



Income in the event of disability

Work and Income (Capacity for Work) Act (WIA) insurance
for Metalektro

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.

WIA insurance for Metalektro: specifically for employees in the metalworking and electrical engineering industry

You have a job, and you get an income. You may have plans for the future too: buying a new house, perhaps, or going travelling. Maybe you want to pay for your children's education. Disability for work can get in the way of those plans. It can have severe financial consequences and mess up your plans. Your income can decline sharply as a result, sometimes even to less than what you would get in social assistance benefits.

Protect your income from the financial consequences of disability for work

How? It's very simple: insure your income in case of disability with our WIA insurance policies. That way, you will be able to continue paying your fixed expenses — such as your mortgage or rent — even if you are still incapable of work after being off sick for two years.

Working together with the ROM

Representatives of employers and employees in the metalworking and electrical engineering industry sit on the ROM (Stichting Raad van Overleg in de Metalaktro, Consultative Council for Metalektro). Working with the ROM, we offer various WIA insurance policies at a competitive price, with clear terms and conditions and aligned as closely as possible with the Metalektro CLA. You will be able to make use of our insurance policies only if your employer has taken out WIA Metalektro insurance with Centraal Beheer.

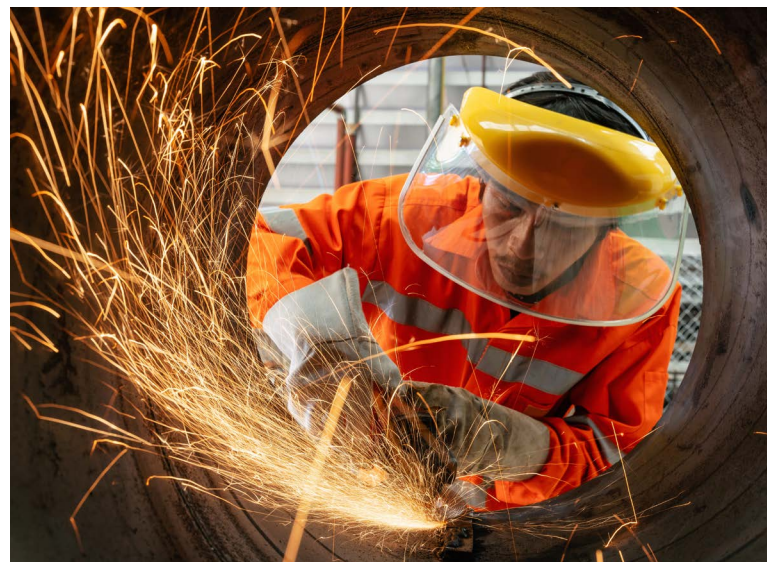
The WIA in brief

If you are disabled for work, your employer will continue to pay you a wage for the first two years. You will find information in your CLA about the wage amount your employer will continue to pay in the event of sickness. You will work with your employer to try to get back to work as soon as possible. After two years, the Work and Income (Capacity for Work) Act (WIA) comes into play.

The WIA is all about your what you are still able to do. You need to continue working as much as possible. This may be difficult to do in practice. You may be unable to find work, and your income can decline sharply as a result. Read all about the WIA on our website for Metalektro. Currently, the [website](#) is available in Dutch only.

Our solutions

Get to know the [types of insurance](#) your employer could take out for you. You will be insured automatically through your employer, unless you let your employer know that you do not wish to be insured.



Disability Gap (WGA Hiaat) Basic

This insurance supplements the Employee Insurance Agency (UWV) WGA follow-up benefit under the WIA. You will receive follow-up benefits from UWV if you earn less than half of what UWV thinks you could still earn by working.

Premium percentage 2023:

0.20%

of which your employer pays 50% = 0.1%

You pay 50% (= 0.1%) yourself.

Disability Gap Extra (WGA Hiaat Uitgebreed)

Complete - most popular

You will always receive compensation that supplements the WGA benefit paid by UWV of up to 70% of your wage before you became incapable of work (up to the WIA wage ceiling).

You will receive this supplementary compensation even if you do not manage to work, despite the fact that UWV considers you capable of working.

Premium percentage 2023:

0.31%

of which your employer pays 32.3% = 0.1%

You pay 67.7% (= 0.21%) yourself

Disability Compensation (WIA-Compensatie)

Extra

With Disability Compensation, you will receive a supplement to your income for seven-and-a-half years if your level of disability for work is 15% or more, but less than and 35%.

Premium percentage 2023:

0.13%

Hiervan betaalt uw werkgever 50% = 0,065%

Hiervan betaalt u zelf 50% = 0,065%

Which insurance policies should you choose?

Disability Gap and Disability Gap Extra will both provide a supplement to your income if you receive WGA benefits from UWV. We have explained the difference between these insurance policies for you on our [website](#). We have also provided a real-life example to help you make the right choices. Currently, the website is available in Dutch only.

Disability Compensation will provide you with a supplement to your income if you are incapable of work, but your level of disability is below 35%. In that case, you will not receive a benefit under the [WIA](#).

Tell your employer which policy you have chosen

No medical assessment for anyone registering before 1 April 2023

No medical assessment is required for anyone registering before 1 April 2023. Your employer will register you for the insurance policies you choose. If you decide not to register and change your mind at a later date, please note that a medical assessment will be required as part of the registration process. One possible outcome of the medical assessment is that your application is rejected.

Our insurance policies run up to the state pension age

Benefit payments continue up to the state pension age for employees. The maximum age is 68.

Centraal Beheer's WIA insurance policies protect your income

You can calculate your income in the event of disability yourself. Let's say you are incapable of work for more than two years. How much income would you still receive through WIA benefits? The amount is often disappointing. Fortunately, your employer has arranged a solution to protect your income. You can work out what this means using our [WIA calculator](#). Currently, the calculator is available in Dutch only.

You will receive clear information about your insurance

The WIA is complicated — our insurance solution is not! You'll have no tricky calculations or complicated formulas to contend with, and you will know exactly what your income will be if you become disabled for work. We are also on hand to explain our insurance policies to you.

Good to know

Centraal Beheer has been serving its customers for more than 100 years. You may know us from the “Even Apeldoorn bellen” commercials.

We offer financial products and services

Our portfolio includes insurance, pensions, mortgages, savings accounts, investment products, and HR and Risk Management services. We offer our products and services directly or through affiliated consultants.

We have been part of Achmea since 1995

Centraal Beheer 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 in the AFM register under number 12000606.

Your data is in safe hands

When you take out insurance or financial services, we need to take some personal details. This includes your name, address, email address, telephone number and bank account number. In some cases, we may need additional information from you. Achmea B.V. is responsible for the proper processing of your data.

Find out what data we process and why

Our Privacy Statement is available for you to read at centraalbeheer.nl/privacy. You can find this on our website by following the 'Privacy' link. Currently, the website is available in Dutch only. Our Privacy Statement also outlines your rights and how to object to the processing of your personal data.

Errors in this form

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 the consequences of any such errors.

Discrepancies with product conditions

The product conditions list both your rights and ours. If this form contradicts the product terms and conditions, the product terms and conditions will prevail.

Do you have a complaint? Let us know

If you disagree with us or have a complaint, please let us know. We will always try to help you right away. We will sometimes have to check a few things so that we can give you a detailed answer. However, you will always receive a response from us within five working days. For more information and our complaint form, visit centraalbeheer.nl/klachtdoorgeven. Currently, the website is available in Dutch only. You can also send a letter to:

Centraal Beheer Complaints Department
P.O. Box 9150
7300 HZ Apeldoorn
The Netherlands

More information on Centraal Beheer

For more information about Centraal Beheer, our policy, products, and contact details, visit centraalbeheer.nl. Currently, the website is available in Dutch only.

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