

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.

Inkomen op Peil Information for employees

For employees insured
through Inkomen op Peil

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Inkomen op Peil for employees

A good basis in the event of disability

An illness may prevent you from being able to work fully or even at all. If your illness lasts longer than two years, the Work and Income (Capacity for Work) Act (WIA) comes into play. You may be declared fully or partially disabled, which can cause a severe drop in your income. You may even end up on the social assistance level. Avéro Achmea has a solution for that:

Inkomen op Peil. This insurance supplements the WIA benefit and provides an income guarantee of 70%, 75% or 80% up to a salary of €125,000. Your employer has arranged this for you to help maintain your income.

This brochure explains what happens after two years of illness if the employer has taken out Inkomen op Peil insurance.



Fully or partially disabled and the Work and Income Act (WIA)

Your employer wants the best for you

You will still be paid for your work. You will also have the opportunity to develop and find work that suits you - work that you can combine with your personal life to keep everything in balance. A good working relationship requires a stable foundation.

If you become fully or partially disabled

Despite everyone's best efforts, you may become fully or partially disabled. This will significantly affect your income.

Your employer has arranged a supplement to your benefit if you become fully or partially disabled

If you become fully or partially disabled, don't panic. Your employer has arranged a supplement to your WIA benefit with Inkomen op Peil insurance. Inkomen op Peil ensures that you maintain sufficient income, as being disabled is bad enough on its own.

Keep your life in balance

The Work and Income (Capacity for Work) Act (WIA) determines whether you will receive a benefit. The amount you receive as a WIA benefit depends on your disability rating and how much you are still working. WIA benefits are often not very high. This can leave you in a precarious situation. We do everything we can to keep your life in balance.

The WIA in a nutshell

If you have been ill for more than two years, you may be declared fully or partially disabled, and the Work and Income (Capacity for Work) Act (WIA) will come into play. There are two types of WIA benefits:

- **WGA benefit**
(Return to Work (Partially or temporarily Disabled Persons) Scheme)
- **IVA benefit**
(Fully Disabled Persons Income Scheme)

The WIA divides disabled employees into three groups:

1. If you are less than 35% disabled, you are not eligible for a WIA benefit.
2. If you have a disability rating between 15% and 80%, or 80% or more, with a good chance of recovery within five years, you will receive a WGA benefit. You will first receive a WGA wage-related benefit. After that, the benefit depends on how much you still earn; it could drop to the social assistance level.
3. If you have a disability rating of 80% or more and the disability is expected to last longer than five years, you will receive an IVA benefit. The IVA benefit is 75% of your last-earned wage before you became disabled. The wage used to calculate the benefit is capped at the WIA wage ceiling.



Consequences for your income in the event of disability

Calculate how disability will affect your income

Visit averoachmea.nl/wia-calculator to calculate exactly what will happen to your income if you can no longer work. You can also see how Inkomen op Peil supplements your income.

Tailor-made safety net

A WIA benefit alone may not provide sufficient income. Inkomen op Peil supplements that. We can also help you return to work through career counselling, coaching or care mediation.

How we keep your income adequate

- Your employer takes out Inkomen op Peil insurance for you.
- You receive a supplement to your WIA benefit. The amount of the supplement depends on what your employer has insured.
- We will support you in returning to work as quickly as possible.
- If you earn at least 50% of your residual earning capacity according to the UWV, you will receive at least 5% on top of the benefit. Depending on your employer's agreement, you will receive this 5% additional compensation even if you become 80% or more disabled.
- Depending on your employer's agreement, we will increase your compensation each year.



Do you have any questions?

Disability legislation (WIA) is complicated, and you have enough on your plate with your disability. If you have questions about disability, always contact your employer first. They have a duty to properly and clearly inform employees.

There are also several websites available that provide clear information:

- Dutch government: government.nl/topics/wia
- Ministry of Social Affairs and Employment: arboportaal.nl/over-het-arboportaal/het-arboportaal-en-het-arboplatform (this website is currently only available in Dutch)
- UWV: uwv.nl/en/individuals/sickness-benefit
- Nibud: nibud.nl/consumenten/langdurig-ziek-wat-nu (this website is currently only available in Dutch)



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](#).

You can also send a letter to:

Avéro Achmea
Klantsignaalmanagement
Postbus 101
7300 AC Apeldoorn

Not satisfied with our solution?

Please contact the Klachteninstituut Financiële Dienstverlening (Kifid). For more information and a complaint form visit [kifid.nl](#). You can also call (070) 333 89 99 or send a letter to:

Kifid
Postbus 93257
2509 AG Den Haag

More information about Avéro Achmea

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

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What law applies to this financial service?

This financial service is governed by Dutch law.