



Welcome to Zilveren Kruis!

You will be insured with Zilveren Kruis from 1 January 2023.
We are happy to have you with us!

Everything counts when it comes to your health.

Whether arranging or paying for care or leading a healthy life, Zilveren Kruis is committed to the health of its customers every day. We support our customers by helping them find and arrange care that is best suited to them, and by motivating everyone to take small steps towards improving their health.



Actify: the coach that helps you live healthier, step by step.

Getting more exercise and eating healthier is now easier than ever! Meet Actify, your vitality coach. With Actify, you can work on your health in a way that suits you, step by step.

Read all about it at zk.nl/actify



Zorgcoach: personal assistance in arranging care.

The Zorgcoach helps apply for and arrange care. Which hospital is the best, for example? Where can you get the care you need the quickest? How to request a second opinion on your diagnosis?

Find out more about what the Zorgcoach can do for you at zk.nl/zorgcoach.

Mijn Zilveren Kruis: quickly and easily arrange many things online.

From 12 November, you can arrange many insurance matters online in Mijn Zilveren Kruis. For example, you can view your healthcare costs, change your information and submit claims. Sign in securely and quickly with your DigiD.

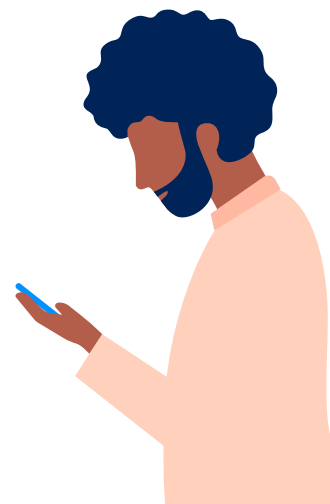
For more information, visit zk.nl/mijnzk.

Your policy in your pocket with the Zilveren Kruis app.

With the Zilveren Kruis app, you can quickly and securely submit claims on your smartphone or tablet, but the app also offers much more.

- Submit claims whenever and wherever it suits you.
- Obtain insight into your insurance and excess anywhere and at any time.
- Get answers to reimbursement questions 24/7.
- Smart! Your digital health insurance card is available in the app.
- Seated patient transport can also be arranged quickly in the app.

Read all about it at zk.nl/app.



A few key dates.

We will announce the 2023 premium by 12 November 2022 at the latest. From then on, you can also change your package in Mijn Zilveren Kruis.

From 1 January 2023, your new health insurance card will be available in the Zilveren Kruis app.

From 1 January 2023, you will be able to submit claims through the Zilveren Kruis app.

If you pay your Aon premium by direct debit.

That will remain unchanged from 1 January 2023. Your bank statement will now list Zilveren Kruis with the Zilveren Kruis account number.

Good to know: at zk.nl/betalen, you can indicate whether you want your premium to be debited on the 1st, 15th, 21st, 24th or 27th of the month.

Other payment options.

In addition to direct debit, you can also pay the premium by invoice email. You will receive an email with the details, and you can pay the premium via iDeal. You can also pay your premium by giro collection form. Zilveren Kruis charges €1 per giro payment. Read more about how to pay your premium at zk.nl/betalen.

A new account number and new digital health card.

Because you are transferring from Aon to Zilveren Kruis from 1 January 2023, you will receive a new customer number. This number is listed on your policy schedule, which you can view in Mijn Zilveren Kruis from 12 November. Your customer number is also listed on your health insurance card. Your health insurance card is available in the app from 1 January 2023.



Authorisation for healthcare expenses.

If you have a standing authorisation from Aon for healthcare expenses, it will be transferred to Zilveren Kruis on 1 January 2023. You do not need to apply for a new authorisation, this will be arranged automatically.

Do you have permission to see someone else's healthcare expenses at Aon?

Unfortunately, this will not be automatically transferred. You can reapply for this permission from 12 November. For more information about authorisation, visit zk.nl/machtigeenander.

Your collectivity number will change in 2023.

It may also receive a new name. You can find your collectivity name and number on your policy schedule in Mijn Zilveren Kruis.

Visit zk.nl/welkom-aon to review all information.



More peace of mind with Zilveren Kruis' payment options.

Did you receive an unexpectedly high bill for healthcare costs? Is now just not a good time to pay your premium? That can happen. Zilveren Kruis has various payment options. For example, you can defer a bill for healthcare expenses for 30 days, or pay in instalments through Zorgkosten Betalen in Delen. You can schedule the premium payment date yourself.

Find out what suits you best at zk.nl/betaalopties

We are happy to help you



Visit zk.nl/contact

for an overview of all contact options.



Would you prefer to speak to someone in person?

You can call us on +31 71 751 00 51

- on work days from 08:00–20:00
- and on Saturdays from 09:00–13:00
(Extra: 12 November from 09:00–17:30 and 31 December from 08:00 to 17:00)



You can also write to us at:

Zilveren Kruis, PO Box 444, 2300 AK Leiden

You can view and download documents regarding your health insurance at zk.nl/informatiedocument.

Visit zk.nl for a list of contracted care providers, reimbursement rates for non-contracted care providers, Medical Devices Regulations (Reglement Hulpmiddelen), Pharmaceutical Care Regulations (Reglement Farmaceutische Zorg), Personal Care Allowance Regulations (Reglement Zvw-pgb), professional associations of alternative healthcare professionals that meet our criteria, policy conditions, brochures, forms and other information about our insurance policies. You can also request the information from us.

The health insurance policies offered by Zilveren Kruis are insured by Zilveren Kruis Zorgverzekeringen N.V., which has its registered office in Utrecht (Chamber of Commerce no. 06088185, AFM no. 12000646). Supplementary health insurance policies offered by Zilveren Kruis are insured by Achmea Zorgverzekeringen N.V., which has its registered office in Zeist (Chamber of Commerce 28080300, AFM 12000647).

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