



Remote Benefits: The Netherlands

Remote builds belonging for your global team with comprehensive local plans at competitive rates.

At Remote, we offer country-specific benefits for everyone on your team. Your employees will enjoy comprehensive coverage from top providers while you access competitive rates meant for larger groups — even if you're still growing!

Remote Benefits Plans

Customers may elect to offer the below health benefits to their employees in the Netherlands and can choose between the **standard** and **premium** plans.

The rates listed here are for the **May 1, 2023, to April 30, 2024** plan year. Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

You can email support@remote.com with any questions!

☆ STANDARD PLAN: \$107/MO		👤 PREMIUM PLAN: \$135/MO
Medical Insurance	<p>Coverage Limit: \$1M</p> <p>Outpatient Coverage: \$3,500</p> <ul style="list-style-type: none">- Deductible: \$135- Health Screenings & Vaccinations: \$300 covered- Diagnostic Tests: 100% refund- Hormone Replacement Therapy: 100% refund- Chiropractic: \$600 covered- Psychiatry & Psychotherapy (with referral from doctor): Max 10 visits- Prescription Drugs: \$1,350 covered (prescription deliveries available) <p>Inpatient Coverage:</p> <ul style="list-style-type: none">- Cashless experience for emergency room visits, surgeries, etc.- Hospital Accommodations: Private room- Intensive Care: 100%- Surgical Fees: 100% refund- Local Ambulance: 100% refund- CT & MRI Scans: 100% refund- Emergency Dental: 100% refund- Prescription Drugs: 100% refund (Prescription deliveries available)- Routine Maternity: \$6,000 covered- Pregnancy & Childbirth Complications: \$13,500 covered- Gender Dysphoria benefit: 50K- Infertility Treatment: \$16k- Treatment for alcohol and drug addiction: \$15k limit <p>More Details:</p> <ul style="list-style-type: none">- Employees can choose any doctor, anywhere.- All pre-existing conditions are covered.- All claims paid within 10 days of service.- Travel Coverage: Health coverage extends globally (USA covered only for medical emergencies whilst traveling)- Employee Assistance Programs: Multilingual mental health, legal, and financial counseling is available- over the phone, video chat, or face-to-face for members and their family. Access to wellness website and fitness app is also available.- 24/7 Member Support: In English, German, French, Spanish, Italian, and Portuguese. Interpreters are also available to help in additional languages. <p>Family Coverage:</p> <ul style="list-style-type: none">- Family coverage can be added by the employee at the employee's expense or can be partially or totally offset by the employer by either grossing up the employee's salary or by adding an allowance.- Spouse: \$10118/mo- Child (Under 18): \$80.94/mo	<p>Coverage Limit: \$1M</p> <p>Outpatient Coverage: \$5,060</p> <ul style="list-style-type: none">- Deductible: \$0- Health Screenings & Vaccinations: \$500 covered- Diagnostic Tests: 100% refund- Hormone Replacement Therapy: 100% refund- Chiropractic: \$600 covered- Psychiatry & Psychotherapy (with referral from doctor): Max 10 visits- Prescription Drugs: \$1,350 covered (prescription deliveries available) <p>Inpatient Coverage:</p> <ul style="list-style-type: none">- Cashless experience for emergency room visits, surgeries, etc.- Hospital Accommodations: Private room- Intensive Care: 100%- Surgical Fees: 100% refund- Local Ambulance: 100% refund- CT & MRI Scans: 100% refund- Emergency Dental: 100% refund- Prescription Drugs: 100% refund (Prescription deliveries available)- Routine Maternity: \$6,000 covered- Pregnancy & Childbirth Complications: \$13,500 covered- Gender Dysphoria benefit: 50K- Infertility Treatment: \$16k- Treatment for alcohol and drug addiction: \$15k limit <p>More Details:</p> <ul style="list-style-type: none">- Employees can choose any doctor, anywhere.- All pre-existing conditions are covered.- All claims paid within 10 days of service.- Travel Coverage: Health coverage extends globally (USA covered only for medical emergencies whilst traveling)- Employee Assistance Programs: Multilingual mental health, legal, and financial counseling is available- over the phone, video chat, or face-to-face for members and their family. Access to wellness website and fitness app is also available.- 24/7 Member Support: In English, German, French, Spanish, Italian, and Portuguese. Interpreters are also available to help in additional languages. <p>Family Coverage:</p> <ul style="list-style-type: none">- Family coverage can be added by the employee at the employee's expense or can be partially or totally offset by the employer by either grossing up the employee's salary or by adding an allowance.- Spouse: \$12912/mo- Child (Under 18): \$103.29/mo
Dental Insurance		<p>Covers:</p> <ul style="list-style-type: none">- Maximum Plan Benefit: \$1,000- Routine Treatment: 100% refund- Preventative Treatment: 100% refund- Major Restorative Treatment: 100% refund- Periodontics: 100% refund
Vision Insurance		<p>Covers:</p> <ul style="list-style-type: none">- Glasses & Contact Lenses (Including Exams): \$250

* Prices listed in USD, local currency equivalent will be determined based on exchange rate at the time of invoicing.

Occupational Pension Plan

- **Customer cost is 15.2% of base salary.**
- **To stay compliant with local labor laws, we require all customers to offer the occupational pension plan in the Netherlands.**
- The pension base salary equals the fixed annual salary (max. €128,810 for 2023) deducted from the “franchise.” The franchise level for 2023 is €16,322. So for an annual salary level of €75,000, the pension base will be €58,678, of which 15.2% will be charged as pension premium (i.e. €8,919 p.a.). The norm percentage will be determined by law annually.
- In addition to retirement savings, our pension scheme includes death coverage (spouse's and orphan's pension) and disability coverage (waiver of premium).
- The employee contribution is 4.8% of pension base, which makes the total defined contribution to the pensions savings plan 20% of pension base.

Remote Mental Health Program

The rates listed here are for **July 1, 2024, to April 30, 2025** policy year.

Remote has partnered with **Oliva**, the UK & Europe's #1 rated employee mental wellbeing platform. Oliva is available on desktop and as a mobile app and it includes:

- **1-to-1 therapy with a curated pool of top-quality therapists (35+ languages available)**
- **Advanced matching service** to find each employee the right therapist for them within 48 hours (98% success rate)
- **Personal wellbeing profile** with tailored recommendations and info to track progress
- **Curated self-guided content library** with audio mindfulness & meditation sessions, guided yoga videos, Oliva Talks, podcasts on workplace wellbeing, and micro-learning content series for managers
- **24/7 mental health helplines** for when an employee is struggling and needs to talk to someone immediately
- and more

Customers may elect to offer the mental health program benefits to their teams and can choose among 5 different plans.

It is essential to be aware that in certain countries, Mental Health benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the benefit, might be counted as part of the employee's taxable income according to the local tax laws.

Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

You can email support@remote.com with any questions!

Currency: Prices listed in USD, local currency equivalent will be determined based on the exchange rate at the time of invoicing.

BASIC MENTAL HEALTH PROGRAM	STANDARD MENTAL HEALTH PROGRAM	PLUS MENTAL HEALTH PROGRAM	PREMIUM MENTAL HEALTH PROGRAM	PLATINUM MENTAL HEALTH PROGRAM
\$3.00/MO.	\$8.47/MO.	\$15.70/MO.	\$22.70/MO.	\$35.83/MO.
<p>Platform Access Only</p> <p>This plan does not include pre-paid Therapy / Coaching sessions.</p> <ul style="list-style-type: none">- Personalized therapist matching service (35+ languages)- Wellbeing profile- Access to world-class self-guided content (yoga, meditations, Oliva Talks, podcasts, micro-learning series for managers)- 24/7 mental health helplines	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes one pre-paid Therapy / Coaching session that your team member can use during the policy year.	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes three pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes six pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes twelve pre-paid Therapy / Coaching sessions that your team member can use during the policy year.

Team members can pay for extra therapy sessions themselves in the Oliva platform (\$91/session)

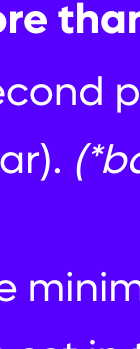
Remote's Benefits Practices



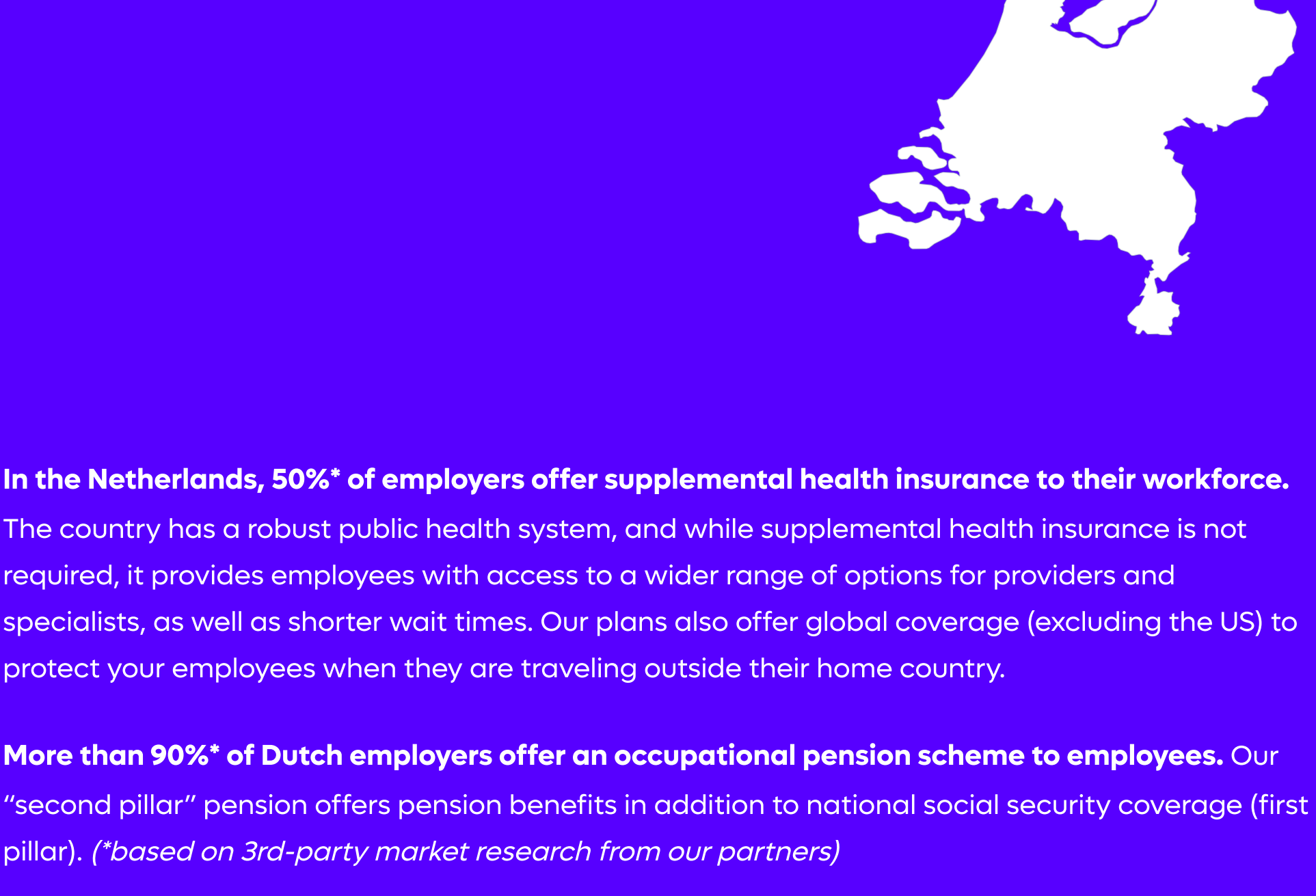
Remote supports our clients by offering competitive benefits packages that will help you attract and retain the best talent across the globe! Our benefits specialists have done the research on norms and requirements in each local market and have crafted packages that will allow your employees to thrive, no matter what country they live in.



Our core benefits (which often include things like healthcare) are required in some countries where we hire. **We do not require customers to offer health benefits in the Netherlands due to its strong public system and local laws that protect us (and you!) against claims of discriminatory hiring practices.** However, we do recommend that employers in the Netherlands offer health benefits to their employees, which allows them to access a wider range of options for providers and specialists as well as significantly shorter wait times. Our plans also offer global coverage (excluding the US) to protect your employees when they are traveling outside their home country. **The occupational pension plan is required in order to remain compliant with local laws.** We do not add a markup on any benefits premiums or administration costs.



If you would like more insight into fair equity and benefits best practices, you can [download our Global Benefits Guide here!](#)



- **In the Netherlands, 50%* of employers offer supplemental health insurance to their workforce.** The country has a robust public health system, and while supplemental health insurance is not required, it provides employees with access to a wider range of options for providers and specialists, as well as shorter wait times. Our plans also offer global coverage (excluding the US) to protect your employees when they are traveling outside their home country.
- **More than 90%* of Dutch employers offer an occupational pension scheme to employees.** Our “second pillar” pension offers pension benefits in addition to national social security coverage (first pillar). *(“based on 3rd-party market research from our partners”)*
- The minimum requirements for a Dutch pension scheme for payroll companies (such as Remote) are set in the act “Wet Arbeidsmarkt in Balans.” Per the legislation, Remote will charge our customers the “norm premie” (norm premium) for the employees involved. The norm premium is set at 15.2% of pension base salary for 2023. The norm percentage will be determined by law annually.
- **Employers can choose to opt out of offering Remote's health benefits in the Netherlands but may not opt out of the pension plan for compliance reasons.**
- You will be able to select a benefits plan when onboarding your employee (if you choose to offer health benefits). From there, the employee will be enrolled and contacted with more information about their plan. Remote takes care of all the administration work so you can focus on scaling your global team!



TCE in the Netherlands

If you're ready to hire a new employee in the Netherlands, you may have generated or received a Total Cost of Employment quote to get an estimate of what it might cost. If you haven't, you can do so with our handy [Cost Calculator](#) tool now!

Employers hiring in the Netherlands must pay for social contributions mandated by the government. These costs are automatically applied during payroll:

1. Unemployment Insurance
2. Disability Insurance
3. Health Insurance

The exact cost of the government contributions listed above can be found by using the Cost Calculator.

For more information about hiring employees in the Netherlands, see our country hiring guide at <https://remote.com/country-explorer/netherlands>.