



Welcome to Nijmegen

New in Nijmegen? This handout and the website www.welcometonijmegen.nl/en help you find your way. Also available in Dutch, Arabic and Tigrinya.

WELCOME TO NIJMEGEN WWW.WELCOMETONIJMEGEN.NL/EN

As a newcomer you have to get to know many things when you restart your life in Nijmegen. Decorating your house, following civic integration courses, (learning to) handle your finances and learning the Dutch language in practice. To build a future, you probably also want to find work or start studying. This can be a real challenge. This handout provides more information and advice. It also helps in finding the right organisations that can help you. On the website www.welcometonijmegen.nl/en you can find more information about all the subjects in this handout. All the information is also available in Dutch, Arabic and Tigrinya.

We hope you will find your way and will eventually feel 'at home' in Nijmegen.

We wish you faith and luck,

Yalla Foundation, the Nijmegen municipality and all parties that contributed to this handout



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HOUSING

When you receive a temporary residence permit, COA will assign you to a municipality in The Netherlands. This means that you will get a living accommodation in this municipality (house, apartment or room). For you, that municipality is Nijmegen. VluchtelingenWerk will help you arrange the most important things for in and around your home. You are going to decorate your accommodation yourself. On this page you will find advice that can help you do that.

VLUCHTELINGENWERK

Volunteers from VluchtelingenWerk (VWN) will help you during the first period with forms and arranging things. They can for example help you with:

- Choosing an energy company and internet provider
- Requesting the loan to furnish your house
- Requesting social benefits (uitkering) and additions (toeslagen)
- Insurances

After a while you have to find your own way to help. You can still visit the VWN-consultation hour with questions. More information about what VWN does for you in Nijmegen?

DECORATING

Decorating your new home is your own responsibility. There are stores in Nijmegen where you can buy affordable things like carpeting, furniture, utensils and other things you need. There are also second-hand stores and free giveaway points where you can get used things for free or for a good price.

More information about stores for affordable decoration:

- > WWW.WELCOMETONIJMEGEN.NL/SHOPS
- > **(f)** 'Spullen voor statushouders Nijmegen'



> www.welcometonijmegen.nl/housing



NOTE Do you consider signing a new contract with a different company? For example, for energy, internet or phone? Before you do that, always make sure you can end your old contract. Otherwise you will pay for two contracts, while you only need one.

STIP

In your neighbourhood you can visit STIP for help. STIP is a neighbourhood service desk. There are STIPS in every neighbourhood in Nijmegen. You can visit STIP with questions about money, letters, taxes and also to get to know your neighbourhood. Volunteers work there to help you. Do you still have a VWN contact person? Tell him or her what you arrange with STIP.

Locations and opening hours:

> WWW.STIPNIJMEGEN.NL/WAAR-VINDT-U-DE-STIPS



More about your neighbourhood:

> WWW.WELCOMETONIJMEGEN.NL/ NEIGHBOURHOOD

GAS, WATER, ELECTRICITY AND WIFI

The network for water is owned by the company Vitens. Liander owns the network for electricity in this region. You can buy the energy itself (electricity or gas) from another supply company. You are free to choose this company. For example Nuon, Greenchoice and more. You sign a contract with a company and pay them on a monthly basis.



NOTE If you do not speak or understand Dutch very well, bring a translator with you to STIP or VluchtelingenWerk.

ANOTHER HOUSE?

If you would like to find another (social) rental accommodation (sociale huurwoning) in this region, then you should sign up at: > www.entree.nu.

Registering means you will be on the waiting list. Www.entree.nu is the website where almost all social rental accommodations in the region are offered. 'Social rental accommodations' are those accommodations for which you might be able to receive housing benefits (huurtoeslag). The rental price is lower than around 710 euro per month (2018).

You can search for new accommodations on the Entree-website. Weekly you can react on new accommodations. The person who is on the waiting list for the longest period, reacts on an accommodation and meets the conditions, gets it. There are also accommodations that are distributed randomly under everyone that reacts (loting). If you do not have much waiting time, reacting on a 'loting' house provides you the biggest chance.

More information?

> WWW.WELCOMETONIJMEGEN.NL/ CHANGEHOUSE

INTEGRATION

Do you have to integrate officially (inburgeren)? Then you will have to attend Dutch classes. You are also able to attend classes about living and working in The Netherlands (ONA, KNM). To pay for these lessons, you will get a loan from DUO. After you have learned enough, you can take exams. If you pass all the exams within 3 years, you do not have to pay back the loan.

DUO-LOAN

If you have to integrate (inburgeren), you will receive a letter from DUO after receiving your temporary residence permit. In the letter it says that you will receive a loan of 10.000 euros from DUO. You can use this loan to pay for lessons. DUO pays the bills directly to the language schools. Not to your own bank account.

> www.inburgeren.nl/en



DUO

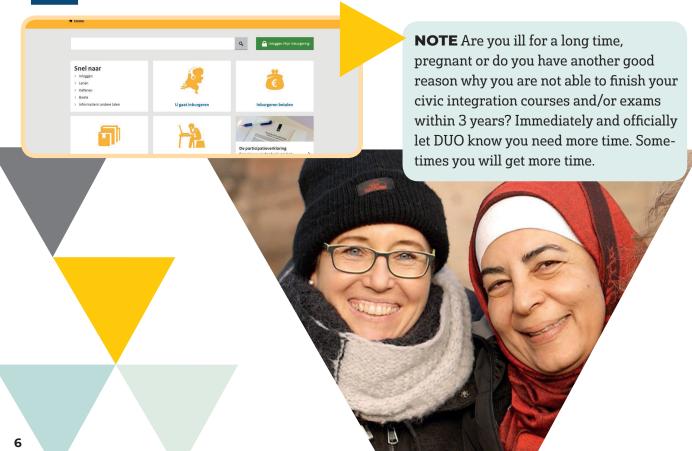
MIJN INBURGERING

All things you have to arrange for your civic integration courses and loan can be arranged on the online platform 'Mijn inburgering'. You log in on 'Mijn inburgering' with your DigiD (digital ID). On the website www.inburgeren.nl/en you can find:

- The budget of the loan that is left
- Sign-ups for exams
- The bills from your language school

Sign in with your DigiD on:

> WWW.INBURGEREN.NL/EN



NOTE Do you want to study? Then you will need a higher language level (most of the time A2 is insufficient to study). Use your DUO-budget wisely and make sure you reach the level required to start your education.

SCHOOLS

You yourself can choose the school where you can follow lessons:

- Dutch language
- Dutch society (KNM)
- Dutch job market (ONA)
- Dutch values and principles (participatieverklaring)

Language lessons and the civic integration courses cost money. Through the loan from DUO you can pay for these lessons. This loan can only be used at language schools that are approved by DUO/Blik op werk.

Find all approved schools in your area on:

- > WWW.IKWILINBURGEREN.NL/ENGLISH/LANGUAGES
- > WWW.WELCOMETONIJMEGEN.NL/LANGUAGESCHOOLS





HOW TO CHOOSE A LANGUAGE SCHOOL THAT FITS ME?

- First decide how well you want to learn the Dutch language.
- Talk to VWN and people you know.
- Visit the language schools.
- Read the contracts and compare prices. Ask help with understanding the contracts!
- Only sign a contract when you are absolutely sure what it says.
- Choose based on quality. Sometimes schools offer you presents with a contract. Beware: the quality of the lessons is most important.

LANGUAGE

Are you new in Nijmegen and will you learn Dutch? For that you can follow lessons at language schools approved by DUO (if you are a status holder with a DUO loan). If you do not have a DUO-loan (anymore), or if you want to practice more, there are many places in Nijmegen to go to for affordable lessons or practice opportunities. Doing voluntary work also helps to get to know people and practice your language skills!

STEP

STEP is partly an official DUO school, but also a subsidized language school where you can learn the Dutch language during affordable lessons and find a language buddy. This school also provides computer and cycling lessons. Do you have a low income? Then their language lessons are not expensive. You can also attend these lessons next to your civic integration language lessons.

Main location STEP

Derde van Hezewijkstraat 6, Nijmegen Call: 024-323 32 35

> WWW.STEPNIJMEGEN.NL

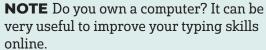
LANGUAGE CAFÉ | **TAALCAFÉS**

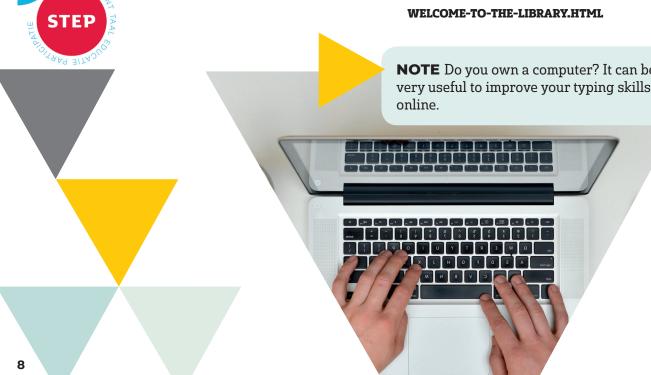
In the public libraries in Nijmegen you can practice your language skills in an informal, nice way. You can speak with other people in a group, on fixed moments in the week. Language cafés are held in the central library (Mariënburg), but also in the smaller libraries in Dukenburg, De Biezantijn (Nijmegen-West) and in Lent (Nijmegen-Noord). Each week a certain topic is put central to speak about. Registration is not necessary.

Main location Mariënburg de Bibliotheek

Mariënburg 29, Nijmegen Call: 024-327 49 11

> WWW.OBGZ.NL/DIENSTEN/LID-WORDEN/





NOTE Practice your Dutch online! On **www.welcometonijmegen.nl/learnonline** and **www.yallafoundation.nl** you will find useful apps and online learning materials.

NOTE Start as soon as possible to learn the language, and practice in the public space!

LANGUAGE EXCHANGE

Learn the Dutch language in small groups? You can learn Dutch and help others with learning a language, for example your own language. Most people that attend are (international) students. Attending a meeting will cost you a couple of euros.

You can register per meeting on the following website:

> www.language-exchange.nl/nijmegen



GEZELLIG

Gezellig is an intercultural meeting centre in the city centre. Everyone is welcome there for a cup of coffee and to practice speaking Dutch. Sometimes there are lessons to attend, or other social activities. Come have a look! Opening times and the programme you can find on the Gezellig-website and their facebook.

Ganzenheuvel 56 (under the VWN office), Nijmegen

Call: 06-238 298 32

- > WWW.GEZELLIGNIJMEGEN.COM
- > **() WWW.FACEBOOK.COM/GEZELLIGNIJMEGEN**



FIND A LANGUAGE BUDDY

You will learn a new language best if you practice a lot. You can practice while doing voluntary work (for example help out at festivals, or in elderly homes). Do you prefer to have individual help? Like a language coach or language buddy to practice with? Ask for it at the following organisations.

- VluchtelingenWerk
- STIP bij u in de buurt
- ► Het Gilde > www.gildenijmegen.nl/ CONVERSATIEGROEPEN
- **STEP**
- Refugees in Netherlands Nijmegen

Post a message in the facebookgroup. Write something about yourself, like the neighbourhood you live in or what kind of help you are looking for.

VOLUNTARY WORK

Most social projects in The Netherlands are organised by volunteers. For example: festivals, the Kledingbank (free clothes) and the Voedselbank (free food), help for refugees and older people. The organisations where volunteers work, do not make any profit (not commercial). Volunteers help others who need it in their free time, without the need to want anything in return for their deeds. Do you have time and do you want to be active? Then start doing voluntary work! You will get to know people and be able to practice your Dutch.

WHY DO VOLUNTARY WORK?

- You can speak Dutch and practice the language
- You get to know people
- It is good to get work experience
- You can get positive references (recommendations)
- Sometimes you can receive a certificate and/or follow a course
- You offer help to the Dutch society
- It can help you in getting a paid job in a later stage more easily

You can go to organisations yourself and ask if they need any help.

VRIJWILLIGERSCENTRALE NIJMEGEN | MATCHING CENTRE

The employees can help you find suitable voluntary work.

Stationsplein 26, Nijmegen Call: 024-820 00 20

> WWW.WELCOMETONIJMEGEN.NL/EN/VWC



NOTE Try to do voluntary work at an organisation where you get to know many people. In this way, you can build a social network and also practice your Dutch.

NOTE STIP can also help you find voluntary work in the neighbourhood. This way, you can get to know more people in your area.

> WWW.STIPNIJMEGEN.NL/ WAAR-VINDT-U-DE-STIPS



NOTE Voluntary work counts as work experience. Choose voluntary work that fits your personal interests, talent and also what you want to do later. Put it in your resumé (cv).

VOLUNTARY FEE

If you receive social benefits (uitkering) and are going to do voluntary work, you are obliged to let the municipality know about it. For example, show them your contract. Will you receive money for the costs that you will have to make? Like a voluntary fee? In case you are 27 years old or older, you can keep this voluntary fee up to 150 euros a month (and a maximum amount of 1500 euros a year) on top of your social benefits (uitkering).

More information about earning and social benefits (uitkering):

> WWW.WELCOMETONIJMEGEN.NL/EARNEXTRA

"Being a volunteer helped me to speak Dutch and I have met many people."



STUDYING

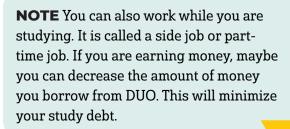
Do you want to study for a Dutch degree? A diploma or degree is really important for your career possibilities. In The Netherlands there are several different levels when it comes to studying, and you can also choose between countless study fields. It is important to search and find them. Then you can make a well-considered choice. Always try to choose something that fits your personality and language level, and preferably choose a profession that can lead to good job opportunities

STUDY FINANCE (2018)

Studying costs money. Each year you will have to pay for classes (collegegeld), books and you also need money to live from. Do you live on your own and are you under 30? To pay for your full-time study, you need to stop your social benefits (uitkering) and ask for study finance at DUO. Then you will receive money from DUO every month (instead of social benefits). The amount that you can receive or borrow from DUO will depend on the level and the kind of study you will do (mbo, hbo, wo).

Read more about the conditions for study finance on:

- > www.welcometonijmegen.nl/ studyfinance
- > www.duo.nl





The UAF is a national organisation that can support refugees who want to study. Individually they assess if help is possible with a loan, a budget for travelling costs or an advice about which study field or level to choose. Are you older than 30? Then definitely contact UAF for the possibilities. Sometimes the UAF cooperates with the municipality. In Nijmegen with WerkBedrijf. Under certain conditions it is possible in Nijmegen to study while keeping your social benefits (uitkering) temporarily. WerkBedrijf can provide more information on this (see the subject Work).

> www.uaf.nl/home/english



PAYING BACK THE LOAN

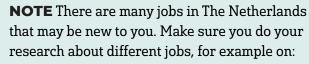
If you receive study finance from DUO, part of that can be a loan. After your study, when you start to work and make money, you will have to start paying back this loan with (low) interest. You will pay back small parts each month. The monthly amount of money to pay back depends on your income. For example, 60 euros a month. If your income will rise, the monthly amount to pay back will increase. Payments continue until the moment you have paid the entire loan back, or for a period of 35 years.



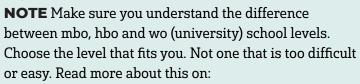
NOTE Do not focus on one particular study field only, but try to visit different schools and open days! Check the dates on:

> www.studiekeuze123.nl/open-dagen

> WWW.WELCOMETONIJMEGEN.NL/STUDY



> www.studiekeuze123.nl/wegwijzer/ studie-kiezen



> WWW.WELCOMETONIJMEGEN.NL/STUDYLEVEL

STUDYING IN NIJMEGEN

Visit these school-websites to find out what you can study in the Nijmegen region. You are also free to choose another city to study. At DUO you can receive the student travel card (studenten-reisproduct). The costs for this card are usually a loan. Sometimes a gift.

- > www.helicon.nl (mbo)
- > www.rocnijmegen.nl (mbo)
- > www.han.nl (hbo)
- > www.ru.nl (wo)









An overview of all studies in The Netherlands:

> WWW.TKMST.NL/OPLEIDINGEN/ALLE#STUDY



!!! Check well before which date you need to sign up for your course. Usually this is before May 1st if you want to start in September, but sometimes even earlier! You can sign up at:

> www.studielink.nl/en

OPEN DAYS AND STUDENT FOR A DAY

You can visit schools during their open days, or while being a student for a day (meeloopdag).

- During an **open day** the school is open for everyone and faculties can present themselves. You can ask students and teachers questions. This way you learn more about the courses and the schools.
- Do you want to be a student for a day? At these days you can attend courses and walk around in the school together with the students that already study there. This way you can experience how it is to study there. Good to try!

LANGUAGE REQUIREMENTS

Always check well what the exact language requirements are to be able to start studying. If you want to start at hbo- or wo-level, you will most probably need NT2-level Dutch (programme II). There are a number of (international) courses to choose which are entirely in English. In this case you should also carefully check the English language requirements before you register.

NOTE Sometimes you can study for a job at different levels. Find out which level fits you. Every level has its own way of studying. More information:

> WWW.WELCOMETONIJMEGEN.NL/STUDY

WORK

Do you receive social benefits (bijstandsuitkering)? These social benefits are temporary and are not just for status holders, but for all kind of people who are not able to earn (enough) to live from. As soon as you can work and earn your own income, you have to do this! Therefore, you have to learn the language and search for a job. WerkBedrijf can help you with finding work, but you can also take steps yourself before WerkBedrijf invites you. Good Luck!

WERKBEDRIJF

WerkBedrijf will invite you for an intake. You can also contact WerkBedrijf on your own initiative if you want to start working. WerkBedrijf is asked by the municipality to support you. A WerkBedrijf contact person will then help you find work or an education. Sometimes you can not immediately find work. Then WerkBedrijf can offer for example a course that can improve your chance to find work. For example, a workshop on how to 'survive' a job interview.

Nieuwe Dukenburgseweg 21A, Nijmegen Call: 024-751 75 00

> WWW.WERKBEDRIJFRVN.NL





GEMEENTE NIJMEGEN

Good to know:

- If you make money while receiving social benefits (uitkering), you have to let the municipality know about this. You are obliged to be honest about the money you earn. The amount of your social benefits can then be adjusted to your personal situation. Sometimes you can keep a part of your earnings on top of your social benefits (27 years and older).
- > www.welcometonijmegen.nl/earnextra
- ► If WerkBedrijf or the municipality invites you, you must come. If you are not able to come, you have to let them know with an e-mail or phone call.
- The amount of the social benefits you receive fits your personal situation, for example the size of your direct family. If something changes in your situation, you have to immediately let WerkBedrijf and the municipality know about his. For example, if you are going to move or live together. The municipality can in that case adapt the amount of social benefits you are entitled to receive.



Contact the municipality of Nijmegen if you have questions about social benefits and/or work.
E-mail: statushouders@nijmegen.nl
Call: 14024

> WWW.NIJMEGEN.NL

NOTE Do you know LinkedIn? It is a social media platform like facebook, but for business contacts. You can put your resumé (cv, work experience) online and show references. In The Netherlands many people use this to increase their professional network.



NOTE Always try to find a new job before you quit your old one. If you quit your job yourself or get fired through your own fault, you will not receive social benefits for some time.

WHAT IF YOU LOSE YOUR JOB?

Do not be afraid to lose your social benefits forever when you start working.

- If you lose your job and it is not your fault, you have a right to receive social benefit <u>again</u>.
- If your job stops because your temporary contract ended, you will also be able to receive social benefits <u>again</u>.
- If you quit your job yourself, you will <u>not</u> receive social benefit for some time.

SIGN UP AT AN EMPLOYMENT AGENCY | UITZENDBUREAU

An employment agency (uitzendbureau) is a company that connects people who are looking for (temporary) work and companies that (temporarily) need employees. Signing up at an employment agency is for free. Bring your resumé (cv) and ID! Examples of employment agencies are: Olympia, MaxFlex, Randstad and StartPeople.

The employment agency will contact you if they have work that fits you. When you work for them, the employment agency will pay you for your work. Not the company where you will work itself.

FIND WORK YOURSELF

Of course, you can also try to find a job yourself. For example, by visiting workplaces or online application. A resumé (cv) is an overview with your picture, name, address, contact information, education and work experience on it. It is good to make one and give it to employment agencies, work places or people you know. You can also send it digitally (together with a motivation letter) when you apply for a job online.



NOTE Call the employment agency after a few days or visit them a couple of times in a row to repeatedly ask if they have work for you. Then they will know you really want to work.

MONEY

Managing your paperwork and finances is a challenge. There are a lot of rules and regulations in The Netherlands. If you know someone with financial problems, make sure they ask for help quickly at the correct organisations. The municipality can sometimes also help people who have debts. If you do not have (enough) money to live from each month, the Voedselbank or Kledingbank can temporarily help you with food and clothes. At STIP (service desks in your neighbourhood) you can receive advice and help with understanding letters, doing your taxes, additions, debts and social benefits.

MUNICIPALITY OF NIJMEGEN

You can go to the municipality (gemeente) for questions about income. But also, for:

- Social benefits (uitkering)
- Extra money to pay for necessary extra costs (bijzondere bijstand)
- Tips and information to prevent financial problems (a workshop, or information about changing social benefits to study finance)
- ► Help with debt-management

Sometimes there are extra arrangements that can help, for example a budget from the municipality to be able to participate in society by doing a sport (Meedoen-regeling) or for a computer for your children for their school.

Check the website of the municipality of Nijmegen:

> WWW.NIJMEGEN.NL/DIENSTEN/
UITKERING-SCHULDEN-EN-LAAG-INKOMEN

ADDITIONS

Everyone in The Netherlands with a low income can apply for additions (toeslagen). This is extra money that helps you (partly) pay for some costs. For example, the costs of your rental home (huurtoeslag), costs for health insurance (zorgtoeslag) and for costs of day-care for your child(ren) when you work (kinderopvang-toeslag). In the beginning, your VWN contact person will apply for the additions for you.

> WWW.TOESLAGEN.NL





NOTE Does your personal situation change, for example because you are going to study, live together or earn more money? Then always change the information of yourself (and your family) on **www.toeslagen.nl.** In this way you can prevent receiving too much money which you will have to pay back later.



NOTE Need help with understanding a letter? Toeslagen? Or do you need help with requesting social benefits? Go to VWN, or visit the STIP service desk in your neighbourhood.

> WWW.STIPNIJMEGEN.NL/WAAR-VINDT-U-DE-STIPS



FOOD OR CLOTHING

Do you have a very low income for a while? Do you have trouble managing to pay for groceries and clothing? Then you can apply for a weekly food box from the Voedselbank. Maybe you can also apply for free second hand or new clothing from the Kledingbank. With your application you will have to prove that you have a very low monthly budget. Volunteers at VWN and STIP can help you apply.

- Voedselbank, Call: o6-231 123 18
 E-mail: intake@voedselbanknijmegen.nl
- > WWW.WELCOMETONIJMEGEN.NL/EN/ VOEDSELBANK
- Kledingbank, Call: 06-558 656 68 E-mail: info@kledingbanknijmegen.nl
- > www.welcometonijmegen.nl/en/ kledingbank





STICHTING LEERGELD

Do you live in Nijmegen and do you have a child in the age between 4 to 17? Maybe Stichting Leergeld can help you pay the costs for school, sport, a course or swimming lessons for your child. They may be able to help also with the required equipment, for example sport clothes.

> WWW.LEERGELDNIJMEGEN.NL



NOTE For more information about subjects like 'kinderbijslag' (SVB) or local arrangements, check:

- > WWW.WELCOMETONIJMEGEN.NL/MONEY
- > WWW.NIJMEGEN.NL

NOTE Do you have questions about or problems with money? Do not wait to look for help. There is help available. Sometimes you will have to try to solve the problems yourself first. And sometimes it can take some time before the help can start.



BSN, DIGID & MIJN OVERHEID

You have to arrange many things online in The Netherlands. On your computer or phone. To arrange government related issues, you have to use the website www.mijnoverheid.nl. You can log in with your DigiD: your digital ID. Your BSN, social security number, is a unique personal number that consists of g digits. You can find it on your ID.

DIGID

The name DigiD stands for Digital Identity. Your DigiD-login code can be used to log in on the website of the municipality or Belastingdienst (when you fill out your tax-return), at DUO, www. toeslagen.nl and your health insurance. By using your DigiD, the organisation knows that it is you that arranges things online.

More information about requesting DigiD and how to use it?

> DIGID.UABC.NL/EN/

BSN-NUMBER

BSN is a social security number. This social security number is your own, unique, personal number from the government. When you provide this number, the government knows that it is you that arranges things. Everyone who is officially registered in a municipality has a BSN-number. You can find this number on your ID.





NOTE Never give your username and password of your DigiD to someone else. Make sure you keep your login information secret. If you forget log-in information, you can ask for new codes, but it will cost some time.



NOTE Choose a password you can remember well and which is unique. Write it down, but make sure you save it in a safe place.

> WWW.WELCOMENIJMEGEN.NL/EN/MIJNOVERHEID > WWW.WELCOMETONIJMEGEN.NL/EN/DIGID



DIGITAL MAIL ON WWW.MIJNOVERHEID.NL

In The Netherlands people receive less and less letters on paper. Paper post is being replaced by digital mail. You receive the mail from the government, DUO, the Belastingdienst (taxes) and health insurance in your mailbox on **www.mijnoverheid.nl**. Check your digital mailbox regularly.



On www.mijnoverheid.nl:

- You use your DigiD to log in and activate your account
- You find all information that is registered about you, like study, work and taxes



HEALTH

Do you have questions about your health, safety or raising children? This page leads you where to go to. If you have general questions about the healthcare system or your insurance, then it is wise to visit the weekly Zorgcafé at Gezellig meeting centre.

GENERAL PRACTICIONER (GP, HUISARTS)

Do you have a health problem? When your situation is (possibly) life threatening, dial 112 directly. Or go to a EHBO (first aid) post in the hospital. In all other cases, try to go to your own general practitioner. This will not lead to extra costs for you. The general practitioner can refer you to a hospital if he or she considers that necessary.

DOCTOR IN THE EVENING OR WEEKEND

Is your general practitioner office closed? Do you have a direct problem? Contact the general practitioners post in Nijmegen. It is open on evenings, weekends and holidays.

Call: 0900-8880 Weg door Jonkerbos 108, Nijmegen (near Canisius Wilhelmina hospital)



ZORGCAFÉ

At Zorgcafé you can ask for advice and receive information about health care and insurance. They work with translators. It takes place a few times a week at meeting centre Gezellig.

Call: 06-238 298 32 Ganzenheuvel 56, Nijmegen (bij Gezellig)

- > **()** www.facebook.com/zorgcafenijmegen
- > www.welcometonijmegen.nl/en/zorgcafe



GGD

The GGD contributes to a healthy community. You can contact them with health-related questions about:

- Children and youth
- Infectious diseases
- ► Travel vaccinations
- Sexuality and STD check

The telephone numbers of the departments, are available on:

> WWW.WELCOMETONIJMEGEN.NL/EN/GGD





INFO ABOUT HEALTH ONLINE

HEALTH INSURANCE

Everybody can choose their own health insurance: it is a free market. Sometimes there are special health insurances. For people who live in Nijmegen with a low income there is the CAZ (municipality health insurance). The municipality pays a part of the monthly costs for this insurance.

More information about health, health insurance, the basic package, additional insurances and own risk?

> www.welcometonijmegen.nl/health

OWN RISK

The own risk (eigen risico) is an amount that you may have to pay as an adult if you have received health care (not the costs of the general practitioner itself). In this case, you have to pay this on top of the costs of your health insurance. It can rise up to almost 400 euros per year.

Many health insurance organisations offer the opportunity to also insure this amount or pay it upfront. That is wise to do! If something happens to you, you will not get into financial problems caused by an unexpected bill.

More information? Check:

> WWW.WELCOMETONIJMEGEN.NL/OWNRISK

VEILIG THUIS REPORT DOMESTIC ABUSE

Punching, kicking, sexual violence, not taking care of children well enough, too much control or mental abuse ... Do you know anyone who has to deal with violence in or outside their home? Or do you see violence occur at friends, neighbours or family? Then you can contact Veilig Thuis, they can offer information and advice. You can also call anonymously, without saying your name.

Call: 0800-2000 (gratis)

- > WWW.WELCOMETONIJMEGEN.NL/EN/VEILIGTHUIS
- > WWW.VOOREENVEILIGTHUIS.NL



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