

1 Complete the form

2 Return the completed form

3 You will be notified within 8 weeks

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In certain cases the government will make a contribution to the costs of healthcare, housing or children. This contribution is called an allowance. The Tax and Customs Administration / Allowances makes sure that care allowance, housing allowance, child care allowance and child benefit are granted to the people who are entitled to them. You can find more information on www.toeslagen.nl. (available in Dutch only).

Applying for healthcare allowance

Quite a lot of people have received money from the Tax and Customs Administration / Allowances in recent years. They received an allowance for the costs of health insurance. If you would also like to apply for healthcare allowance, you can do this with the form accompanying these explanatory notes.

2010 healthcare allowance

You apply for healthcare allowance for yourself and a possible partner. Everyone who pays premium for a health insurance is eligible for healthcare allowance. Whether you will receive the allowance depends on your (joint) income. No premium is charged for children aged 18 or under, which is why you will not receive any healthcare allowance for these children. Children aged 18 and above have to apply for healthcare allowance themselves. You can apply using the form accompanying these explanatory notes, but you can also easily apply online.

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If you would like to apply online, go to www.toeslagen.nl (only in Dutch)

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How much healthcare allowance?

The amount of healthcare allowance you can receive depends on your (joint) income. If you are unsure whether you are entitled to healthcare allowance, read the terms on page 3 of these explanatory notes. If you would like to know how much healthcare allowance you will receive, do a test calculation on www.toeslagen.nl (only in Dutch). This will tell you whether it will be worth your while to submit an application.

Apply once, then only change your details

You only have to apply for healthcare allowance once. The healthcare allowance is automatically extended afterwards. At the end of each year you will receive a calculation for the next year. If there are any changes to the composition of your family or income, notify us of this immediately. The Tax and Customs Administration will then calculate the allowance using the updated information. This prevents you from having to repay us later on.

In short

Who should fill out what?

The person stated on the front side of this form is the applicant. This person should complete the form and sign the front. Your spouse or housemate is usually your allowance partner. Your allowance partner should also sign the form.

Useful to have within reach

- Your previous income tax return or assessment; or
- your annual income statement; or
- your payslip.

How and when to return it?

Send the form back, using the enclosed envelope. Do not forget to sign it. Do not send any enclosures with it. Applying for healthcare allowance for 2010 is possible until 1 April 2011. If you are granted postponement for submission of your 2010 income tax return, you will also be granted postponement for your healthcare allowance application.

Advance and payment

You will receive a preliminary calculation within eight weeks. This is called an advance. You will usually receive this in monthly instalments.

As soon as your actual income for 2010 is known you will receive the final calculation. You will receive this in the course of 2011.

Submit changes asap

If your status changes, you must notify us of this as soon as possible. Your allowance will then be recalculated. This prevents you from having to repay us later on.

How to change things?

You can submit your changes by computer. Please visit www.toeslagen.nl for this. You can also call the Tax Hotline: 0800 – 0543 for a change form.

Applying for care allowance for 2010

'It's all about

'Whether you have health insurance or not, the composition of the family and income: these are the three things that it's all about.' The person talking is Paul Bosch. He lives together with his girlfriend and 18-year-old son. Paul recently applied for healthcare allowance.

For whom is healthcare allowance intended?

'The healthcare allowance is intended for people who pay premium for a Dutch health insurance. As you do not pay premium for children under 18, you will not receive healthcare allowance for these children.'

Was it a lot of work to complete the form?

'Not at all, there are only a few questions. You only have to enter your own income and that of your partner if you have one. And I didn't have to enter my son's details, as he is 18 and applied for healthcare allowance himself.'

'Children aged 18 and above take out their own health insurance and apply for care allowance themselves'

Do you know what your income over 2010 is?

'Not exactly of course, but you can estimate it. My girlfriend and I both have jobs. As we both submit income tax returns, I looked up our most recent tax assessments. These contain the details we can use. Together with the calculation tool in the Explanatory Notes I calculated what our income will be for each of us in 2010. This is because they look at the applicant's income *and* the income of the allowance partner when they decide on the healthcare allowance amount.'

Allowance partner?

'Yes, if you live in a house with several people, you usually have an allowance partner. Your spouse is usually your allowance partner. But it can also be the person with whom you're living together, your brother for example. With the diagram on pages 4 and 5 you can determine who is your allowance partner. In our situation my girlfriend is my allowance partner. The income of the other people in the house does not count.'

Until when can you apply for the allowance?

'You should apply for the allowance as soon as possible. You will then receive the allowance when you need it. But the application for 2010 must in any case be in the possession of the Tax and Customs Administration before 1 April 2011.'

Is it never allowed after 1 April?

'Sometimes you can apply after 1 April. If you're granted postponement for submission of your 2010 income tax return, you can also apply for healthcare allowance later. The date by which your or your allowance partner's tax return must be received is also the latest date by which your application for the allowance must be received. If the both of you have been granted postponement for different dates, the latest date will apply.'

three things'

And once the form is completed?

'I signed the form and my girlfriend also signed it as my allowance partner. You put the form in the return envelope. You shouldn't send any enclosures with it; the Tax and Customs Administration won't need them.'

Can you apply by computer as well?

'Yes, but I ordered the application form via the Tax Hotline. After a couple of days I received the form in the mail. It wasn't until later that I heard it was also possible online via www.toeslagen.nl.' (only in Dutch).

'You can also calculate your income on www.toeslagen.nl'

What happens after you send in the form?

'You will be notified within eight weeks. The Tax Administration will make a provisional calculation with your details. This is called an advance. The final calculation is made after the tax year, as that's when your actual income for 2010 is known. If it turns out that you received too much, you will have to repay it. If you didn't receive enough, you will be paid the difference.'

And what if something changes?

'What if, for example, my income changes in 2010? Well, if my income increases I will have to report this within four weeks. I will then apply for a change form. Or maybe I will submit the changes by computer. The Tax and Customs Administration will then recalculate my advance.'

What if you do not report any changes?

'In that case you could receive too much allowance, which you would have to repay afterwards. This can turn out to be quite a considerable amount.'

Do you need help completing the form?

Go to www.toeslagen.nl or call the Tax Hotline: 0800 - 0543, Monday to Thursday from 8 am to 8 pm and on Friday from 8 am to 5 pm.

2010 healthcare allowance terms

- You must be 18 or older.
- You must have a healthcare insurance in accordance with the Care Insurance Act.
- Your (joint) income must not be too high. If you do not have an allowance partner: no more than € 35,502. If you do have an allowance partner: together no more than € 47,880. If your joint income is below € 19,135 you will receive the maximum care allowance. Maximum care allowance is € 57 per month if you live on your own and € 121 per month if you have an allowance partner.
- You must be a Dutch national, or in possession of a residence permit that entitles you to allowances. The same applies to your allowance partner.

Note: Not all kinds of legal residency are entitled to apply for allowances.

Calculation of allowance

Step 1: Calculate your assessment income for 2010 (see pages 6 and 7). If you have an allowance partner, then add the assessment income of yourself and your allowance partner.

Step 2: Calculate the (joint) assessment income *minus* € 19,135. *If result is less than € 0, write € 0.*

Step 3: Multiply the result of step 2 by 0.05 (this is 5% of the result).

Step 4: Calculate the standard premium. If you have an allowance partner: the result of step 3 *plus* € 956. If you are applying for the allowance for yourself: the result of step 3 *plus* € 516.

Step 5: Calculate your healthcare allowance. If you have an allowance partner: € 2,418 *minus* the standard premium (step 4). If you are applying for allowance for yourself: € 1,209 *minus* standard premium (step 4). *If the result is € 0 or less, you and your possible allowance partner will not receive any care allowance.*

You can also perform a test calculation on www.toeslagen.nl.

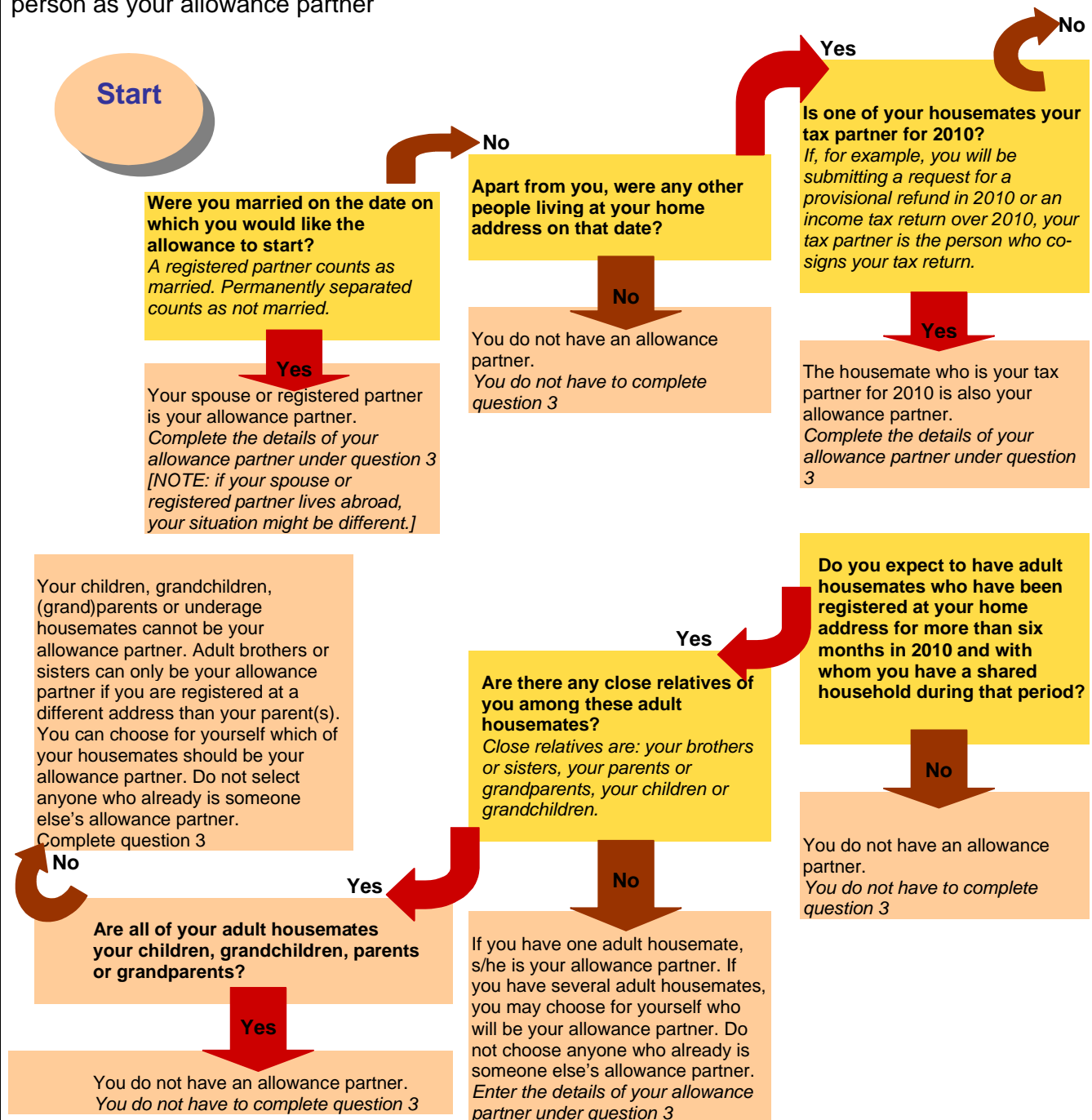
If you live abroad

If you live abroad and receive income from the Netherlands, you may be eligible for care allowance. Go to www.toeslagen.nl for more information or call the International Tax Hotline: +31 55 538 53 85.

Several people in the house? Determine your allowance partner

Follow the arrows in the diagram

Your wife or husband, brother or sister, boyfriend or girlfriend, child or grandchild, all of them may live in your house. If one of them meets the requirements you must register this person as your allowance partner



Have you and one of your housemates visited a civil-law notary and signed a cohabitation contract?

Yes

The housemate with whom you have the cohabitation contract is your allowance partner.
Enter the details of your allowance partner under question 3

No

Do you have a child with either of your housemates?

Yes

The housemate with whom you have the child is your allowance partner.
Enter the details of your allowance partner under question 3

No

Has one of your housemates already been your allowance partner in a previous year?

You may, for example, have applied for housing, care or childcare allowance before and appointed an allowance partner for this.

Yes

The housemate who already was your allowance partner in a previous year is also your allowance partner for 2010.
Enter the details of your allowance partner under question 3

No

Do you have a pension scheme and is one of your housemates registered as your partner for this?

Yes

The housemate registered for the pension scheme is your allowance partner.
Enter the details of your allowance partner under question 3

No

If you own a house and live in it, is one of your housemates the co-owner of that house and (jointly) responsible for the mortgage?

Yes

The housemate who is the co owner and (jointly) responsible is your allowance partner. Complete the details of your allowance partner under question 3

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'My wife is my allowance partner'

Harko: 'Lianne and I are married. That's why she's my allowance partner.'

.....
'My girlfriend is my allowance partner'

Jeppe: 'Loes and I have signed a cohabitation contract. That's why she's my allowance partner.'

.....
'My sister is my allowance partner'

Gini: 'I live in a house together with my brother and sister. My sister is my tax partner, which is why she is also my allowance partner.'

Calculation tool in case you submit a tax return

'I submit a tax return every year.' Use only this calculation tool

In order to calculate your 2010 assessment income you'll hardly have to do anything. All you have to do is answer the following questions.

Copy the aggregate income from your most recent (provisional) income tax assessment. € _____

Enter how much you expect your income to rise in 2010, for example, due to a raise or a bonus. € _____

State your foreign income that is not taxed in the Netherlands and also state your tax-exempt income. € _____ +

Add all the amounts.
Your income may also drop in 2010. You should then subtract the amount by which you expect it to drop. € _____

The result is your estimated assessment income for 2010. Copy this to the form.

Did you deduct healthcare expenses or extraordinary expenses in your 2008 and 2009 tax return? In that case, the calculation tool above will not generate the correct assessment income. Use the calculation tool on www.toeslagen.nl (in Dutch) or call the Tax Hotline.

Your allowance partner has income and submits a tax return

If your allowance partner receives income in 2010, then estimate the assessment income for both of you separately. If your allowance partner submits a tax return, use the calculation tool on this page.

Estimating an assessment income

2010 assessment income, what is that exactly?

If you are not submitting a 2010 income tax return: your salary, benefit or pension over the entire year 2010. Or for people who do submit a 2010 income tax return: your aggregate income for 2010. Plus any foreign income that is not taxed in the Netherlands, or income that is tax-exempt on the basis of international agreements.

If you submit a tax return

In order to estimate your assessment income for 2010 you should use your aggregate income for 2009. You can find your aggregate income on your most recent (provisional) income tax assessment. Use the calculation tool for estimating. Bear in mind that the rules for deducting healthcare expenses or extraordinary expenses have changed as of 1 January 2009.

Attention! Your aggregate income is personal. This means that it is not the joint income of you and your allowance partner. Your allowance partner has his/her own aggregate income.

If you do not submit a tax return

In order to estimate your assessment income for 2010 you must calculate your salary for 2010, your pension and any benefits. Also take into account your thirteenth month's salary, holiday allowance or other bonuses. Use the calculation tools to estimate.

Estimating: precise work, but not difficult!

You will not know the size of your income until after 2010, but you will be applying for an allowance before then. This is why you must estimate your income for the entire year 2010, in other words, from 1 January 2010 to 31 December 2010. With these calculation tools it shouldn't take you too long.

Sometimes it's a bit more difficult, for example, if you are an entrepreneur or if you perform seasonal work, or if you work as a temporary or on-call worker. In this case you must also estimate your income as closely as possible.

Any changes? Estimate your assessment income again!

If your income changes in the course of 2010, you must resubmit an estimation of your income over the entire year 2010 to the Tax and Customs Administration. Use the calculation tools to estimate your new income.

Calculation tool for when you do not submit a tax return

'I do not submit a tax return.'

Use one or both calculation tools

Have you had a job and received benefit? Pension and other income? All at once or one after the other? It's all possible within a year.

Estimate your income for the entire year 2010 as closely as possible. Use both calculation tools or one of the two. You must complete the calculation tool again for each job or benefit. Add all the results and copy that amount to the form.

Your allowance partner has an income and does not submit a tax return

If your allowance partner has an income in 2010, estimate your assessment income for each of you separately. If your allowance partner does not submit a tax return, use the calculation tools on this page.

'I have an annual income statement.'

Use this calculation tool

You have an annual income statement. The calculation tool is the same for any type of job, benefit or pension.

Take your most recent annual income statement and copy your salary, benefit or pension. € _____

Write down by how much you expect it to rise in 2010. When in doubt contact your employer or payment organisation. € _____ +

Add the two amounts to calculate your annual amount. If you expect your income to drop in 2010, subtract the gross amount by which you expect it to drop. € _____

If this is your only income for the entire year 2010, then this is your assessment income for 2010.

More than one job and/or benefit in 2010

If you will have more than one job and/or receive more than one benefit in 2010, either at the same time or one after the other, then complete the calculation tool again for each job or benefit. Add all the results. Also state any foreign income that is not taxed in the Netherlands and also state any tax-exempt income.

'I have a payslip.'

Use this calculation tool

You do not yet have an annual income statement. Use this calculation tool for a job, benefit or pension.

Take your most recent payslip and copy your gross salary, benefit or pension for that month. € _____

Enter the gross monthly amount by which you expect this to rise in 2010. € _____ +

Add the two amounts to calculate your new monthly income for 2010. If you expect it to drop, then subtract them. € _____

State the number of months you will receive this income for the entire year 2010 and multiply the amount by this. € _____ x

Total € _____

Write down your holiday allowance (8% of your gross annual income). € _____

Write down the amount of bonuses, tips or thirteenth month's salary you expect for 2010. € _____ +

Add the last three amounts. If you expect your income to drop for 2010, subtract the gross amount by which you expect it to drop. € _____

If this is your only income for the entire year 2010, then this is your assessment income for 2010.

More than one job and/or benefit in 2010

If you will have more than one job and/or receive more than one benefit in 2010, either at the same time or one after the other, then complete the calculation tool again for each job or benefit. Add all the results. Also state any foreign income that is not taxed in the Netherlands and also state any tax-exempt income.

Explanation of the questions on the form

Signatures

Signing the form

You and your allowance partner must always sign the application form yourselves, also if someone else completes the application for you.

Question 1a

Start date

This is the date on which you would like the care allowance to start; note that you must meet the terms on that date. The terms are stated on page 3 of these Explanatory Notes. The healthcare allowance always starts on the first day of the month.

Question 1b

Account number

If you are living abroad and do not have a Dutch bank or giro account, then leave question 1b blank and submit your account number with the form 'Supplementing foreign details for allowance'. Download this from www.toeslagen.nl or request it via the International Tax Hotline: +31 55 538 53 85.

Question 2a

Your own income

The Tax and Customs Administration uses your assessment income for the entire year 2010 to establish the level of your allowance. Enter only your own income here. Use the calculation tools on pages 6 and 7 for this, or use the calculation tool on www.toeslagen.nl. (Only in Dutch)

Use the calculation tools to estimate your assessment income.

Question 3

Spouse or housemate

If you have an allowance partner you must register this person. If you have a spouse, he/she will be your allowance partner. If you have any housemates, then use the diagram (see pages 4 and 5) to determine who is your allowance partner.

Attention! Registered partnership counts as being married.

Permanently separated

If you are married but permanently separated, the Tax and Customs Administration will consider you to be not married. You are permanently separated if you are no longer living together with your spouse and if this is not meant to be temporary.

Attention! If you do not have a spouse but a registered partner, the both of you will be subject to the same rules as for married couples.

Spouse living at different address

If your spouse is living at a different address and you are not permanently separated, your spouse will be your allowance partner. This also applies to your registered partner.

Question 3b

BSN / sofi number of allowance partner

You can find your BSN or sofi number in your Dutch passport or ID card, driving licence, payslip or annual income statement. If your allowance partner does not have a BSN number, have him/her call the Tax Hotline: 0800 - 0543 or +31 55 538 53 85 from abroad.

Question 3d

Care allowance for your allowance partner

If your allowance partner does not have a healthcare insurance pursuant to the Healthcare Insurance Act, neither of you will receive care allowance. Exceptions are made in the following cases: if your allowance partner is in the armed forces, a conscientious objector, in prison, or younger than 18. In these cases you are entitled to half of the health care allowance for someone who has an allowance partner. However, when calculating the amount of healthcare allowance, your allowance partner's income will be taken into account. If any of these situations applies to you, then do **not** tick the box.

Question 3e

Income of your allowance partner

The Tax Administration uses the assessment income for the entire year 2010 to establish the level of your allowance. Enter only your allowance partner's income here. Use the calculation tools on pages 6 and 7 for this, or use the calculation tool on www.toeslagen.nl.

Question 3f

Spouse living abroad

If your spouse is living abroad and you are not permanently separated you must enter the address of your spouse. In case your spouse only pays insurance premium abroad, you are not entitled to receiving healthcare allowance. Visit www.toeslagen.nl (in Dutch) for further information.