



## Group insurance premium overview 2016

Discount on general insurance **10%**

Discount on additional insurance package **10%**

This premium overview shows the CZ insurance premiums including your group discount. These are the premiums per person per month. Children up to the age of 18 do not have to pay premiums and a deductible does not apply to them either. An overview of all reimbursements under the insurance packages can be found in the package comparer. This is also available at [www.cz.nl/package-comparer](http://www.cz.nl/package-comparer).

### Step 1

#### General insurance: the higher your deductible, the lower your premium

The table below shows the monthly premium for 2016 for CZ's various general insurance policies: A compulsory deductible of € 385 applies. This has been set by the government.

If you opt for a higher deductible, you pay a reduced premium. You can choose from the deductibles

shown in the table. These amounts include the compulsory deductible of € 385.

For the 'CZ Zorgbewustpolis', you can only opt for the highest voluntary deductible in addition to the compulsory deductible.

Annual deductible	€ 385	€ 485	€ 585	€ 685	€ 785	€ 885
'Zorgbewustpolis'	€ 91.17	-	-	-	-	€ 73.67
'Zorg-op-maat-polis'	€ 94.45	€ 91.45	€ 88.45	€ 85.45	€ 82.45	€ 76.95
'Zorgkeuzepolis'	€ 99.63	€ 96.63	€ 93.63	€ 90.63	€ 87.63	€ 82.13

## Step 2

### Additional insurance packages

If you want to take out additional insurance, you can choose from CZ's various additional insurance packages: 'Start', 'Basis Collectief', 'Plus Collectief' or 'Top Collectief'.



### Other additional insurance packages

You can also choose from additional insurance packages for different stages in your life: 'Jongeren' and '50+'.



#### Additional insurance package 'Jongeren'

per person per month including dental care

18 to 29 years of age  
€ 16.38

from 30 years of age<sup>1</sup>  
€ 22.68



#### Additional insurance package '50+'

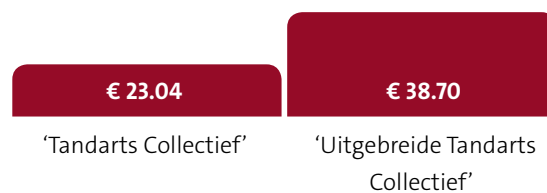
per person per month

€ 14.89

## Step 3

### Dental insurance

If you want to take out the 'Start', 'Basis Collectief', 'Plus Collectief', 'Top Collectief' or '50+' additional insurance package as well as dental cover, you can add one of CZ's two separate dental insurance packages: 'Tandarts Collectief' or 'Uitgebreide Tandarts Collectief'.



<sup>1</sup>You will start paying this premium in the year after you turned thirty years of age.

If you pay the annual premium in full in advance, you will receive a discount of 3% on the total amount. You do not have to pay any policy costs to CZ. We will, however, require a dentist's statement for the 'Uitgebreide Tandarts Collectief' additional insurance package. What if you don't live in the Netherlands? In that case, you may have to pay surcharges or taxes for your additional insurance package in your country of residence. The premium as shown in the premium overview will then be increased by this amount.

No rights can be derived from this premium overview.