

As a courtesy we provide you with an English translation of our brochure. You can and may not derive any rights, entitlements or obligations from this English translation. Our disability insurance policies are regulated by Dutch law and as such, our Dutch conditions and entitlements documents are the only legal documents from which you can derive your rights, entitlements and obligations.

# Disability Opting Out (WGA Uitstapverzekering)

Working together to prevent or limit the incapacitation among your permanent, temporary and former employees

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# 01 Disability Opting Out (WGA Uitstapverzekering)

As an employer, you are responsible for the continued payment of wages, absenteeism guidance and the reintegration of your employees with employment contracts in the event of illness. If your employee leaves your employment while incapacitated, they will fall under the Sickness Act (Ziektewet). If an active or former employee is incapacitated for more than 2 years, has an invalidity rating of 35%–80% or is fully (at least 80%) incapacitated with a chance of recovery, they are eligible for a WGA (Return-to-Work Scheme for the Partially Disabled) benefit from UWV (Employee Insurance Agency).

## You are insured with UWV for the WGA by default

You pay a differential premium to the Tax and Customs Administration to that end. You have no or limited influence on the recovery of your sick or incapacitated active or former employee. You also have no influence on the benefits UWV grants your sick or incapacitated active or former employees. If you don't want to be dependent on UWV and want to influence things yourself, you can take on the WGA risk and become self-insured for the WGA.

### The WGA is part of the WIA (Act on Work and Income according to Work Capacity)

- IVA (Fully Disabled Persons Income Scheme);
- WGA (Return-to-Work Scheme for the Partially Disabled).

## As a self-insurer, you are in control

You no longer pay a differentiated WGA premium to the Tax and Customs Administration when self-insured. You are responsible for the WGA payment to your incapacitated active or former employees for the first 10 years. You are also responsible for their reintegration. Together with your insurer, you aim to get your employees back to work quickly. Take control! Opt for Disability Opting Out by Avéro Achmea.

## What is insured under Disability Opting Out?

With Disability Opting Out, you insure yourself against the risk of long-term incapacitation of your active and former employees. As a self-insurer, you bear the WGA risk yourself. You pay an insurance premium to Avéro Achmea for this. This not only covers the mandatory statutory WGA benefits, but you will also receive prevention and reintegration support and advice for up to 10 years for each active or former employee in the WGA. After 10 years, UWV will take over from you.

## The insurance term is 3 calendar years

If you wish to deviate from this, please contact us to discuss the options.

## Are you or do you plan to become self-insured for the Sickness Act?

We recommend becoming self-insured for the Sickness Act. Being self-insured for the Sickness Act gives you more control over incapacitated permanent and temporary employees leaving your employment. You can help your incapacitated active or former employee work on their recovery from the first day of absence, reducing the likelihood that they will enter the WGA.

## The difference between being self-insured or insured through UWV

The chart below shows the differences between being self-insured and not.

	Not self-insured	Self-insured
<b>Who bears the cost of the benefit?</b>	You pay the differentiated Sickness Act (Ziektewet) and WGA premiums to the Tax and Customs Administration. This insures you against the costs of sickness benefits and WGA benefits. Visit UWV website for more information: <a href="http://uwv.nl/werkgevers/eigenrisicodrager">uwv.nl/werkgevers/eigenrisicodrager</a> .	You bear the full cost of the sickness benefit payments and the cost of the first 10 years of WGA benefits. You can take out private insurance for the WGA costs. This gives you and your insurer full control of the absence and reintegration process for your permanent, temporary, and former employees. Every year, you decide whether to be self-insured for the Sickness Act and WGA or to switch to UWV. If you opt for public insurance, you must remain insured through UWV for at least 3 years.
<b>How long do you remain responsible for reintegration?</b>	You are responsible for your employee's reintegration for the first 2 years (104 weeks) of incapacitation or until they retire. UWV will take over this responsibility from the time of leaving employment or the start of the WGA benefit.	You are responsible for your active or former employee's reintegration for the first 2 years (104 weeks) of incapacitation, even if they leave employment while incapacitated. You remain responsible for their reintegration for 10 years from the start of the WGA benefit. In other words, you will bear the costs of reintegration for up to 12 years. If you are insured with us, we can support you financially and with advice. After 10 years, UWV will take over the responsibility and costs.
<b>Who pays the benefit to your active or former employee?</b>	UWV pays the benefit.	You pay sickness benefits to your incapacitated active or former employee. UWV pays the WGA benefit to your incapacitated employee and claims that amount from you. If you are insured with us, we will reimburse the WGA claim. If you have taken out the Sickness Act Management module, we will pay the sickness benefit to your incapacitated active or former employee and claim the amount back from you.
<b>Who receives the premium?</b>	The Tax and Customs Administration.	The insurer.



## 02 Reintegration support and advice

The sooner your active or former employees return to work, the better.

Our reintegration service is integrated into the Disability Opting Out (WGA Uitstapverzekering). Like you, we don't want your employee to spend a day longer at home than necessary. Your employee will receive support to keep them working or help them resume work, be it at your company or elsewhere.

### We offer advice and support in the reintegration process

We have experienced experts, including doctors, occupational consultants and career counsellors. Our specialists work with you and offer clear advice.

We also collaborate with independent reintegration and intervention companies which train, treat or support your sick or disabled active or former employee. If the reintegration programme runs aground, they can mediate.

For more information, see our brochure, [WIA Re-integratieproces](#).



## 03 We also offer help with Sickness Act Management

We can take over tasks from you and coordinate with you, but you remain responsible. You can only take out the Sickness Act Management (Ziektewetmanagement) module if you are self-insured for the Sickness Act (Ziektewet).

Being self-insured for the Sickness Act gives you more control over incapacitated permanent and temporary employees leaving your employment. You can also continue to support their recovery and return to work. Being self-insured also involves additional responsibilities. You must determine the employee's entitlement to a sickness benefit yourself. You must also pay the benefit and withhold contributions and taxes and arrange the guidance for and reintegration of your incapacitated active and former employees. If you are or plan to become self-insured for the Sickness Act and would like support with that, take out our Sickness Act Management module and we will perform these tasks on your behalf.

### What does Sickness Act Management entail?

- We assist active and former employees with their reintegration from the first day of illness after leaving employment;
- We continue to monitor the progression of your active and former employees;
- We determine employees' legal right to sickness benefits and calculate the benefit amounts;
- We pay benefits to your incapacitated active or former employee and take care of the legal deductions and remittance of social security contributions and taxes to the Tax and Customs Administration.

### What are you responsible for?

- You reimburse us for the costs of sickness benefit payments;
- You pay for the costs of guidance for and reintegration of your incapacitated active and former employees.

### More information about Sickness Act Management?

For more information about Sickness Act Management, read our [Ziektewetmanagement](#) brochure.



## 04 If you are already or want to become self-insured

### When can you take out Disability Opting Out?

- If you have a company with a wage sum of at least €337,000;
- If you are self-insured for the WGA.  
You need permission from the Tax and Customs Administration. The Tax and Customs Administration will only grant this permission if you provide a guarantee statement from a financial institution, such as Avéro Achmea.

### Guarantee statement

*If you take out basic insurance with Avéro Achmea, we will issue a guarantee statement to the Tax and Customs Administration. The guarantee statement is required by law, as it certifies your ability to meet your financial obligations. If you are unable to meet those obligations due to bankruptcy, for example, Avéro Achmea will guarantee them.*

### Physician's statement

*A physician's statement demonstrates that you have properly fulfilled your obligations as an employer under the the Eligibility for Permanent Incapacity Benefit (Restrictions) Act (Wet verbetering poortwachter) with a certified occupational health and safety physician during the period of illness. If you have taken out the Sickness Act Management (Ziektewetmanagement) module, we will issue the physician's statement to the Tax and Customs Administration.*

### Are you already self-insured for the WGA, and would you like to switch your insurance to us?

You can switch at any time. Are you or do you plan to become self-insured for the Sickness Act (Ziektewet)? We do not offer insurance for the Sickness Act, but we offer the Sickness Act Management module. You can take out the Sickness Act Management module with our Disability Opting Out. This will allow you to help your incapacitated active or former employee start working on their return from the first day of illness, reducing the chance of them ending up in the WGA.

### Cancelling or switching is easier with our Opting Out Service (Uitstapservice)

Our Opting Out Service will help you cancel an existing policy or switch it to Avéro Achmea:

- We will arrange the guarantee statement for you. We also take care of the WGA self-insurance application with the Tax and Customs Administration, saving you a lot of time and effort.
- If you have taken out the Sickness Act Management module, we will issue the physician's statement to the Tax and Customs Administration.
- If you are already self-insured for the WGA and insured appropriately, we will cancel your current insurance with your current insurer.

### You can cancel or switch back to public insurance twice a year: on 1 January and 1 July

You must notify the Tax and Customs Administration 3 months in advance, so on 1 October or 1 April. If you switch back to public insurance, you must remain publicly insured for at least 3 years.

## 05 A summary of the Disability Opting Out!

### ✓ You are in control

When you are self-insured for the WGA, you have an influence on absenteeism and the reintegration of your active and former employees. If you are or plan to become self-insured for the Sickness Act, you are in control from the first day of illness. Together with Avéro Achmea, you work to get your active or former employees back to work quickly. The result is satisfied active and former employees and lower absenteeism costs.

### ✓ Single, fixed point of contact

Your contact person is in charge of the process, which speeds things up. It also contributes to damage control and the rapid employability of your employees.

### ✓ Professional reintegration service

You can rely on a professional reintegration service to help your employees return to work as soon as possible, be it at your company or elsewhere.

### ✓ You can get help with Sickness Act Management if you are or become self-insured for the Sickness Act

We will perform the tasks associated with the Sickness Act for you.

### ✓ You do not pay a premium for active or former employees who become incapacitated during the insurance term

### ✓ Changes in WGA benefits are insured

Wage and price levels change in the Netherlands every year. The level of WGA benefits is adjusted accordingly (indexed). If your active or former employee's invalidity level changes during the WGA period, their WGA benefit is adjusted. All changes are insured.

### ✓ The runoff risk is also insured

If you switch from Avéro Achmea to another insurer or UWV, you will not lose the right to compensation for your active or former employee's WGA benefits.

### ✓ Avéro Achmea has direct insight into UWV's SUAG (invalidity benefit status)

Changes in the invalidity rating of your employee with WGA benefits are passed directly from UWV to Avéro Achmea, reducing your administrative burden.

### ✓ Our Opting Out Service takes care of the heavy lifting

We take care of the WGA application with the Tax and Customs Administration. We will also arrange the WGA guarantee statement for you. If you are already self-insured, we will cancel your WGA insurance with your current insurer. If you also take out our Sickness Act Management module, we will include your physician's statement with the guarantee statement sent to the Tax and Customs Administration

### When can you take out Disability Opting Out?

- If your company is an employment agency;
- If your company has a wage sum of less than €337,000;
- If you have an above-average number of employees on temporary employment contracts.



## Good to know

### Who are we and what do we do?

We offer insurance, financial services and products. We do not sell our products and services directly to our customers. We work in partnership with advisors who provide objective advice.

### We are part of Achmea

Avéro Achmea is a brand of Achmea Schadeverzekeringen N.V. in Apeldoorn. Achmea is the largest insurer in the Netherlands. Achmea Schadeverzekeringen N.V. is registered with the Chamber of Commerce under number 08053410 and registered with the AFM under number 12000606.

### Your data is in safe hands

When you take out insurance or a financial service with us, we need your details. This could include your name, address, email address, phone number and bank account number, for example. In some cases, we may need additional information from you. Achmea B.V. is responsible for the proper processing of your data.

### To find out what data we process, and why,

Read our [Privacy Statement](#). Your rights are also outlined there, as well as how to object to the processing of your personal data. To receive our Privacy Statement on paper, please send a letter to:

Avéro Achmea  
afdeling Centraal Relatiebeheer  
Postbus 9150  
7300 HZ Apeldoorn

### Does this brochure contain errors?

We strive to provide correct and complete information that is easy to understand. However, we cannot rule out errors in the information provided. We are not liable for any consequences of such errors.

### Does this brochure differ from the product conditions?

Your rights and obligations are listed in the product terms and conditions. If anything in this brochure conflicts with the product terms and conditions, it is a special arrangement and will be listed separately on the policy. Agreements included in the policy take precedence over agreements in the product terms and conditions.

### Complaints? Let us know

If you disagree with us or have a complaint, please let us know. We want to help you to the best of our ability. For more information and our complaints form, visit [averoachmea.nl](https://averoachmea.nl).

You can also send a letter to:

Avéro Achmea  
Klantsignaalmanagement  
Postbus 101  
7300 AC Apeldoorn

### More information about Avéro Achmea

For more information about our policies, products and data, please visit [averoachmea.nl](https://averoachmea.nl).

Avéro Achmea's addresses:

Laan van Malkenschoten 20  
7333 NP Apeldoorn

Sophialaan 50  
8911 AE Leeuwarden

### What law applies to this financial service?

This financial service is governed by Dutch law.