

# Dow Voorzieningsfonds



**Together  
we care**

## Brochure 2020

In this brochure you will find all the relevant information about Dow Voorzieningsfonds, such as the main changes to the regulations, how to submit an application and of course, the regulations themselves.

**Tip:** save this brochure with your other insurance papers.



**Working together  
to provide financial  
assistance  
in the event of  
unexpected costs.**

## **Dow Voorzieningsfonds is online!**

As chairman of the social fund, I am pleased, together with the entire board, that the website of Dow Voorzieningsfonds has been launched: [www.dowvoorzieningsfonds.nl](http://www.dowvoorzieningsfonds.nl). We have created a platform that can be used to keep the members updated with changes and current developments. We also share the new regulations for 2020, in which a number of adjustments have been made to fit in with a number of changes in health insurances and developments in health-care provision. A reimbursement for the volunteer-care agent is an excellent example, which is now adopted. Reimbursement of costs for the FreeStyle Libre is also a welcome addition, as it simplifies the lives of people with diabetes

because the glucose value can be checked with a painless scan instead of a sensitive injection. From now on the annual amendments to the regulations will be announced on the website.

The solidarity fund will still be focused on supporting participants facing unforeseen costs of a medical or social nature.

For applications not provided for in the regulations, the board of the social fund decides in accordance with reasonableness and medical necessity.

*Albert Eggermont,  
Chairman Dow Voorzieningsfonds*





## Dow Voorzieningsfonds

At some time, you may be faced with unexpected costs due to a necessary medical event or the relevant social problems. In some cases, these costs may not be insurable or can be reimbursed within the existing system\*.

As Dow Voorzieningsfonds, we like to offer financial assistance in such cases.

The regulations are adopted in this brochure, so you can see if you can make a claim on the fund and how this works. Also take a look at the new website, where everything is explained in detail

[www.dowvoorzieningsfonds.nl](http://www.dowvoorzieningsfonds.nl)

\* See conditions of the costs

## Joining as a member?

It is possible to register with one of the Dow branches in the Netherlands up to one year after commencement of employment.

The contribution is €1 per month. Which means that you, the employee, including your partner and/or children up to the age of 27 living with you, are entitled to the fund.

Are you retiring or becoming incapacitated for work? In that case, too, you will retain the same rights to the fund. All conditions are stated in the regulations.



## Main changes

The regulations are updated annually, allowing for changes in health insurance and social legislation. Read the regulations carefully to find the options for reimbursement.

### These are the most important changes:

- Starting this year, it is possible to apply for a tummy tuck, volunteer-care agent and alternative medicine. Please refer to the conditions in the regulations.
- On the other hand, it is no longer possible to apply for domestic help, ADHD and stutter therapy.

## This is how you submit an application!

1

### Do the online pre-scan

on [www.dowvoorzieningsfonds.nl](http://www.dowvoorzieningsfonds.nl) or read the regulations in this brochure and see whether your application applies to the fund.

2

### Will the application be eligible?

Then download the application form from the website.

3

### The application must be complete and submitted on time

Make sure you always enclose the original invoice / proof of payment with the application and submit it on time, i.e. within 5 months after the end of the relevant calendar year!

4

### Send the application form by post

together with the necessary documents to the secretariat within 5 months of the end of the calendar year in question.

### Postal address:

Dow Voorzieningsfonds  
Herbert H. Dowweg 5, 4542 NM HOEK  
Occupational Health and Safety Service  
Neely Center Port 451/0.5.





**Do the  
online  
pre-scan!**



## Conditions with regard to costs

The application costs must meet a number of conditions:

- costs that are not or partially reimbursed by Zilveren Kruis Dow (supplementary 4-star) health insurance, and;
- costs not reimbursed by a government agency either, or only partly (e.g. Wmo via municipality), and;
- Minimum amount of €100, and;
- Statutory personal contribution, statutory excess and patient contribution (Belgium) are not eligible for reimbursement (unless otherwise determined by the Board).

## Does the application not comply with the regulations?

The regulations may not always match your application, in which case the board of the social fund will decide, with due observance of reasonableness and medical necessity, whether the application will be processed.





## The regulations 2020

Stichting Dow Voorzieningsfonds  
for employees of Dow  
in the Netherlands

### 1 GENERAL

A Stichting Voorzieningsfonds (hereinafter referred to as ‘Dow Voorzieningsfonds’) is in place for the employees of the Dow company (in the Netherlands) and its affiliated companies.

The board of the social fund reserves the right to change these regulations at any time.

### 2 PURPOSE

The purpose of the social fund is to provide financial assistance to its participants, who incur special costs due to necessary medical events and/or related social problems, costs which are not insurable or which can be reimbursed within the existing system.

### 3 PARTNERSHIP

For the purposes of these rules, ‘participant’ means:

- an employee of the Dow company (working in the Netherlands) or its affiliated companies after registration during active service including the resident partner and/or children up to the age of 27 of the employee. Registration is possible up to a maximum of one year after commencement of employment;
- a retired and incapacitated employee who, on request, remains a member after termination of the employment, including the cohabiting partner and/or children up to the age of 27 of the ex-employee;
- cohabiting partner and/or children up to the age of 27 of deceased employees who remain participants on request.

## 4 APPLICATION PROCEDURE

### 1. Do the online pre-scan

on [www.dowvoorzieningsfonds.nl](http://www.dowvoorzieningsfonds.nl) or read the regulations in this brochure and see if your application applies to the fund.

### 2. Will the application be eligible?

Then download the application form from the website.

### 3. The application must be complete and submitted on time

Make sure you always enclose the original invoice / proof of payment with the application and submit it on time, i.e. within 5 months after the end of the relevant calendar year!

### 4. Send the application form by post

together with the necessary documents to the secretariat within 5 months of the end of the calendar year in question. Postal address: Herbert H. Dowweg 5, 4542 NM HOEK, Arbodienst Neely Center Haven 451/0.5.

### 5. If the application is not accepted

If the application is not accepted, the original documents will be returned to the applicant and a copy left in the records.

The administration of Dow Voorzieningsfonds will be kept for 7 years. The records of any calendar year will be destroyed afterwards, which will take place with the approval of the social fund's board meeting.

## 5 TERMS AND CONDITIONS

The costs must meet the following conditions:

- costs that are not or partially reimbursed by Zilveren Kruis Dow (supplementary 4-star) health insurance, and;
- costs not reimbursed by a government agency either, or only partly (e.g. Wmo via municipality), and;
- minimum amount of 100 for own account, and;
- Statutory personal contribution, statutory excess and patient's contribution (Belgium) are not eligible for reimbursement (unless otherwise determined by the Board). The Board of Dow Voorzieningsfonds uses the following guidelines when assessing the applications below:

### 1. Resources

- Care aids that are not reimbursed on the basis of the applicable collective health insurance or Wmo may be eligible for reimbursement, a medical referral is provided. This is subject to a payment of 50% of the costs with a maximum of € 500 per family per calendar year.
- Scoot mobiles after assessment by the board.

### 2. Allergy

- 75% once only for necessary adjustments to the interior due to allergy up to a maximum of € 1.000.

### 3. Therapy prescribed by a general practitioner or specialist for diagnosed learning and behavioral disorders in children

- 50% of the costs, including the costs of the diagnosis, after assessment and approval by the Board with a maximum of € 750 per child per calendar year with a maximum of 2 calendar years.

**4. Dental costs**

- Dental costs 50% reimbursement per person from € 1,500 with a maximum contribution of € 1,500 per calendar year.
- For members up to 22 years of age, above average costs for orthodontics (dental regulation + second opinion) from the reimbursement made by the collective health insurance + Dow supplementary package above € 3,000 with a maximum of € 1,000 during the entire membership.

**5. Invitro fertilization**

- 75% of the Dutch rate concerning the treatments that are not reimbursed on the basis of the applicable collective healthcare insurance, with a maximum of 3 treatments during the membership.

**6. Adoption**

- 50% of the costs related to the procedure for adoption after assessment by the board, up to a maximum of € 5,000.

**7. Eye correction by laser technique up to diopter -6**

- After reimbursement under the collective health insurance, 50% up to a maximum amount of € 1,100 per person.

**8. Lens implants**

- After a reimbursement under the collective health insurance 50% up to a maximum amount of € 1,500 per person.

**9. Accommodation costs: in case of admission of a family member to a (psychiatric) hospital**

- 50% of the reasonable accommodation costs of the partner, a child, father/mother in a standard hotel room up to a maximum of € 750. Costs above € 750 after assessment by the board.

**10. Transport costs for visiting family members in (psychiatric) hospital, hospice and nursing home, according to the ANWB route planner**

- from 20 to 50 km one way up to a maximum of 2 years, and with a maximum of € 2,500,- per family per year.  
Km reimbursement € 0,32
- Tunnel costs 100%
- Public transport 2nd class 100%.

**11. Medically necessary plastic surgery indicated by a specialist, not fully reimbursed by the health care insurer**

- 25% of the costs with a maximum of € 1,000 per person per calendar year after assessment by the board.

**12. Abdominoplasty after medically necessary Gastric Bypass indicated by a specialist not (fully) reimbursed by the health insurer.**

- 50% of the costs with a maximum of € 1,000 per person.

**13. Hairworks**

- After reimbursement by the collective health-care insurance up to € 750. For children up to 18 years 100%.

**14. Volunteer-care agent**

- After reimbursement on the basis of the collective health-care insurer up to a maximum amount of € 500 per year for additional support from the volunteer-care agent affiliated with the professional association.



**15. FreeStyle Libre**

- 50% with a maximum reimbursement of € 400 per person per year.


**16. Alternative therapy (musculoskeletal system)**

- Consultations of chiropractic, haptotherapy, manual medicine/orthomanipulation, neuromuscular therapy, orthopedic medicine and osteopathy up to a maximum of € 40 per day after settlement of the reimbursement which may be paid on the basis of the Dow supplementary 4-star insurance. Up to a maximum of € 400 per person per calendar year. The alternative healer/therapist must satisfy the conditions set by Dow's collective health insurer and the consultation must take place with respect to a medical treatment.

Dow Voorzieningsfonds will recover the consequences particularly with regard to levying wage tax, national, employee insurance and health insurance contributions, of the participant's breach of these regulations.

Where not provided for in this scheme, the Board of the social fund will decide in accordance with reasonableness and medical necessity.

[www.dowvoorzieningsfonds.nl](http://www.dowvoorzieningsfonds.nl)



**More info?  
Please check  
the website**

