provided by General Practitioners (GPs), maternity care or natal care. In addition, insured persons aged 18 and older can choose additional, voluntary deductible of EUR 100, 200, 300, 400 or 500 per person per calendar year.

Premium

The basic premium for the Basic health insurance is the same for every adult. By taking out a voluntary excess you can decrease the premium.

Claims Handling

Your claims will be handled by Aevitae. Depending on agreements with the insurer, however, a claim may also be directly handled by the insurance company. You will be informed if this is the case.

Want to know more?

Send an email to <u>students@aon.nl</u> or contact us by telephone at +31 (0)10 448 82 70 during Dutch office hours.

Disclaimer

If the text above deviates from what is set down in further advice or in the policy terms and conditions, then the most recent text or policy terms and conditions, respectively, prevails.

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