



## HvA JobService B.V.

### **Insurance after two years of incapacity for work**

If you are still unable to return to work fully after two years, you will be covered by the terms of the WIA (Work and Income (Capacity for Work) Act). This means that you are entitled to a benefit. The level of the benefit depends on how much you are able to work and how much you actually work. It is always considerably less than your salary. We can offer you insurance to cover a substantial part of the difference between your salary and the benefit.

#### Numerical examples

The document insurance solutions explains the financial implications of finding yourself on WIA benefits without additional insurance.

#### Which types of insurance?

Your employment contract enables you to take out collective additional insurance. A collective scheme has certain advantages; it is simpler and cheaper than arranging your own individual insurance package.

#### WGA shortfall insurance, enhanced

Nationale-Nederlanden has agreed a WGA shortfall, enhanced insurance policy with HvA JobService B.V. If you receive a salary top-up benefit or a follow-up benefit, this insurance will top up your earnings to 70% of your (maximised) salary.

*The premiums for this insurance are paid in full by your employer.*

#### WIA Invalidation Pension

Under the terms of the WIA (WGA or IVA), you are insured up to the maximum wage for social insurance purposes. A WIA Invalidation Pension has been agreed with Nationale-Nederlanden for employees with an income that exceeds this maximum. This policy insures an additional amount of 70% of the salary above the salary threshold. The benefit is calculated on the basis of your degree of incapacity for work.

*You must take out this insurance yourself.*

The premium is 2,97% of 70% of the part of your salary above the (maximum) wage. The premium is deducted from your net salary.