



IT'S TIME TO THINK ABOUT YOUR HEALTH INSURANCE AGAIN

It's that time of year again – the leaves are taking on their autumn colours, and the mushrooms are popping up all over the place. Time too, therefore, to take another look at your health insurance, because on 1 January you can change your insurance or your insurer.

Do you already know about the benefits that OHRA has to offer?

We can offer you OHRA's collective health insurance at a discount. This insurance comes with excellent service and clear conditions, at a competitive premium. At OHRA, we know that no one is keen on dealing with hassles or catches. That's why we make insurance easy for you, with what we call 'insurance without Red Tape'.

Even more benefits with OHRA:

- **You can choose your own healthcare provider**
With OHRA's free choice of care, you can decide which doctor or therapist to go to. It does not matter whether or not OHRA has agreements with that care provider. If the treatment is insured, you will always be reimbursed.
- **Making a claim is a piece of cake**
If you receive an invoice from your healthcare provider, simply take a photo of it and share it easily via the OHRA App. And that's that! OHRA will then arrange the reimbursement of the costs for you, whether it's a Dutch invoice or one from abroad.
- **Haven't used all your physio treatments? Take them with you!**
With the unique [Fysio Meeneemservice](#), you can carry over any unused physio treatments to the next year. You can transfer up to nine treatments for a maximum of just € 1.50 per month.

The collective health insurance is extra beneficial for you

OHRA not only makes it easy for you with these services. As an employee of Stichting Nederlandse Wetenschappelijk Onderzoek Instituten, you also receive a discount of 5% on your basic insurance and up to 10% on your additional insurance. On top of the already competitive premium.

And that's not all. These extras are free for you:

- **OHRA Healthy Module**

You will receive the OHRA Healthy module with your OHRA Health Insurance. For example, you will be reimbursed for costs of a first aid course, sports medical advice or exercise programs. And you can do a personal health check for free.

- **SkinVision**

Spot on your skin? With the OHRA SkinVision App you can easily take a photo of the stain yourself and know within 30 seconds whether it is suspicious or not. This way you can be there quickly if necessary.

- **Extra cover for you**

OHRA offers extra cover especially for you as an employee of NAME EMPLOYER. For more information about the extra coverages, please visit www.ohracollectief.nl/nwoi

More information

You can find a great deal of information about the OHRA collective health insurance at www.ohracollectief.nl/nwoi. You can also take out insurance here if you like. OHRA will then cancel your current health insurance for you – your first taste of the convenience OHRA offers!