Welcome Guide

Welcome Center Food Valley Wageningen







Table of contents

Welcome to the Food Valley Region	02
About Welcome Center Food Valley	
Introduction to housing in the Netherlands	04
Tenancy agreements in private sector housing	. 04
Maintenance rules	. 05
Housing in Food Valley	
WCFV's partners	. 05
Taxes in the Netherlands	. 06
Income tax	
Tax deductions	
30% ruling	
Other taxes	
Local Taxes	
Municipal tax	
Social security in the Netherlands	. 10
Liability insurance	
Benefits	. 11
Healthcare in the Netherlands	
Emergency number: 112	
General Practitioners	
Pharmacists	
Hospital	
Dentists	
()rthodontioc	16
Orthodontics	
Occupational social work	. 15
Occupational social work Smoking policy	. 15 . 15
Occupational social work Smoking policy Healthcare insurance in the Netherlands	. 15 . 15 . 16
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance	. 15 . 15 . 16 . 16
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess	. 15 . 15 . 16 . 16
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands	. 15 . 16 . 16 . 16 . 17
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare	. 15 . 16 . 16 . 17 . 18
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits	. 15 . 16 . 16 . 17 . 18 . 18
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit	. 15 . 16 . 16 . 17 . 18 . 19 . 19
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits	. 15 . 16 . 16 . 17 . 18 . 19 . 19
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport	. 15 . 16 . 16 . 17 . 18 . 18 . 19 . 19
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport Driving license	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit. Transport in the Netherlands. Public transport Driving license Importing a car	. 15 . 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport Driving license	. 15 . 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit. Transport in the Netherlands. Public transport Driving license Importing a car	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit. Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life. Phone	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21 . 21
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life. Phone Police	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21 . 21
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life. Phone Police Emergency number: 112	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21 . 21 . 22 . 22 . 22
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life Phone Police Emergency number: 112 Hospitals	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21 . 22 . 22 . 22 . 22 . 22
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life Phone Police Emergency number: 112 Hospitals Public Health Service (GGD)	. 15 . 16 . 16 . 17 . 18 . 19 . 19 . 20 . 21 . 21 . 21 . 22 . 22 . 22 . 22 . 23 . 23
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit. Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life. Phone Police Emergency number: 112 Hospitals Public Health Service (GGD) Leisure Tourist information	. 15. 15. 16. 16. 17. 18. 18. 19. 20. 21. 21. 21. 22. 22. 22. 23. 24. 24.
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit. Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life. Phone Police Emergency number: 112 Hospitals Public Health Service (GGD) Leisure Tourist information Ethnic stores	. 15. 15. 16. 16. 17. 18. 19. 19. 20. 21. 21. 21. 22. 22. 22. 23. 24. 24. 24.
Occupational social work Smoking policy Healthcare insurance in the Netherlands Basic Healthcare Insurance Mandatory excess Childcare and childcare benefits in the Netherlands Childcare Child benefits Childcare benefit. Transport in the Netherlands. Public transport Driving license Importing a car Cycling Practical tips for daily life. Phone Police Emergency number: 112 Hospitals Public Health Service (GGD) Leisure Tourist information	. 15. 15. 16. 16. 17. 18. 18. 19. 19. 20. 21. 21. 22. 22. 23. 23. 24. 24. 26.







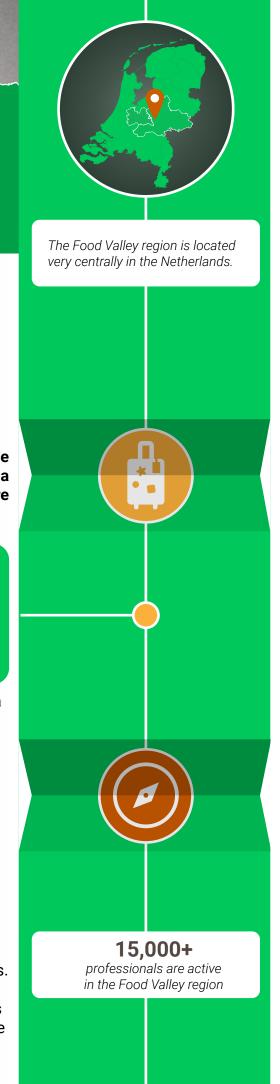
Welcome to the Food Valley Region

Congratulations on your new job! Soon you will relocate to the Netherlands and will be working in the Food Valley region. This is a unique region in the Netherlands where business, science, culture and history meet.

The Food Valley region consists of the following municipalities: Wageningen, Ede, Rhenen, Veenendaal, Nijkerk, Scherpenzeel, Renswoude and Barneveld. We have also included some information about Arnhem and Nijmegen, two major cities nearby.

The Food Valley derives its name from the valley created by a glacier 200,000 years ago. The North Pole ice created a valley surrounded by moraines. What is left of the moraines can best be observed at the Grebbeberg in Rhenen and at the Wageningse Berg in Wageningen. The Dutch proudly call these hills mountains ('bergen'). The combination of the valley, the moraines and the river Rhine create a unique region where diverse types of landscapes are within walking distance. Due to the diversity in landscapes, this was the ideal location for an agricultural university, which was founded in 1876. These days the valley is a region where international food companies, research institutes, and Wageningen University & Research are concentrated.

The Food Valley region is the home of a large number of food multinationals and within the Food Valley about 15,000 professionals are active in food related sciences and technological development. Far more are involved in the manufacturing of food products. Food Valley, with the city of Wageningen at its center, forms the dynamic heart of knowledge for the international food industry.





Welcome Center Food Valley Wageningen

About Welcome Center Food Valley

Welcome Center Food Valley offers a one stop shop solution for employers and foreign professionals in the Food Valley region.

If you stay in the Netherlands for more than four months, you have to register yourself at the municipality immediately upon arrival. Welcome Center Food Valley can make an appointment for you with the municipality desk at the Welcome Center, so you can register yourself and receive your BSN (Citizen Service Number).

Our core services are:

- Residence permit and work permit application on behalf of the employer.
- In-house IND desk for biometric data collection and for handing out residence permits.
- In-house municipality desk for citizen registration in any Food Valley municipality and for faster issuing of social security numbers.
- A wide range of expat services, such as housing, insurance, language courses and tax advice.
- On Tuesdays and Thursdays, 13:00-15:00, you are welcome to walk in and ask any and all questions you may have regarding living in this area. We are happy to help!





You can **contact**Welcome Center Food Valley
on working days between
09:00 and 17:00.

T: 0317 482 609 E: welcome@wcfv.nl

Visiting address:

Building Plus Ultra II, Bronland 10, 6708 WH Wageningen

Postal address:

P.O. Box 9101 6700 HB Wageningen

<u>Directions to</u>
<u>Welcome Center Food Valley</u>
<u>Wageningen</u>







Introduction to housing in the Netherlands

The type of housing available in the Netherlands includes affordable social housing, as well as more expensive housing in the private sector.

The major part of the rental homes in the Netherlands belong to housing associations. These associations are responsible, among other things, for renting out with a monthly rent limit.

For the current limit visit:

Rented housing | Housing | Government.nl

Unfortunately, most social housing associations have long waiting lists and do not offer furnished housing, making them unsuitable for expatriates' housing needs.

Tenancy agreements in private sector housing

Tenancy agreements in the more expensive private housing sector have been liberalized. This gives the tenant and landlord more freedom to agree on the rent and services provided. The rental value of the property is not based on a points system and there is no maximum rent. Only self-contained housing can be rented under such an agreement. This does not apply to housing that is not self-contained (for example a room in a house).



Need help finding a house?

We offer a special home search program. And due to our partnership, you'll have a good entry into the difficult Dutch housing market



Tenancy agreements in this situation should include:

- The date on which the rent will be increased each year.
- Maintenance agreements.
- House rules.
- The tenant's and the landlord's signatures.

Maintenance rules

The tenant and landlord are responsible to maintain, repair and replace fixtures of the rented accommodation.

In general:

- The tenant pays for minor repairs and the landlord for major repairs and maintenance.
- The tenant must have easy access to make minor repairs and the repairs must not be expensive. Otherwise, the landlord must pay for them.
- The tenant must allow the landlord to enter the accommodation to carry out maintenance or repairs.

For more information about Housing see also: **Housing in the Netherlands | ExpatGuide.nl**

Housing in Food Valley

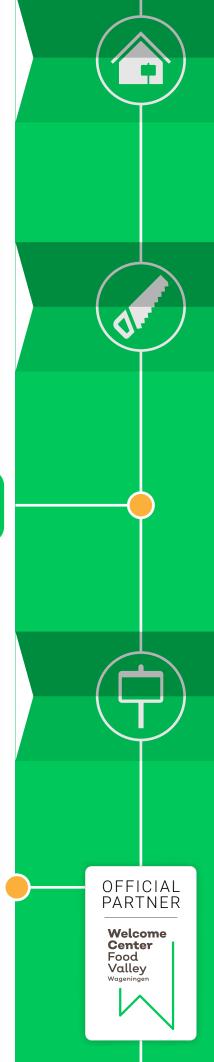
In the Netherlands it is most common to rent -or buy- unfurnished accommodations. However, there are furnished properties available.

Listed below is a selection of helpful websites;

- EHR Executive Home Rentals, the Netherlands
- Funda Renting and buying, the Netherlands
- Roomrent (Facebook)- Renting and sub-renting, Wageningen
- Pararius Rentals, the Netherlands
- Kamernet Renting houses, apartments and rooms, the Netherlands

WCFV's partners

- Short Stay Wageningen
 Temporary accommodations, Wageningen
- De Thijmse Berg
 Short stay & long stay, holiday resort, Rhenen







Typical dutch **blue** tax envelopes

Taxes in the Netherlands



Income tax

When you are living and/or working in the Netherlands, you will be subject to Dutch taxes. The Dutch income tax system consists of three categories called 'boxes':

- Box 1: income from employment and home ownership
- Box 2: income from sustainable shareholding
- Box 3: income from savings and investments

Applicable tax credits (for example the general tax credit and the employment tax credit) will be deducted from the total income tax liability.

The *tax year* in the Netherlands runs from January 1st through December 31st of each year.

In principle, your Dutch income tax return should be filed prior to May 1st of the following year. Extensions can be requested personally (for 4 months) or through your tax advisor (16 months).





There are three tax 'boxes'



If you receive a Dutch scholarship, the tax authorities will most probably consider this as taxable income. Since you do not have an employer who withholds wage tax from your scholarship, you will have to pay the applicable income taxes via the yearly income tax return (aangifte inkomstenbelasting). It is also possible to apply for a provisional tax assessment (voorlopige aanslag). This means that you can pay the applicable taxes per month instead of a lump sum at the end of the year.

To apply for the provisional tax assessment, you will need your **BSN** and **DigiD code**.

Tax deductions

Under Dutch tax law several tax deductions may be applied, such as:

- Mortgage interest payments
- Alimony payments
- · Study costs
- Gifts

These tax deductions can be claimed in the income tax return and will lead to a tax refund. It is also possible to claim the tax refund on a monthly, provisional base. This is very common for tax deduction of the mortgage interest.

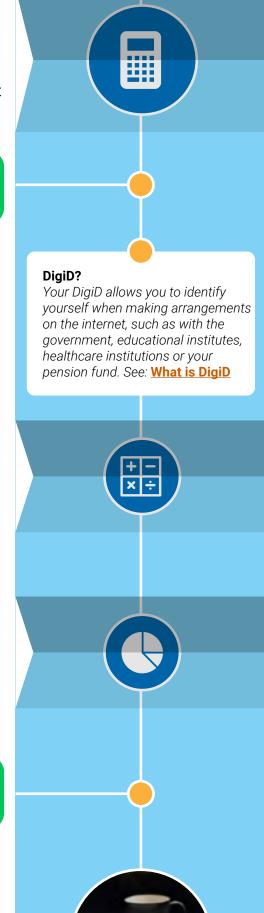
30% ruling

Under Dutch law a favorable tax ruling is available for a period of eight years (maximum) for employees being recruited by a Dutch employer or for employees being assigned to the Netherlands by a foreign employer.

Please find the latest information on conditions here: Can I apply for the 30% facility? (belastingdienst.nl)

The main features of the 30% ruling are:

- Only 70% of your employment income will be taxed and 30% will be paid out tax free
- You will not be subject to tax for Box 3 income
- · You can exchange your foreign driver's license for a Dutch one



Other taxes

Besides the income taxes, other taxes may be applicable to you. The most important ones are:

- Value added taxes (omzetbelasting)
- Road taxes (motorrijtuigenbelasting)
- Inheritance and gift taxes (erf- en schenkbelasting)
- Real estate transfer taks (overdrachtsbelasting)
- **Municipality taxes** (gemeentelijke belastingen)



Local Taxes

GBLT & water board tax

The surface water, ground water and waste water in all municipalities in the Food Valley are managed by water board *Vallei* & *Eem*, with the exception of Rhenen, which is partly managed by waterboard *De Stichtse Rijnlanden*.

The water board tax for *Vallei & Eem* is collected by *GBLT* and consists of 3 charges:

1. Water purification and pollution tax

(zuiveringsheffing/verontreinigingsheffing).

This tax is used to pay for waste water treatment. It is taxed per household (address). One person households are charged 1 unit and multiple person households (regardless off the amount of household members) are charged 3 unites.

2. Water tax for residents

(watersysteemheffing ingezetenen).

This tax is used to pay for management of surface and ground water. It is taxed per housing unit. If multiple people live in one housing unit, one resident will be charged for the entire unit.

3. Water tax for home owners.

This tax is used to pay for management of surface and ground water. The owner of a building tax as a percentage of the value of the building. The value of the building is determined according to the "Waardering Onroerende Zaken" (WOZ).

In Nijkerk GBLT also collects the municipal tax for home owners (Onroerende ZaakBelasting).





GBLT have their own distinct colored envelopes





Municipal tax

Municipalities collect taxes to maintain public services. Examples:

- Onroerende zaakbelastingen (OZB). This tax for home owners is a percentage of the value of the building.
- Afvalstoffenheffing is a waste disposal tax. It is charged per household / housing unit. Single-person households pay less tax than multiple-person households. Multiple-person households pay an equal amount of tax, regardless of the number of inhabitants.
- Hondenbelasting is tax for dog owners. Taxed per dog.









Social security in the Netherlands

When living and/or working in the Netherlands, you are most likely covered by the Dutch social security system. The Dutch social security system can be split into two different kinds of insurance:

- Insurance for everybody living in the Netherlands (volksverzekeringen), such as
 - · health insurance (zorgverzekeringswet),
 - · state pension (AOW)
 - and child allowance (AKW).
- Insurance for employees (werknemersverzekeringen), such as
 - · unemployment (WW)
 - \cdot and disability insurance (WIA).
- · The premiums for insurance depend on your income, but are capped at a maximum amount.
- · The premium for the *volksverzekeringen* is withheld by your employer. If you don't have an employer, you will have to pay it via the income tax return.
- · The contributions for the *werknemersverzekeringen* will be paid by your employer. If you receive a scholarship, you will not be entitled to employee insurance.



AOW, AKW, WW, WIA

There are a lot of abriviations in the dutch social security system



Liability insurance

Although you are not obliged to have liability insurance, it is highly recommended. This insurance covers accidental damage that you cause to others. If you don't have Basic Healthcare Insurance (basiszorgverzekering), liability insurance is usually included in the insurance recommended to you by Welcome Center Food Valley. If you do have basiszorgverzekering, liability insurance is not included. You can take out a liability insurance at most banks.





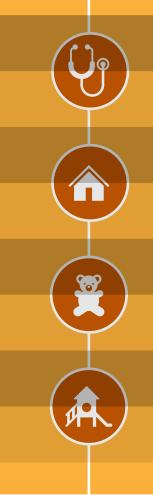
Benefits

If your income (or your joint income when you have a partner) is less than a certain amount, you might be entitled to one or more benefits.

There are four different benefits:

- Healthcare benefits (zorgtoeslag): only applicable if you have a qualified healthcare insurance (basiszorgverzekering).
- Rent benefits (huurtoeslag): only applicable if the rent of your house is less than €809.
- Child benefits (kindgebondenbudget): only applicable if you have a child younger than 18 years.
- Child care benefits (kinderopvangtoeslag):
 only applicable if your child goes to a qualified day care and you
 and your partner both work or study a qualified program.

Whether you are entitled to any of these benefits depends on your income, assets, rent and so on. Please visit the Belastingdienst website to find out if you are eligible for any benefits.



More information on the website of the dutch Tax Administration: **How do benefits work?**





Healthcare in the Netherlands





Emergency number: 112

In case of a life-threatening emergency or an acute criminal situation, you can call 112, the Dutch emergency phone number. This number is only intended for urgent assistance in life-threatening situations or if you witness a crime, such as a road accident, a fire or an intruder. The operator will put you straight through to the appropriate emergency service in your area (police, ambulance and/or fire brigade).

General Practitioners

It is advised to register with a GP (general practitioner, 'huisarts') upon arrival in the Netherlands. Most Dutch GPs have a good command of the English language.

Visit **zorgkaartnederland.nl/huisarts** to find GPs in your area, along with their ratings. Use the search bar in the top right corner to search for 'huisarts' and the city where you are going to live.



It is important to register with a GP when you arrive in the Netherlands, even if you are not ill or rarely visit a doctor. If you are not registered with a practice and become ill, you may have difficulty finding a nearby doctor who will accept new patients. This can delay your treatment.

To register with a GP, you must live in the same municipality where the GP is located. Most GPs won't accept patients living in other municipalities or if their practice is full. In the latter case, you will be placed on a waiting list.

In case of emergencies, your GP can alert the hospital (for instance, if you've broken your ankle while skating, they can call ahead to arrange for someone to take an X-ray).

You will need a referral from your GP to receive non-urgent medical treatment or to consult a medical specialist (such as a cardiologist) for your insurance to cover the costs.

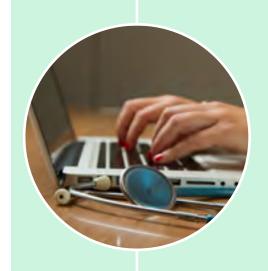


When you call a GP, you will probably first be directed to an answering machine which informs you in Dutch which number to press to speak to the assistant. In general, 1 is for emergencies and 2 or 3 is to speak to the assistant or renewal of prescriptions. Please note that this menu is different for each GP office.

The Dutch keywords to listen for are:

- Noodgeval (emergency)
- Levensbedreigende situatie (life threatening situation)
- Assistente (assistant)
- Herhaalrecept (prescription renewal)
- Hernieuwen van recepten (renewal of prescription).

If you want to make an appointment, most GP practices prefer that you call before 10:00 in the morning. Your GP's office will be closed in the evening, on the weekends and during public holidays. They may play a recorded message on how to contact on-call medical services. In case of emergencies you can then also call the Huisartsen-spoedpost (out-of-hours service) for help. They are located in the hospital Ziekenhuis Gelderse Vallei in Ede, phone: 0318-434444 for help.









GP practice **Student Medical Centre** is specialized in expats living in Wageningen. You don't need to register with them in advance. At **student-mc.nl** you can find more information, also in English.

Pharmacists

For emergencies outside regular opening hours, visit a service pharmacy (dienstapotheek) which are generally found in hospitals, e.g. Meander Ziekenhuis in Amersfoort, Ziekenhuis Gelderse Vallei in Ede or Rijnstate in Arnhem. Most pharmacies are open on weekdays from 08:00-17:00 or 18:00.



Visit <u>zorgkaartnederland.nl</u> to find a pharmacist nearby. Use the search bar in the top right corner and search for "apotheek" and the city where you are going to live.

Hospital

Contrary to many other countries, in the Netherlands your GP is your first point of contact in getting healthcare. The GP will assess your symptoms and will give you a referral to a specialist if they deem it necessary. In the event of a life threatening emergency you can call 112 or go directly to a hospital..



Visit **zorgkaartnederland.nl** to review hospitals and their doctors. Use the search bar in the top right to search for 'ziekenhuis' and the city.



Dentists

Before consulting a dentist (tandarts) it is advised to carefully check your healthcare insurance policy. Not all health care is covered by a standard health care package. You must take out additional insurance to cover dental care, and always check whether your dentist has a contract with your insurer.



Just as with the GP, it is important to register early with a dentist to ensure you can be seen if an urgent dental problem arises. There is a shortage of dentists in the Netherlands, so many practices are full and not accepting new patients.

An annual check-up for adults is usually not included in the basiszorgverzekering. For children under the age of 18 dental care is covered in the basic healthcare insurance. You may notice that dentists in the Netherlands are less inclined to administer local anesthesia than those in your own country.

Visit **zorgkaartnederland.nl** to find a dentist. Use the search bar in the top right corner to search for 'tandarts' and the city where you are going to live.



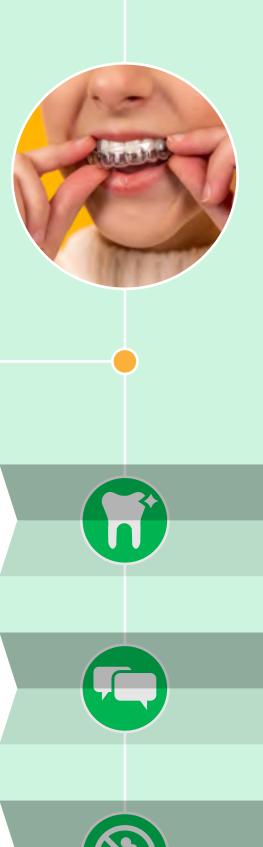
Extra healthcare insurance is usually necessary if you want this to be included in your insurance coverage. If you or a family member is arriving in the Netherlands with orthodontic appliances already in place, some research will be necessary to determine which orthodontist can continue the care here, as there are various types of orthodontic systems and equipment, and not all practitioners use all of them.

Occupational social work

Many employers have occupational social workers. If you run into problems at work that you cannot discuss with your supervisor or your colleagues, you can confidentially discuss these issues with your occupational social worker. Ask your employer for more information.

Smoking policy

Smoking is prohibited in all public buildings such as work places, hospitals, theatres, pubs, restaurants and airports.









Healthcare insurance in the Netherlands

Everyone who lives and works in the Netherlands is obliged to take out standard health insurance to cover basic fees. However, you are free to choose your own healthcare insurer or change companies annually. Healthcare plans are renewed annually on January 1st.

You must take out healthcare insurance with a Dutch insurer within four months of arrival, or once you have registered with the IND (EU/EEA/Swiss nationals or their family members) or obtained your residence permit (non-EU/EEA/Swiss nationals), even if you already have an existing policy that gives you coverage in the Netherlands.

Certain students, PhD candidates, employees and work arrangements can be exempt from this requirement. Your immigration advisor from Welcome Center Food Valley will have informed you in case you are not obliged to take out Basic Healthcare Insurance. In that case you will have to take out other healthcare insurance, such as through AON.

Basic Healthcare Insurance

The Basic Healthcare Insurance (basiszorgverzekering) covers general medical care (visits to the doctor, for example), hospital stays, ambulance services, IVF and maternity care, dental care for children under the age of 18, most prescription medicine, and



Dutch insurance lingo

- basiszorgverzekering or basisverzekering
 - = basic level of insurance
- zorgverzekeraar
- = healthcare insurer zorgverzekeringen
 - = healthcare insurance



Insurance company **Aon** offers complete insurance solutions for expats and their employers





various medical appliances. The government adjusts this package on a yearly basis. For other medical care you can extend your basiszorgverzekering with additional insurances. You can change your policy each year, effective January 1st, so inform your insurer before then if you wish to select or change any extra coverage.

Please check if the healthcare provider (such as a physiotherapist) is registered with your particular insurer before starting treatment. The cost for basic coverage is approximately €160 per month. Children under the age of 18 can be covered by their parents' policy without any additional costs. They must be registered with an insurance company within four months of their birth.

If you are employed, it is worth checking whether your employer has a collective scheme that provides healthcare insurance at a discount. Some employers cover some or all costs. If you are self-employed, you may want to take out extra cover.

You can get free advice from the independent organization Zorgverzekeringslijn.nl, run by the Dutch health insurance Ombudsman. For English information, change the language in the top right corner at the website or call 0800- 6464644 (+31 88 900 6960 from abroad)

Mandatory excess

The Basic Healthcare Insurance includes a mandatory excess or deductible that you must pay towards your insurance claims. This deductible is generally increased each year: in 2024, the excess amount is €385 per adult. This means you will pay the first €385 of medical bills each year, in addition to your health insurance premiums.

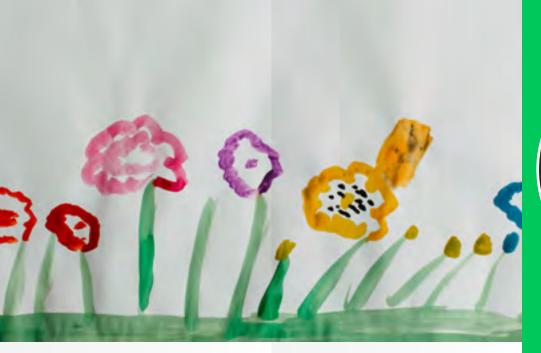
Exemptions apply to general practitioner visits, obstetric and postnatal care, national screening programmes, flu vaccinations and some chronic illness treatments, the insurer ordinarily pays those expenses in full. You can choose to increase your excess contribution in order to reduce the monthly cost of your standard package.

Dutch insurance companies cannot refuse to cover you for the basisverzekering, regardless of your age or health. The Basic Healthcare Insurance coverage is set by the government, although providers can vary in price and delivery of these requirements.

If your income is under a fixed minimum level, you can apply for healthcare benefits (*zorgtoeslag*) from the tax authorities (*belastingdienst*). Visit toeslagen.nl (in Dutch) for details and application forms.

You can find a list of insurers at zn.nl, or compare insurance policy costs at kiesbeter.nl, independer.nl, or zorgwijzer.nl. Some websites are only in Dutch. For general details, the Healthcare Insurance Information Centre (zorgverzekering.org) has information in English.







Childcare and childcare benefits in the Netherlands

Childcare

There are several childcare options available in the Netherlands.

- **Public day care** (*kinderdagverblijf*): Public day care for children aged six weeks to four years old. Centres are generally open from 08:00 to 18:00 (sometimes 20:00). Urban areas have a shortage so expect long waiting lists.
- Private day care: In large cities private facilities offer flexible options up to 24-hour care, international facilities and preschool establishments. These facilities are more expensive.
- Pre-school/playgroups (peuterspeelzalen): Peuterspeelzalen
 offer activities and play for children aged two up to four
 years old. In contrary to day cares which offer full-day care
 up to five days per week, children can usually only attend a
 peuterspeelzaal for a maximum of two or four half-days per
 week. Here children are often prepared for primary school in a
 playful way.







- Some employers have their own day care arrangements or local day care places, which can be cheaper.
- After-school care: After school care (buitenschoolse opvang, BSO) and outside-school care (naschoolse opvang) organizations provide care and activities for children provide after school care for children up to 12 on school days and school holidays.

Childcare is characterized by long waiting lists and high fees. I It is recommended to register your child as early as possible (upon birth or even whilst pregnant). For more information, please visit this website (by the government).

Child benefits

Parents living or working in the Netherlands with children under the age of 18 may be eligible to receive child benefit (*kinderbijslag*). A quarterly contribution to the cost of raising children from the *Sociale Verzerkeringsbank* (*SVB*). This is not income related, but varies depending on age, special needs and so on.

Find information in seven languages and a list of local offices at svb.nl/int/en/kinderbijslag

Note that child benefit is only granted to parents who participate in the Dutch social security scheme.



Childcare benefit

Parents working (or studying) in the Netherlands are entitled to the childcare allowance (*kinderopvangtoeslag*) for children under 12. This is a contribution to the cost of childcare, either for a childcare center, afterschool care or a private caretaker (*gastouder*). The allowance can reduce childcare costs up to a maximum of 90 percent, depending on income and number of children.

Contact the tax office for details: **svb.nl**.



Pro Tip

Childcare in the Netherlands is characterized by long waiting lists. So it is wise to register for child care as soon as possible







Almost everybody cycles everywhere



The Netherlands: a flat country with well maintained highways





For planning any trip you can use Google maps: **googlemaps.nl**.

Public transport

We recommend the use of **9292** to plan your trip. This service is a collaboration of all public transport providers. You can use **their website**, their app, or you can call them: 0900-9292.

The most common way to pay for public transport is with a debit card, credit card or mobile phone, more information: OVpay. You can also buy a (personalized) OV-chipkaart. A personalized OV-chipkaart enables you to review your travel expenses online, to buy a discount (up to 40%) on public transport fares and to automatically recharge your OV-chipkaart.





Driving license

When staying in the Netherlands on a short stay visa, you can drive a car with a valid foreign driving license. Once you become a resident of the Netherlands, you can still drive with your foreign driving license for a certain period of time. This period depends on the country where you obtained your driving license. After this 'transition period' has passed, you must obtain a Dutch driving license.

For more information see: **Driving licence | RDW**

Importing a car

Tourist and visitors may drive their car with a foreign license plate while visiting the Netherlands. However, once you are a registered resident you will need to register the car in the Netherlands.

The process of importing a foreign-registered vehicle to the Netherlands for personal use is similar regardless of whether it is registered in a country within the European Union (EU) or a non-European Union country.

For more information see: Import, export, transit | RDW

Cycling

Although the Food Valley region is not as flat as other parts of the Netherlands, cycling is a common and convenient way to get around. There are plenty of facilities such as cycling paths, cycling routes, bicycle shops and bicycle repair shops. Almost everybody cycles everywhere. Buying a bicycle might be one of the first things that you'll want to do upon arrival.

You might also want to take a look at this site with more information about traffic rules and where you can buy or rent a save bike: **Welcome - Cycling In Wageningen**.

Alternatively, You can plan your cycling route with this online route planner: hollandcyclingroutes.com









Practical tips for daily life



Phone

Most international phones will function perfectly in the Netherlands. However, it may be worth it to switch to a Dutch SIM card. Some services, for example food delivery, will require you to provide a Dutch phone number.

Dutch sim cards can be bought at places for example at phone stores, grocery stores, Amsterdam Airport Schiphol and Eindhoven Airport.

Police

For **non-urgent matters** that require police assistance, **call 0900-8844**. For instance, to report a missing passport, a stolen bicycle or a burglary.

Emergency number: 112

In case of a life-threatening emergency or an acute criminal situation, or to report a crime, **call 112**. The 112 phone operator will send **police**, **ambulance** and/or **fire brigade** as required.

Cycling country Fun facts:

- There are more bicycles than people in the Netherlands
- 2. A Dutchman cycles an average of 1,000 kilometers per year
- 3. During morning rush hour, there are more bicycles than cars on the road



Hospitals

 Amersfoort – Meander Medisch Centrum Maatweg 3, 3813 TZ Amersfoort meandermc.nl

Arnhem – Rijnstate
 Wagnerlaan 55, 6815 AD Arnhem
 rijnstate.nl

Ede - Ziekenhuis Gelderse Vallei
 This is the main hospital for people living in the Food Valley region.
 Willy Brandtlaan 10, 6716 RP Ede
 geldersevallei.nl

- Nijmegen Radboud University Medical Centre Geert Grooteplein Zuid 10, 6525 GA Nijmegen radboudumc.nl/en
- Nijmegen CWZ
 Weg door Jonkerbos 100, 6532 SZ Nijmegen
 cwz.nl
- President Kennedylaan 1, 4002 WP Tiel zrt.nl
- Utrecht University Medical Center Utrecht (UMC)
 Heidelberglaan 100, 3584 CX Utrecht
 umcutrecht.nl

Public Health Service (GGD)

Arnhem

Eusebiusbuitensingel 43 6828 HZ Arnhem Phone: 0800-8446000

Ede

Medical Center De Veluwse Poort Eikenlaan 13-20 6711 MB Ede Phone: 0800-8446000

Nijmegen

Groenewoudseweg 275 6524 TV Nijmegen Phone: 088-1447144









Tourist information points are called VVV in Dutch

Leisure Tourist information

Tourist information points are called **VVV** in Dutch. They offer a wide range of information about tourist spots, tourists activities, nature reserves, culture, walking and cycling routes and hotels.

For more information see:

- Visit Arnhem
- Visit Nijmegen
- Visit Ede
- Visit Veluwe



Ethnic stores

A selection of ethnic stores

Arnhem

Amazing Oriental Superstore Arnhem Johan de Wittlaan 53 6828 XC Arnhem

Miranda Afro Cosmetics + food Hommelstraat 54 6828 AK Arnhem

Toko Warung Baru Hanzestraat 259A 6826 MN Arnhem





Ede

Asian Toko

Telefoonweg 66 6713 AL Ede

Toko Fennis

Kolkakkerweg 85 6713 DB Ede

Nijmegen

Toko Palee

Doddeldaal 18 6511 DE Nijmegen

Anushka Market

Van 't Santstraat 169 6523 BE Nijmegen

Easysupermarket

Symfoniestraat 162 6544 TN Nijmegen

Toko Rinus

Steenbokstraat 18-20 6531 TG Nijmegen

Veenendaal

Toko Veenendaal

Prins Bernhardlaan 8 3901 GG Veenendaal

Wageningen

ZamZam

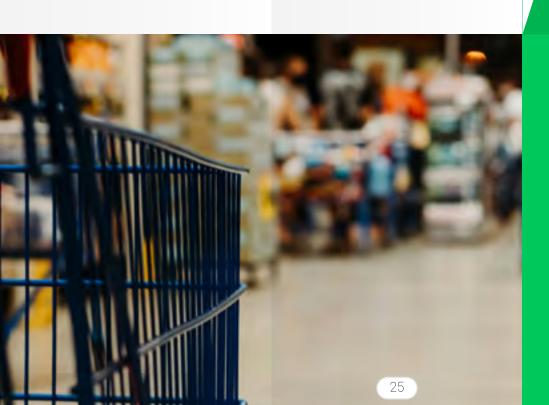
Stadsbrink 20 6701 AL Wageningen

Toko Indrani

Plantsoen 58, 6701 AS Wageningen

Foladi

Stadsbrink 443 6707 AE Wageningen









Open air Markets

Find all the markets in the Netherlands (in dutch)

A selection of markets in the food valley

Arnhem

Winkelcentrum de Drieslag Wednesday: 07:30-13:00

Kerkplein Regular market including organic food

Friday: 07:30-13:00 Saturday: 09:00-17:00

Barneveld

Gowthorpeplein

Thursday: 08:30-13:00

Oud Veluwse Markt (traditional market)

Flea market, farmers market, traditional crafts and other activities Six Thursdays during the summer.

Bennekom

City center

Friday: 08:30-12:30

Ede

Marktplein Regular market including organic food

Monday: 08:00-13:00 Saturday: 08:00-17:00

Voorthuizen

Bunckmanplein

Saturday: 08:30-13:00

Nijkerk

City center

Friday: 10:00-17:00



Dutch outdoor markets typically have stalls with fruits & vegetables, cheese, bread, fish, chicken & eggs, nuts and some snack trucks (fries)





Nijmegen

Stevenskerk Flea market Monday 09:00-14:00

Kelfskensbos Vegetable market

Monday: 09:00-14:00

Kelfkensbos Organic farmers market

Saturday: 08:30-14:00

Mariënburgplein Books and records

Saturday: 10:00-17:00

City center several markets on Sundays, e.g. during Easter,

Pentecost, and Carnival.

Oosterbeek

Raadhuisplein

Thursday morning

Renkum

Europaplein

Tuesday morning

Rhenen

F. v.d. Palshof

Thursday: 08:00-12:00

Scherpenzeel

Marktstraat and Plein 1940

Wednesday: 08:00-13:00

Veenendaal

City center

Tuesday: 08:30-12:30 Saturday: 08:30-17:00

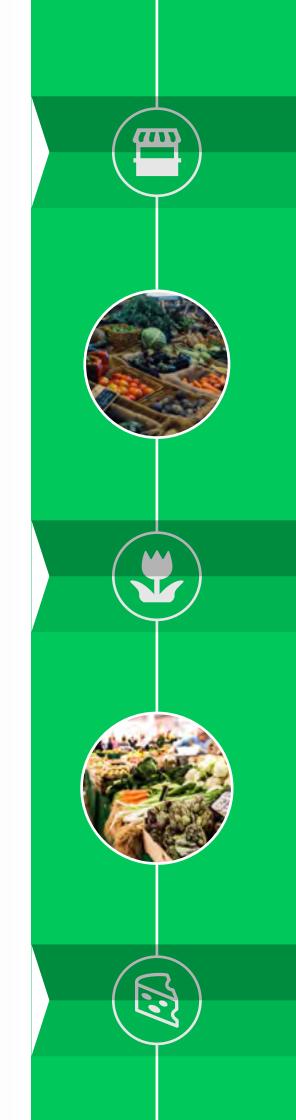
Bruïneplein

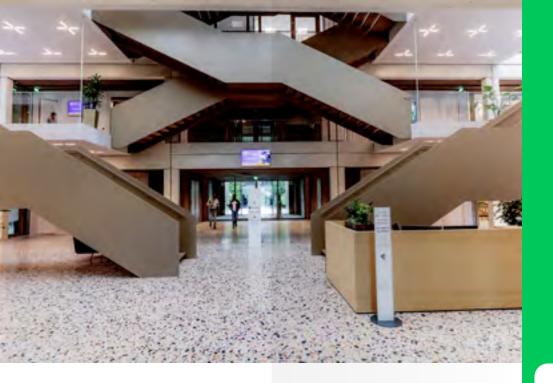
Friday: 10:00-16:00

Wageningen

Markt

Wednesday: 09:00-13:00 Saturday: 09:00-17:00







Strategic partners



To provide the best possible service for employers and highly skilled migrants on all aspects of the relocation process, at Welcome Center Food Valley we collaborate with the following strategic partners:

ABN AMRO Bank AHL immigration lawyers AON Insurance company Holiday resort De Thijmse Berg in'to Languages Ravecruitment Short Stay Wageningen SNS Bank The TaxSavers Wageningen University & Research (WUR)

ABN AMRO Bank

For more than 25 years, ABN AMRO has been the trusted financial partner for expats, diplomats, civil servants and international organisations. We provide products and advice on payments, savings, insurance, credit cards, mortgages, loans and investments. Check what we can do for you.

We're here for you 24/7.

Want to know more about banking in the Netherlands? Go to abnamro.nl/expats to find out more or contact us anytime.



ahladvocaten





Wageningen in to Languages











AHL immigration lawyers

AHL Advocaten specializes in applications for residence permits and legal representation in case of disputes. In addition, they advise on various legal migration issues.

Your stay in the Netherlands legally secured

The AHL immigration lawyers assist Welcome Center Food Valley in complex or exceptional immigration issues. By advising on how we can make a highly skilled migrant's stay in the Netherlands possible. And by offering legal assistance in the field of criminal law, employment law or family law.

AON

Insurance company Aon offers complete insurance solutions for expats and their employers. From the best health insurance to a personal insurance package tailored your specific situation.

Well-insured at an attractive premium discount

In collaboration with the Expat Center Food Valley, Aon offers various insurance packages with an attractive discount on the insurance premium. Every expat can easily compile and apply for his or her optimal insurance package via the user-friendly online environment of Aon.



Holiday resort De Thijmse Berg

Need temporary housing for a foreign professional? Or a holiday accommodation? Various types of chalets are available at De Thijmse Berg holiday for short or longer stays. Very suitable for expats and their family members.

Affordable housing for short or longer stays

Do you need temporary accommodation for a longer period of time? Holiday park De Thijmse Berg offers a wide choice of various fully furnished holiday homes. If required, Welcome Center Food Valley can mediate in arranging the appropriate accommodation.

ahladvocaten

Tel. +31 30 2302060 E-mail: info@ahl-advocaten.nl More about AHL Advocaten



Tel. +31 (0)6 13159579 E-mail: paul.dekker@aon.nl



Tel. +31 317 612384 E-mail: info@thijmseberg.nl More about Holiday park De Thijmse Berg

in'to Languages

Wageningen in'to Languages (In'to) is the centre of expertise for language and communication at Wageningen University & Research

Do you want to improve your mastery of Dutch, English, French or Spanish? Would you like to work on communication skills such as presenting, pitching or writing clearly, persuasively and inclusively? Do you have an important text that needs to be translated? Or do you want to increase intercultural awareness within your organisation to improve the way you work together in international teams?

In'to's experts are more than happy to help you optimise your communication so that you can achieve your professional goals.

Ravecruitment

Ravecruitment offers a full-service solution for highly skilled migrants from around the world, enabling them to work for companies in the Netherlands. As an official partner of the Welcome Center Food Valley, we'll guarantee your newly recruited staff an excellent payroll administration.

The process is efficient, cost-effective and adheres to the highest quality standards. Ravecruitment has over 15 years of experience. They are recognized as a sponsor by the Dutch immigration service and NEN 4400 certified.

Ravecruitment operates in The Netherlands via one office, located at the Science Park in Amsterdam. Contactperson is Rob van Elburg, a specialist for (Tech) start- & scale ups, new organisations in Holland, and companies willing to hire highly skilled migrants.

Short Stay Wageningen

Short Stay Wageningen is intended for everyone who is looking for temporary housing. It is the perfect place for PHD, young professionals, interns & trainees and corporate expats.

Short Stay accommodations.

The Short Stay accommodations are fully furnished and equipped. Short Stay Wageningen provides you a comfortable home with modern living & sleeping comfort.

Long Stay accommodations.

These self-contained studio's for 1 or 2 persons are basic furnished and are perfect for a stay from 6 months. We also offers houses for families.

All accomodations are located in the city center of Wageningen! Within walking distance from the busstation and nearby the WUR.



Check out our website and find out what In'to can do for you and your organisation



Tel. +31207184500
E-mail: rob@ravecruitment.com
Learn more about
Ravecruitment



We have a solution for every accommodation question!
You can contact us at:
Tel. +316 48418116
Learn more about
Short Stay Wageningen

SNS Bank

People first. Then the money.

Do you find this mission strange coming from a bank? Not to SNS. Thanks to our 200+ years of experience, we understand people of all backgrounds and their finances.

In order to help you achieve your goals and to provide you with the best service, we know it is important to look at the person behind the numbers. We firstly are interested in you, your ambitions, plans and challenges, secondly, we are looking at your salary or balance.

Whether you are seeking advice about opening a bank account, payments, savings, investments, insurances, loans, or mortgages; our doors are open.



In the Food Valley region, we welcome you in the SNS stores in Wageningen, Ede, Veenendaal and Rhenen.

Do you prefer talking over a virtual coffee? We'll meet you online, so you don't have to leave the comfort of your (new) home.

We make you 4 promises:

- 1. You will receive personal attention
- 2. It's about your interests
- 3. Our partner network is ready for you
- 4. Your development is our goal

Don't worry if you don't speak Dutch. Our employees speak English too.



Email address:

snsexpatdeskfoodvalley@sns.nl

SNS Bank Offices in the Food Valley region:

Wageningen

Hoogstraat 11 6701 BJ Wageningen

Rhenen

Fred. van de Paltshof 16 3911 LB Rhenen

Ede

Grotestraat 64 6711 AN Ede

Veenendaal

Hoogstraat 19 3901 CE Veenendaal

Monday: 13.00 - 17.30 Tuesday: 09.30 - 17.30 Wednesday: 09.30 - 17.30 Thursday: 09.30 - 17.30 Friday: 09.30 - 17.30 Saturday: 10.00 - 16.00 *only

Veenendaal and Ede

The TaxSavers

The TaxSavers is an all-round tax firm. We can assist you with all your questions regarding your Dutch taxes, the M-form and the annual income tax return.

We have extensive experience in the financial services industry and with filing tax returns The TaxSavers has been set up to assist clients with the increasing demand in filing their tax returns.

Especially in more complex situations, such as after buying or selling a house, or the financial results of other impactful financial or life events.



Wageningen University & Research (WUR)

Wageningen University & Research (WUR) consists of Wageningen University and around 10 research institutes. WUR carries out research on behalf of governments and companies worldwide. In addition, they offer professional training and research facilities.

Courses and training

The WUR offers as a wide range of courses and training courses for highly skilled migrants, such as subject-specific training courses and language courses at various levels. In addition, we organize various workshops together with WUR in which expats are made familiar with living in the Netherlands, the Dutch culture and other aspects of living and working in the Netherlands.



Contact details:

T+31 (0)20 - 2170120 E info@taxsavers.nl www.taxsavers.nl



Learn more about Wageningen UR





That's it!
Now you can start your
happy landing & living
in the food valley
for sure!



Still have questions?

We love to help you!

See contact information above.

Explore the food valley

There is a lot to discover in your new home country. We've created this guide to get you off to a smooth start in the Netherlands. It is nearly impossible to cover all subjects you may encounter so if you have any remaining questions, please visit us at our <u>welcome desk</u>.

We are hopeful you will enjoy your time here in the Food Valley! Cycling through the flat Dutch landscape and enjoying a 'stroopwafel' (or two). But above all, may your time here be 'gezellig'.

The whole team of *Welcome Center Food Valley* wishes you happy exploring!

We took great care to assure that the information in this guide is correct, but please inform us should you come across any inaccuracies.



