

FAQ QUESTIONS COLLECTIVE INSURANCE

BY WHICH DATE CAN I SWITCH TO ANOTHER INSURANCE COMPANY?

You can apply for a new health insurance up to and including January 31. Condition is that you have canceled your current health insurance before January 1. Your new insurance takes effect from January 1.

I AM ALREADY INSURED WITH ONE OF THE COLLECTIVE INSURANCE COMPANIES AND I WOULD LIKE TO JOIN THE COLLECTIVE OF MY EMPLOYER. IS THIS POSSIBLE AND IF SO, FROM WHICH DATE?

This is certainly possible. This can take effect from the first day of the following month. Heilbron can easily help you applying to partake the collective.

CAN I SWITCH INSURANCE COMPANIES DURING THE YEAR?

In some cases it is possible to switch insurance companies during the year. When you transfer to a new employer for instance. When you had a collective insurance with your last employer and your new employer also offers a collective insurance, you can switch insurance companies. Upon reaching your 18th birthday it is also possible to switch insurance companies. The co-insured partner also has the right to apply for a health insurance at a different insurance company after a divorce.

CAN I BE REFUSED WHEN APPLYING FOR AN ADDITIONAL INSURANCE?

Some acceptance criteria are applied to most additional (dental) insurance packages. It is possible you are refused when applying for an additional insurance. Please contact Heilbron to check whether the additional insurance of your choice has acceptance criteria.

I AM ALREADY INSURED THROUGH A COLLECTIVE, BUT NOT THROUGH THE COLLECTIVE OF MY EMPLOYER. SHOULD I BE INTERESTED IN THE OFFER FROM MY EMPLOYER?

It depends on your current discount at your insurance company and whether your current coverage matches your needs. It is possible that your current health insurance does not cover a certain treatment, while the package your employer offers does cover that treatment. It is always important to check your insurance package.

I HAVE A TEMPORARY JOB WITH MY EMPLOYER. CAN I ALSO BENEFIT THE COLLECTIVE OFFER FROM MY EMPLOYER?

Certainly, please contact Heilbron for more information.

WHEN I (TEMPORARILY) LEAVE MY EMPLOYER, CAN I ALSO ASK HEILBRON ANY QUESTIONS?

This is most certainly possible. We can even check if we can offer you any other discount your employer does not offer.



WHO IS HEILBRON?

Heilbron is an insurance consultancy for all matters regarding health insurances. Please contact us when having any question regarding your health insurance. An experienced consultant will help you directly. Heilbron will answer your questions regarding fees or invoices. We can also mediate when a health care provider handles a waiting list. Please don't hesitate to contact us when you'd like to receive advice about your employer's collective insurance offer or when you are not sure whether your current health insurance package answers your needs.

Please contact Heilbron for these or any other questions you might have. You can reach our consultants by phone 24 hours a day, each day of the week at 088 – 12 10 222. You can also email us at zorg@heilbron.nl. We gladly help you!