Additional employer provisions

Please fill in the information requested below.

If you are unable to provide your employee with the information requested below, please tick the box alongside.

Employer details

Employer's name:

Employer's address:

Postcode and town:

Contact person (form completed by):

Employee details

Employee's name:

Employee's address:

Postcode and town:

Death benefit

1. Has your company taken out a collective life (death benefit) insurance policy?

This insurance provides an additional annual payment (to the surviving dependants) in the event of the employee's death. This is known as an Anw-gap (Anw-hiaat) insurance.

☐ yes ☐ no, the employee takes out an ANW-gap insurance on a voluntary basis

Is this employee covered by an ANW-gap insurance policy?

☐ yes ☐ no (go to question 2)

What is the amount of the annual payment and when does it start?

Amount of payment (€ per year):

The payment from the Anw-gap insurance starts:

☐ immediately after the employee's death; or

☐ when the youngest child reaches the age of 18.

Incapacity for work

2. The first two years of illness:

As an employer, you are required to continue paying your employee's wages during the first two years of illness. The percentage paid depends on the collective labour agreement (CAO) applicable to your company, or on the arrangements you have made with your employee.

In the first year, you pay at least 70% of the wage (and at least the statutory minimum wage). In the second year, you also pay at least 70% of the wage.

What breakdown applies within your company for the statutory continued-payment period during the first two years of illness, if your employee does not work?

Year 1 – first half year (%):

Year 1 – second half year (%):

Year 2 – first half year (%):

Year 2 – second half year (%):

The continued wage payment is a percentage of:

☐ the salary ☐ the salary capped at the WIA wage ceiling

After two years of illness, the WIA (Work and Income according to Labour Capacity Act) takes effect. Depending on the degree of incapacity for work, your employee then receives a benefit from the UWV (Employee Insurance Agency). Despite this benefit, there is often a significant drop in income. Many employers therefore take out supplementary WIA insurance for their employees. In many CAO schemes this is also mandatory.

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

This may be part of the pension scheme, or arranged directly with your incapacity for work insurer.

☐ Yes, please continue to question 3

☐ No, please continue to the signature section

3. You have indicated that you have taken out collective WIA insurance for your employees. In questions 3a, 3b and 3c, please indicate which cover(s) apply to this employee.

3a. Have you taken out a WGA Gap (WGA-Hiaat) insurance for your employee? (Note: only one answer possible).

☐ yes, a WGA Gap Basic policy

☐ yes, a WGA Gap Extended policy

☐ no, no WGA Gap insurance

What is the payment term of the WGA Gap insurance you have selected?

☐ until State Pension (AOW) age ☐ other, namely:

Number of years (if 'other'):

Brief explanation: WGA Gap Basic

The WGA scheme is for employees who are partially fit for work. WGA stands for the Return to Work (Partially Disabled) Scheme. A WGA Gap insurance is a collective WGA insurance that provides employees who are incapacitated for work with a supplement to their statutory benefit (the follow-up benefit). With a WGA Gap insurance (basic variant), an employee who is (partially) incapacitated for work receives a supplement to the statutory WGA follow-up benefit. The insurer tops up the employee's income to 70 percent multiplied by the incapacity percentage multiplied by the former wage. This wage may not exceed the maximum wage, i.e. the SV wage (social insurance wage ceiling).

Brief explanation: WGA Gap Extended

The collective WGA Gap Extended insurance ensures that the income of an employee who receives a WGA wage-supplement benefit or a WGA follow-up benefit is topped up to 70 percent of the wage they earned before becoming ill. This wage may not exceed the maximum wage, i.e. the SV wage.

3b. Have you taken out a WIA Excess insurance (WIA-Excedentverzekering) for your employee?

☐ yes ☐ no (go to question 3c)

Brief explanation: WIA Excess (above the WIA wage ceiling)

The WIA Excess insurance (above the WIA wage ceiling) protects employees with a wage above the WIA wage ceiling against loss of income (as a result of incapacity for work). Through a periodic supplementary insurance payment, which depends on the degree of incapacity for work, this loss is partly offset together with the statutory benefits. This is usually up to 70% or 80% of the difference between the former wage and the capped wage.

What is the term of the WIA Excess insurance and how high is the cover percentage?

☐ until State Pension (AOW) age ☐ other, namely:

Number of years (if 'other'):

Cover percentage:

☐ 70% ☐ 80% ☐ 80% x incapacity % ☐ other:

Other percentage (%):

3c. Have you taken out a WIA Income Supplement (WIA-Inkomensaanvulling) for your employee?

☐ yes ☐ no

Brief explanation: WIA Income Supplement (up to and including the WIA wage ceiling)

The WIA Income Supplement (up to and including the WIA wage ceiling) protects employees with a wage below the WIA wage ceiling against loss of income (as a result of incapacity for work). Through a periodic supplementary insurance payment, which depends on the degree of incapacity for work, this loss is partly offset together with the statutory benefits. This is usually 5% or 10% of the former (capped) wage.

What is the term of the WIA Income Supplement and how high is the cover percentage?

☐ until State Pension (AOW) age ☐ other, namely:

Number of years (if 'other'):

Cover percentage:

☐ 10% ☐ other:

Other percentage (%):

The undersigned declares, on behalf of the employer, that this form has been completed truthfully.

For any questions, please contact:

Name:

Telephone:

Name of signatory:

Signature and company stamp:

Signed in:

Date: