

Date 29-10-2024  
Subject Final annual statement healthcare contribution 2022  
Client number 1234567

Decision number  
01234567NL22D01

Dear Mr, Ms,

In 2022, you were insured for medical care at the expense of the Netherlands. For this, you pay a healthcare contribution to the CAK. Do you have co-insured family members aged 18 and older? In that case, you also pay a healthcare contribution for them. This letter explains what you should have paid and what you have paid.

### **Your healthcare contribution**

Your final healthcare contribution in 2022 is €207.29. The appendix explains how we have calculated your healthcare contribution.

### **Due: 207,29 €**

The calculation shows that you have paid too little healthcare contribution. Please pay this amount to us before 10-12-2024.

### **How to pay**

When you transfer money to us, please use the following account number:

IBAN: NL37ABNA0535810628  
In the name of: CAK  
BIC: ABNANL2A  
Payment reference: 01234567NL22D01

*Enter the payment reference under Comment. Otherwise, we will be unable to process your payment.*

### **You can also pay in instalments**

If you are unable to pay in one go, please contact us for a payment arrangement. In that case, you pay the invoice in instalments. This will not cost you anything extra. Please call us on +31 88 711 5551. More information can be found at [www.hetcak.nl/betalingsregelingBTL](http://www.hetcak.nl/betalingsregelingBTL).

### **Questions?**

We understand you may still have questions. We're happy to assist. You will find answers to frequently asked questions at [www.hetcak.nl/jaarafrekeningPS](http://www.hetcak.nl/jaarafrekeningPS). You can also call us on +31 88 711 5551 on working days from 08:30 to 17:00. Alternatively, you can send us a message using the contact form at [www.hetcak.nl/contact](http://www.hetcak.nl/contact). We speak Dutch and English.

### **Filing an objection**

If you do not agree with the decision in this letter, please contact us. You can also object. You have 6 weeks to do this. This period starts on the day after the date on this letter. We recommend using the objection form at [www.hetcak.nl/bezwaar](http://www.hetcak.nl/bezwaar). You can also write a letter yourself and send it to CAK, Team Klachten, Bezwaren en Beroep Cluster Buitenland, Antwoordnummer 91041, 2509 VC in The Hague. In your letter, please include:

- your name, address, signature and date;
- the decision number (top right) and the date of this letter;
- the reason why you are objecting to the decision.

Please note: even if you submit an objection, you must still pay on time or agree on a payment arrangement with us.

Kind regards,



CAK  
Tineke Boot  
Manager Buitenland

Appendices: Calculation healthcare contribution  
Explanation final annual statement

**DISCLAIMER:**

*Rights can only be derived on the basis of the Dutch version of this letter.*

## Final annual statement

**A Your income:** €38,964.00

**B Calculation of your healthcare contribution**

(B1) You pay the nominal (fixed) contribution of €126.83 for:

MEEVERZEKERDE 1 (13-09-1948) Polen (2 months x €126.83)	€253.66
MEEVERZEKERDE 2 (05-02-1965) Polen (2 months x €126.83)	€253.66

(B2) Income-dependent contribution Zvw  
€5,861.68 x 5.5% €322.39

(B3) Income-dependent contribution Wlz  
€5,861.68 x 9.65% €565.65

(B4) We have applied the following tax credits:

Algemene heffingskorting	minus	€90.00
Ouderenkorting	minus	€139.00
Algemene heffingskorting niet verdienende partner	minus	€33.00

Wlz-contribution minus tax credits  
(can never be lower than EUR 0) €303.65

Subtotal €1,133.36

(B5) Your country of residence factor is: 0.1829  
Your healthcare contribution (subtotal x country of residence factor) €207.29

**C Your pension/benefit agencies have deducted**

Total amount of deductions minus €0.00

Too little withheld €207.29

## Explanation final annual statement

### **A Income**

We will base your final annual settlement on your worldwide income (Niet in Nederland belastbaar inkomen (NiNbi) (Income not taxable in the Netherlands)). The Tax Authorities notify us of your worldwide income. If the worldwide income indicated in this annual settlement statement is incorrect, please contact the Tax Authorities. If the income for the income-related healthcare insurance (Zorgverzekeringswet (Zvw) contribution is incorrect, please contact us.

Please note: If you have not paid health care treaty contributions the whole year, but for only a few months, then we will base our calculations for B2 and B3 on the income you received in those months as indicated by the Tax Authorities.

### **B Calculation of your healthcare contribution**

Your healthcare contribution consists of 3 components:

- a nominal contribution (fixed amount)
- an income-dependent Zvw contribution (percentage)
- an income-dependent Wlz contribution (percentage)

The nominal amount and the two percentages change every year. The minister determines the amount. More information can be found at [www.hetcak.nl/verdragsbijdragePS](http://www.hetcak.nl/verdragsbijdragePS).

#### **B1 Nominal contribution**

This is a fixed amount that you pay for yourself and for each co-insured family member aged 18 and over. For example, if you have two co-insured family members, you pay this amount three times. You pay nothing for co-insured family members under the age of 18.

#### **B2 Zvw contribution**

You only pay the Zvw contribution for yourself, not for co-insured family members. We multiply the Zvw percentage by your income. A maximum income applies. You do not pay the Zvw contribution on any income over €59,706.00. Note: if you receive invalidity/WIA or Anw benefit, your benefits agency will pay the employer's payment under the Healthcare Insurance Act for you. This is indicated on your benefits slip. You do not have to pay us any healthcare contribution over this income. The income that we use for our calculations for B2 is therefore lower.

#### **B3 Wlz contribution**

You only pay the Wlz contribution for yourself. We multiply the Wlz percentage by your income. Again, a maximum income applies. You do not pay the Wlz contribution on any income over €35,472.00. The term Wlz relates to the Dutch health insurance system. You contribute to this because you still have a Dutch income. However, you are only entitled to long-term care in your country of residence. The interpretation of this care may differ from that in the Netherlands.

#### **B4 Tax credits**

If you are entitled to tax credits, such as the elderly person's tax credit or general tax credit, we can only deduct this from the Wlz contribution. Your Wlz contribution can never be lower than 0. For example, if your tax credit is €800.00 and your Wlz contribution is €700.00, we will set your Wlz contribution at €0.00.

A number of tax credits are not (always) processed automatically, for example the general tax credit for non- or low earning partners. Please contact us if you think you are entitled to this. We will see if we can still apply them.

#### **B5 Country of residence factor**

We multiply your total contribution by a country of residence factor. Your healthcare contribution is geared to the costs of medical care in your country of residence. The country of residence factor can differ per year and per country. The minister determines it every year. More information can be found at [www.hetcak.nl/woonlandfactorPS](http://www.hetcak.nl/woonlandfactorPS).

**C Pension/benefits agencies**

We have the healthcare contribution deducted from your pension or benefit every month. This is also shown on your benefits slip. If you have more than one pension or benefit, one agency will deduct the nominal contribution. All agencies deduct the income-dependent Zvw and Wlz contributions. Sometimes, it is not possible to deduct the healthcare contribution from your pension or benefit. In that case, the amount of the deductions is €0.00 and you pay the healthcare contribution directly to us.