



## Why am I receiving this form?

Dear employer,

Currently, your employee is discussing his/her loan for a home with Viisi N.V. It is important for your employee to know what the consequences of his/her death and incapacity for work are for the financial viability of that loan. This is why it is important to know which measures with regard to the risks of death and incapacity for work you as employer have taken on behalf of your employee and to what extent these measures apply for this individual employee.

Your employee will then be able to make a well-informed decision on whether or not to accept the financial consequences of death and incapacity for work.

We have developed this form for the employee, as we have learnt from experience that many employees have little or no insight in their collective covers. In addition, the employee is often unable to establish with sufficient clarity what applies in his/her specific situation. And that is exactly the information your employee needs.

With this form the employee asks from you what you have arranged and to what extent this also specifically applies for this employee. It is therefore important that you specifically indicate whether and if so, what coverages apply for this employee.

Frequently asked questions have been listed in the appendix to this form.

If you have any questions about this form, feel free to contact:

Viisi N.V.  
+31 (0)20 811 88 00  
info@viisi.nl

**Form: Supplementary Provisions of Employer**

<b>Employer details</b>	Employer name:	
	Employer address:	
	Postcode and town/city:	
	Contact person (filled in by):	
<b>Employee details</b>	Employee name:	
	Employee address:	
	Postcode and town/city:	

**Death**

Please fill in the information requested below.

If it is *not* possible for you to provide your employee with the information requested below, please tick the box below and state the reason.

Reason: .....

**1. Has your company taken out collective life insurance?**

This insurance provides for an additional annual payment (to the surviving dependants) in case of the employee's death. This is a so-called Surviving Dependants Shortfall ("ANW-hiaat") insurance.

Yes  No

Is this employee insured under this insurance?

Yes  No

If 'Yes', does payment start:

- Immediately on the death of the employee, or  
 After the youngest child has reached the age of 18

Benefit amount per year : € .....

**Incapacity for work**

Please fill in the information requested below.

If it is *not* possible for you to provide your employee with the information requested below, please tick the box below and state the reason.

Reason: .....

**2. The first two years of illness:**

**As employer you are obliged to continue to pay your employee's wages during the first two years of illness. The payment percentage depends on the CLA applicable for your company or the agreements made with your employee. You continue to pay at least 70% of the wages (and at least the minimum wage) in the first year, as well as in the second year.**

**Which division applies for your company with regard to the statutory period of continued payment of wages in the first two years of illness if your employee does not work?**

year 1	first six months	.. %
	second six months	.. %
year 2	first six months	.. %
	second six months	.. %

The continued payment of wages is a percentage of:

- the salary, or  
 the salary, with a maximum of the wage limit under the Work and Income (Capacity for Work) Act

**3. After two years of illness, the Work and Income (Capacity for Work) Act ("WIA") comes into effect. Depending on the degree of incapacity for work, your employee will then receive a benefit from the Employee Insurance Agency UWV. In spite of this benefit, the employee often suffers a considerable drop in income. Many employers take out additional WIA insurance on behalf of their employees for this reason, and this is also obligatory under many collectively agreed schemes.**

**Have you taken out collective supplementary WIA insurance?** This may be part of the pension scheme, or may have been taken out directly with your invalidity insurer.

- Yes, go to question 4  
 No, go to signature

**4. You have indicated that you have taken out collective WIA insurance on behalf of your employees. Please indicate the cover(s) concerned below.**

**Option 1: WGA Shortfall (basic)**

The WGA scheme is meant for employees who are partially fit for work. The abbreviation stands for Return to Work (Partially Disabled Persons) Regulations. A WGA Shortfall insurance is a collective WGA insurance that provides for a supplement to the statutory benefit (the so-called Follow-up benefit) for employees who are unfit for work. The benefit from this insurance ensures that the income is supplemented, often to a maximum of 70% of the difference between the old (capped) wage and the minimum wage. The definitive benefit depends on the degree of incapacity for work.

Have you taken out WGA Shortfall (basic) insurance on behalf of your employees?

- Yes       No

Duration of the benefit:  5 years    10 years    until the upper age limit

Is this employee insured under this WGA Shortfall (basic)?

- Yes       No

**Option 2: WGA Shortfall (comprehensive)**

The WGA shortfall (comprehensive) insurance is a collective WGA insurance. The insurance provides for a benefit for employees who have become unfit for work for 35% or more and who receive a WGA benefit. The maximum amount of the benefit is equal to the WIA wage limit. The drop in income resulting from incapacity for work and the failure or inability to make use of the residual earning capacity is absorbed to a large extent.

Have you taken out WGA Shortfall (comprehensive) insurance on behalf of your employees?

- Yes       No

Duration of the benefit:  5 years    10 years    until the upper age limit

Is this employee insured under this WGA Shortfall (comprehensive)?

- Yes       No

**Option 3: Fixed WIA Supplement**

The Fixed WIA Supplement is a collective WIA insurance paying out to employees who are unfit for work for 35% or more and who receive a WGA benefit. The benefit percentage is independent from the degree of incapacity for work ( $\geq 35\%$ ) and/or the use of the residual earning capacity.

Have you arranged a Fixed WIA Supplement for your employees?  
 Yes  No  
 Duration of the benefit:  5 years  10 years  until the upper age limit  
 Benefit is determined based on:  
 Fixed amount: € ..... or,  
 Cover percentage: .....%  
 on the wages:  
 up to the WIA wage limit  from the WIA wage limit  both

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Is this employee insured under this Fixed WIA Supplement insurance?  
 Yes  No

**Option 4: WIA Income Supplement (up to the WIA wage limit)**  
 WIA Income Supplement (up to the WIA wage limit) protects employees with a wage under the WIA wage limit against a drop of income resulting from incapacity for work. This loss is partially absorbed by a periodical supplementary insurance benefit, depending on the degree of incapacity for work. This is usually 5 or 10 % of the old (capped) wage.

Have you arranged a WIA Income Supplement for your employees?  
 Yes  No  
 Duration of the benefit:  5 years  10 years  until the upper age limit  
 Cover percentage: .....%

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Is this employee insured under this WIA Income Supplement insurance?  
 Yes  No

**Option 5: additional income insurance supplementary to benefit paid under the Work and Income (Capacity for Work) Act (from the WIA wage limit)**  
 The additional income insurance supplementary to benefit paid under the Work and Income (Capacity for Work) Act protects employees earning a wage above the WIA wage limit against a drop in income resulting from incapacity for work. This loss is partially absorbed by a periodical supplementary insurance benefit, depending on the degree of incapacity for work, in addition to the statutory benefits. This is usually 70, 75, or 80 % of the difference between the old wage and the capped wage.

Have you taken out additional income insurance supplementary to benefit paid under the WIA on behalf of your employees?  
 Yes  No  
 Duration of the benefit:  5 years  10 years  until the upper age limit  
 Cover percentage: .....%  
 Maximum insured amount: € .....

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Is this employee insured under this additional income insurance supplementary to benefit paid under the WIA?  
 Yes  No

<p>The undersigned declares on behalf of the employer that all information has been filled in truthfully.</p> <p>In case of questions, please contact:</p> <p>Name: .....</p> <p>Telephone: .....</p>	<p>Name of signatory: .....</p> <p>Signature and company stamp:</p>  <p>Signed in: .....</p> <p>Date: .....</p>
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**\*Explanation of possibly applicable collective insurances:**

Definitions:

- WIA:** The abbreviation WIA stands for Work and Income (Capacity for Work) Act. This Act has succeeded the Invalidity Insurance Act (WAO).  
The WIA arranges for income for employees who become unfit for work.
- WGA:** The Return to Work (Partially Disabled Persons) Regulations (WGA) is meant for employees who suffer a drop in income of 35% or more, but less than 80%. Employees who are fully, but not permanently unfit for work (80% to 100%) also fall under the scope of the WGA.
- IVA:** The abbreviation IVA stands for Fully Disabled Persons Income Scheme. If, during an inspection for the WIA, the Employment Insurance Agency UWV establishes that someone has become unfit for work owing to an illness and the chances of recovery are small, the employee will be eligible for an IVA benefit.

**Residual Earning Capacity (REC)**

Residual Earning Capacity is how much someone can still work (and earn) in spite of the incapacity for work. This is established by the UWV.

**Wage-related WGA benefit:**

The benefit an employee receives in the first period after the two years of illness. This is a limited period, which commences when the WGA benefit has been granted. The duration of this benefit depends on the employment history and is at least 3 months and no more than 38 months.

**WGA wage supplement benefit:**

If an employee becomes eligible for WGA and uses at least 50% of his or her residual earning capacity, the employee will receive a benefit based on the income before incapacity for work.

**WGA follow-up benefit:**

If an employee becomes eligible for WGA and uses less than 50% of his or her residual earning capacity, the employee will receive a benefit based on the minimum wage.

**WIA wage limit**

Wage limit for social insurance schemes, also known as wage for the purposes of wage tax ("SV-loon"), wage for national insurance purposes, income assessable for social insurance, or daily wage. This wage is subject to a maximum of the wage limit for social insurance schemes (€ 55.927 as at 1 January 2019)

**Frequently asked questions:**

Am I obliged to fill in this form?

No, you are not obliged to fill in the form.

Does not filling in this form have any consequences for obtaining or having a loan for the home of my employee?

No. The rules applicable for obtaining or having a loan are not affected by filling in or not filling in this form.

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

If the form is not filled in, we are unable to establish which benefit schemes specifically apply for this employee. In that case, your employee will not have all information required for making well-informed choices.

Based on the CLA, another arrangement applies, for which this form does not provide. What do I have to fill in?

Supplementary arrangements for which this form does not provide may have been made in the CLA. We will point this out to the employee.

As a CLA can be specific in this way, we will always refer the employee to you for this.

The WIA covers have been arranged through a pension scheme. Do I have to state this on this form as well?

Yes. You have to fill in all WIA covers on this form, including the covers arranged through a pension scheme.

Why is the information stated in the uniform pension statement (UPO) not sufficient for you?

The UPO provides insight into the income your employee receives in case of full incapacity for work. The UPO does not state the income in case of partial incapacity for work.