

# Insurance importance for EEA Students Studying in the Netherlands



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We welcome all European Economic Area (EEA) students to the Netherlands for their study and/or internship. Your wellbeing is of utmost importance to us as it is for your university.

Most EEA students come to the Netherlands with an European Health Insurance Card (EHIC). Be aware, EHIC only offers emergency coverage! The time of coverage and the way you are covered depends on your home country.

To avoid high costs, we advise you to take out an Aon Student Insurance.

### What is the European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) provides EEA citizens access to necessary medical care in 33 countries within Europe and Australia. The card is issued by the national insurance company or health service.

- EHIC does not cover planned treatments abroad, only urgent basic necessary healthcare.
- EHIC does not cover private healthcare or repatriation.
- EHIC does not guarantee free treatment, since there are differences within the healthcare systems.
- Health care providers who aren't familiar with the claim procedure might refuse your EHIC.
- You must apply for the EHIC in your home-country.
- The time of coverage depends on your home-country, this can differ between no coverage at all to several years.



### What doesn't the EHIC cover?

The EHIC is for emergency health care only and provides cover for a limited time.

### The EHIC does not cover:

- Dental care
- Physiotherapy
- · Non-urgent psychological treatment
- Follow-up treatments
- Long term medicine use
- Repatriation
- Liability
- · Household contents/ travel luggage
- Legal Aid

## **Take out Aon Student Insurance**

Health care costs in the Netherlands are high. If you are not fully insured, you will have to pay for health care out of your own pocket. The state nor your university will pay for these costs.

Our insurance provides full coverage, depending on the plan you choose. You will be insured for medical and non-medical costs. Avoid financial problems and take out the Aon Student Insurance, partner of universities in the Netherlands.

Apply online via **www.aonstudentinsurance.com** and be in charge of your insurance policy!





### **Contact Us**

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### **About Aon**

Aon plc (NYSE: AON) exists to shape decisions for the better—to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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