

# Product features



These are the most important features of the Metalektro WIA insurance policies.

Name of Centraal Beheer insurance	Disability Compensation insurance (WIA-Compensatie)	Disability Gap insurance (WGA Hiaat)	Disability Gap Extra insurance (WGA Hiaat Uitgebreid) (*)
Name of Avéro Achmea insurance	Income shortfall insurance below 35% disability (Loondervingsverzekering 35-min)	Disability Gap insurance	Disability Gap Extra insurance (*)
<b>Cover</b>	Incapacity for work of between 15% and 35%	Incapacity for work of between 35% and 80% and less than 50% use of residual earning capacity. And incapacity for work (WGA) of between 80% and 100%	Incapacity for work of between 35% and 80%. And incapacity for work (WGA) of between 80% and 100%
<b>Benefit</b>	100% of annual wage (max. WIA wage ceiling) x percentage of incapacity for work	Incapacity for work of between 35% and 80%: Annual wage (max. WIA wage ceiling) x 70% x benefit percentage -/- WGA follow-up benefit  From 80% to 100% (WGA): Annual wage x benefit percentage x 5%	70% (**) x (annual wage -/- new annual wage x F-factor***) -/- statutory benefits
<b>Expiry age</b>	Up to state pension age (maximum age of 68****)	Up to state pension age (maximum age of 68****)	Up to state pension age (maximum age of 68****)
<b>Duration</b>	Maximum of 7½ years (until not later than the expiry age)	Until not later than the expiry age	Until not later than the expiry age
<b>Unemployment</b>	Benefit paid	Benefit paid	Benefit paid
<b>Re-integration</b>	Within Metalektro and elsewhere	Within Metalektro and elsewhere	Within Metalektro and elsewhere
<b>Who pays the premium?</b>	50% employer 50% employee	50% employer 50% employee	32.3% employer 67.7% employee
<b>Employer's obligation under the collective agreement</b>	Employer pays 50% of the premium (see 3.8.7 in collective agreement for Metalektro)	Employer offers Disability Gap insurance with cover as set out in 3.8.6 of the collective agreement for Metalektro and pays 50% of the premium.	Employer offers Disability Gap insurance with cover as set out in 3.8.6 of the collective agreement for Metalektro and pays 50% of the premium for the Disability Gap cover in this policy.
<b>Premium exemption</b>	Premium payments stop: - 2 years before the expiry age - If a WIA benefit is paid - If a benefit is paid on the basis of this insurance	Premium payments stop: - 4 years before the expiry age - If an IVA benefit is paid - If a benefit is paid on the basis of this insurance	Premium payments stop: - 4 years before the expiry age - If an IVA benefit is paid - If a benefit is paid on the basis of this insurance
<b>Basis for premium and benefit</b>	Gross annual wage according to the uniform wage definition (max. WIA wage limit)	Gross annual wage according to the uniform wage definition (max. WIA wage limit)	Gross annual wage according to the uniform wage definition (max. WIA wage limit)

\* Note: This insurance replaces the former WGA Gap Standard + WGA Gap Supplementary policies.

\*\* The percentage covered is 75% if 50% or more of the residual earning capacity is earned or if the incapacity for work (WGA) is between 80% and 100%.

\*\*\* The F-factor is defined in the WIA and makes it more attractive for employees who earn more than the WIA wage limit to work more: F-factor = capped annual salary/uncapped annual salary.

\*\*\*\* Until 1 January 2023, the maximum age is still 67 years and 3 months.