



SUPPLEMENTARY PROVISIONS EMPLOYER FORM

Details employer	Employer's name:	
	Employers address:	
	Postcode, city/town:	
	Contact person (filled in by):	
Details employee	Employer's name:	
	Employers address:	
	Postcode, city/town:	

Death

Please fill in the information requested below.

If you cannot provide your employee with the information requested below please check the box here below and state the reason for this.

☐ Reason:

1. Has your company taken out a collective life insurance policy?

This insurance provides for an extra annual payment (to the surviving dependants) in the event of the employee's death. This is a so-called ANW (Surviving Dependants Act) shortfall insurance.

☐ Yes ☐ No

Is this employee insured by this insurance?

☐ Yes ☐ No

If so, the benefit starts:

- ☐ Immediately after the death of the employee or,
☐ After the youngest child turns 18

Benefit amount per year:



Occupational disability

Please fill in the information requested below.

If you cannot provide your employee with the information requested below please check the box here below and state the reason for this.

☐ Reason:

2. The first two years of illness:

As an employer, you are required to continue paying your employee during the first two years of illness. The payment percentage depends on the Collective Bargaining Agreement (CAO) under which your company falls, or the agreements you have made with your employee. You continue to pay at least 70% of the wage in the first year (and at least the minimum wage). You also pay at least 70% of the wage in the second year.

Which distribution applies within your company for the statutory period of continued payment of wages in the first two years of illness if your employee is not working?

Year 1	first six months 100%
	second six months 100%
Year 2	first six months 70%
	second six months 70%

The continued payment of wages is a percentage of:

- ☐ The salary or,
- ☐ The salary capped at the WIA wage limit

3. After two years of illness, the Work and Income (capacity for Work) (WIA) takes effect.

Your employee will then receive a benefit from the Employee Insurance Agency (UWV), depending on the degree of occupational disability. Despite this benefit, there is often a large drop in income. That is why many employers are taking out supplementary WIA insurance for their employees. This is also compulsory in many collective bargaining agreements.

Have you taken out collective additional WIA insurance for your employees?

This may be as part of the pension scheme or directly with your occupational disability insurer.

- ☐ Yes, go to question 4
- ☐ No, go to signing

4. You have indicated that you have taken out collective WIA insurance for your employees. Please indicate below what coverage is involved.



Option 1: WGA shortfall (basic)

The WGA regulations are for employees who are partially occupationally disabled. It stands for the Return to Work (Partially Disabled Persons) Regulations. WGA shortfall insurance is a collective WGA insurance that gives occupationally disabled employees a supplement to the statutory benefit (the so-called Follow-up benefit). The benefit from this insurance provides for a supplement of the income of usually a maximum of 70% of the difference between the old (maximised) wage and the minimum wage. The final benefit depends on the degree of occupational disability.

Have you taken out WGA shortfall (basic) insurance for your employees?

☐ Yes ☐ No

Benefit duration:

☐ 5 years ☐ 10 years ☐ until end age

Is this employee insured by this WGA shortfall (basic)?

☐ Yes ☐ No

Option 2. WGA shortfall (comprehensive)

The WGA shortfall insurance (comprehensive) is a collective WGA insurance. The insurance offers a benefit for employees who are 35% or more fit for work and receive a WGA benefit. The insurance is capped at the WIA wage limit. The loss of income due to occupational disability and being unable to use the remaining earning capacity is largely absorbed.

Have you taken out WGA shortfall (comprehensive) insurance for your employees?

☐ Yes ☐ No

Benefit duration:

☐ 5 years ☐ 10 years ☐ until end age

Is this employee insured by this WGA shortfall (basic)?

☐ Yes ☐ No

Option 3: Fixed WIA supplement

The fixed WIA supplement is a collective WIA insurance that pays out to employees who are 35% or more occupationally disabled and receive a WGA benefit. The payment percentage is independent of the degree of occupational disability ($\geq 35\%$) and/or utilisation of the residual earning capacity.

Have you taken out a fixed WIA supplement for your employees?

☐ Yes ☐ No

Benefit duration:

☐ 5 years ☐ 10 years ☐ until end age

The benefit is determined based on:

☐ a fixed amount: €.....or,

Coverage ratio:.....% of the wage:

☐ up to WIA wage limit ☐ from the WIA wage limit ☐ both

Is this employee insured by this fixed WIA supplementary insurance?

☐ Yes ☐ No



Option 4: WIA income supplement (tot en met WIA-loongrens)

WIA income supplement (up to WIA wage limit) protects employees with a wage below the WIA wage limit against loss of income as a result of occupational disability. This loss is partially covered together with the statutory benefits by a periodic supplementary insurance payment, which depends on the degree of occupational disability. This is usually 5 or 10% of the old (maximised) wage.

Have you taken out a WIA income supplement for your employees?

☐ Yes ☐ No

Benefit duration:

☐ 5 years ☐ 10 years ☐ until end age

Coverage ratio:.....%

Is this employee insured by this WIA income supplement?

☐ Yes ☐ No

Option 5: WIA additional income (from the WIA wage limit)

WIA-excedentverzekering (vanaf de WIA-loongrens) beschermt werknemers met een loon onder de WIA-loongrens tegen inkomensverlies als gevolg van arbeidsongeschiktheid. Door een periodieke aanvullende verzekeringsuitkering, welke afhankelijk is van de mate van arbeidsongeschiktheid, wordt dit verlies samen met de wettelijke uitkeringen deels opgevangen. Dit is veelal 70, 75 of 80% van het verschil tussen het oude loon en het gemaximeerde loon.

Have you taken out a WIA income supplement for your employees?

☐ Yes ☐ No

Benefit duration:

☐ 5 years ☐ 10 years ☐ until end age

Coverage ratio.....%

Maximum insured amount: €.....

The undersigned declares on behalf of]
the employer that all details have been
filled in truthfully.

Signatory's name:

For questions you can contact:

.....

Telephone number.....

Signed in.....

Signature and company stamp:



Explanation of possible collective insurance policies

Definition of terms:

WIA: WIA stands for the Work and Income (Capacity for Work) Act and is the successor to the WAO (Invalidity Insurance Act). The WIA regulates income for employees who become unfit for work.

WGA: The Return to Work (Partially Disabled Persons) Regulations (WGA) are for employees who have a wage loss of 35% or more, but less than 80%. Employees who are fully but not permanently occupationally disabled (80% to 100%) are also covered by the WGA scheme.

IVA: IVA stands for Full Invalidity Benefit Regulations. If the UWV determines during the WIA inspection that someone can no longer work because of illness, and there is little chance that the employee will recover, the employee will become eligible for an IVA benefit.

Residual earning capacity (RVC):

Residual earning capacity is how much someone can still work (and earn) despite the occupational disability. This is determined by the UWV.

WGA-salary-related benefit:

The benefit received by an employee in the initial period after the two years of illness. This is a limited period that starts when the WGA benefit is granted. The duration of this benefit depends on the employment history and is a minimum of 3 and a maximum of 38 months.

WGA salary top-up benefit:

When an employee ends up in the WGA and uses at least 50% of his remaining earning capacity, the employee receives a benefit based on the income for occupational disability.

WGA follow-up benefit:

If an employee ends up in the WGA and uses less than 50% of his remaining earnings capacity, the employee receives a benefit based on the minimum wage.

WIA wage limit: Wage limit national insurance. Also called wage for purposes of wage tax/national insurance contributions, wage for national insurance purposes, income assessable for social insurance or daily wage. This wage is capped at the National Insurance Scheme wage limit (€50,064 per 1 January 2012).



Frequently asked questions:

Am I required to fill in this form?

No, you are not required to fill in this form.

Will not filling it in affect my employee obtaining or having a loan for this home?

No. The rules that apply to obtaining or having a loan are not affected by whether or not this form is filled in.

What are the consequences if I do not fill in the form?

If the form is not filled in, it is not possible to determine which collective provisions apply specifically to this employee. Your employee will not have all the information needed to make informed choices.

Based on the collective bargaining agreement (CAO), a different agreement applies for which there is no space on the form. What do I have to fill in?

It is possible that additional agreements have been made in the CAO. This form does not allow for this. We point this out to the employee. Because a CAO is so specific. We always refer your employee to you.

The WIA coverage is taken out through a pension scheme. Do I have to fill these in on this form as well?

Yes. You must fill in all WIA coverages on this form, as well as the coverages that are arranged through a pension scheme.

Why can you not suffice with the information in the Uniform Pension Overview (UPO) for occupational disability?

The UPA provides insight into the income that your employee receives in the event of full occupational disability. The UPO does not state what the income is in the case of partial occupational disability.