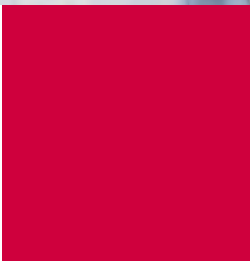
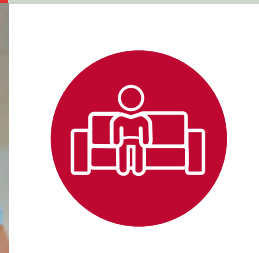
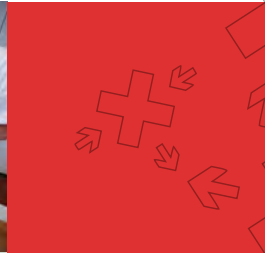
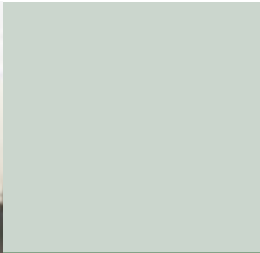


Your income when  
unable to work  
in the UMC



# Table of contents

1	<b>General</b>	page 3
2	<b>First 104 weeks</b>	3
	First 52 weeks: 100% of remuneration	3
	Second 52 weeks: at least 70%, benefit from starting to work again	3
	Alternative employment if less than 35% disability within 104 weeks of illness: salary guarantee	4
3	<b>After 104 weeks</b>	6
	A Full disability (80-100%), permanent	7
	B Full disability (80-100%), not permanent	8
	C Partial disability (35-80%), you earn at least half of what you could earn	9
	D Partial disability (35-80%), you earn less than half of what you could earn	11
	E Less than 35% disability	14
4	<b>Other financial matters</b>	15
	Individual supplementary insurance	15
	Pension accrual: no premium	15
	Work-related illness or accident: 100% of salary	15
	Insufficient income: supplement	15
5	<b>Any more questions?</b>	16
6	<b>* Definition of terms</b>	17

# 1 General

Being unable to work can have consequences for your income. This brochure outlines the various regulations that are important for your income. Although it has been prepared with the utmost care, you cannot derive any rights from its contents.

Words marked with an asterisk \* are explained in section 6, Definition of terms. All of the specified wages and other incomes in this brochure are given in gross terms and in social security (SV) wage.

The brochure 'Occupationally disabled in the UMC. What now?' has answers to questions like: Can I go back to work in my old job or do I start working somewhere else? And who can help me with this?

## 2 First 104 weeks

### First 52 weeks: 100% of remuneration

During the first 52 weeks of disability, your remuneration will continue to be paid in full by the UMC.

### Second 52 weeks: at least 70%, benefit from starting to work again

After the first 52 weeks of disability, you are entitled to partial continued payment of your remuneration by the UMC. If you are working part-time, you receive for the hours worked 100% continued payment of your remuneration from the UMC. For the hours that you do not work, you receive 70% of your remuneration. If you work for half or more of your previous number of hours, then you receive 85% of your salary for the hours you do not work. Thus, you are rewarded if you start working again as much as possible.

<i>Example</i>	<b>Marina</b> , healthy, works 36 hours per week. Monthly salary:	€ 3,103
	Income while ill:	
	<b>Situation 1:</b> Marina is absent 36 hours and does no other work	
	1 <sup>st</sup> 52 weeks: monthly salary € 3,103	
	2 <sup>nd</sup> 52 weeks: monthly salary € 3,103 × 70%	€ 2.172
	<b>Situation 2:</b> Marina is absent 24 hours and works 12 hours	
	1 <sup>st</sup> 52 weeks: monthly salary	€ 3,103
	2 <sup>nd</sup> 52 weeks: monthly salary $(12/36 \times € 3,103) \times 100\% + (24/36 \times € 3,103) \times 70\%$	€ 2,482
	<b>Situation 3:</b> Marina is absent 16 hours and works 20 hours	
	1 <sup>st</sup> 52 weeks: monthly salary	€ 3,103
	2 <sup>nd</sup> 52 weeks: monthly salary $(20/36 \times € 3,103) \times 100\% + (16/36 \times € 3,103) \times 85\%$	€ 2,896

## **Alternative employment if less than 35% disability within 104 weeks of illness: salary guarantee**

If within the period of 104 weeks of disability you are transferred to a job with which you earn 0% to 35% less than in your former job, you are entitled to a salary guarantee.

You retain your former salary level even if your new job provides less income. As soon as you can work more again or a job opening becomes available with a smaller difference in salary from your former position, you can be expected to work more hours or to accept the new job. At least once a year you and your manager will discuss the possibilities to work more and reduce the claim on the salary guarantee.

If you had a position for which you received an allowance for working irregular shifts (TOD), aggravating circumstances (TVO) or 24-hour shifts, the salary guarantee does not cover that allowance.

If you are transferred within the period of 104 weeks of disability, you retain the full former allowance in the first year of illness. In other words: you receive the average of the allowance that you earned in the last 12 calendar months before becoming ill. In the period between 52 and 104 weeks of disability, you retain 85% of your allowance if you work at least 50% or more. If you work less than 50%, then you receive 70%. Subsequently, the allowance will be reduced over three years: 75%, 50% and 25%. Whether you are eligible for this reduction depends on how long you received the allowance before becoming ill and the extent of depreciation of your allowance compared to your salary.

*Example* **Karel** worked 36 hours a week. His salary was € 2,422. In addition, he earned an average of € 450 TOD per month. In week 60 Karel starts working 50%, and in week 80 he is transferred and starts working 32 hours in a new position which has a full-time salary of € 2,284. He continues to work 36 hours, 4 of which are paid leave, this is called the disability pension (AO-leave). In this position he cannot work TOD shifts.

**Karel's income**

Period	% disability	salary €	salary guarantee €	Total salary + salary guarantee €	TOD €	Clarification
1 <sup>st</sup> 52 weeks	100%	2,422		2,422	450	100% continued payment of salary and TOD
weeks 53 - 59	100%	1,695		1,695	315	70% of salary and TOD
weeks 60 - 79	50%	2,240		2,240	383	$18/36 \times \text{€ } 2,422 + 18/36 \times \text{€ } 2,422 * 85\% + 85\% \text{ TOD}$
weeks 80 - 104	transfer 36 hours per week, 4 being disability leave	2,284	138	2,422	383	€ 2,284 + salary guarantee (€ 2,422 – € 2,284) + 85% TOD
3 <sup>rd</sup> year	transfer 36 hours per week, 4 being disability leave	2,284	138	2,422	338	TOD reduced to 75%
4 <sup>th</sup> year	transfer 36 hours per week, 4 being disability leave	2,284	138	2,422	225	TOD reduced to 50%
5 <sup>th</sup> year	transfer 36 hours per week, 4 being disability leave	2,284	138	2,422	113	TOD reduced to 25%
6 <sup>th</sup> year	transfer 36 hours per week, 4 being disability leave	2,284	138	2,422	0	TOD ends

### 3 After 104 weeks

For occupational disability of more than 35% that lasts longer than 104 weeks, your income depends strongly on the level of disability, whether you can still work and the extent to which you actually work.

If you are partially unable to work, you will be paid 100% for the hours that you do work. For the remainder you can apply for a disability benefit (WIA-uitkering\*) with the added possibility of a supplementary benefit from the ABP, called the ABP Disability Pension (AAOP)\*.

If you have arranged a personal disability pension, this may produce an additional benefit.

After 104 weeks of disability, there are five possibilities based on the WIA decision:

- A IVA\*, if 80-100% permanently disabled
- B WGA\* if 80-100% not permanently disabled
- C WGA\* if 35-80% disabled and you earn at least half of what you could earn
- D WGA\* if 35-80% disabled and you earn less than half of what you could earn
- E – if less than 35% disabled: no WIA benefit

In the case of full and permanent disability (situation A), the WIA benefit can already be awarded before the end of the 104 weeks.

If you receive a WIA benefit, the medical advisor from UWV\* conducts a medical examination to ascertain how much you can still work and what restrictions you have. If the medical advisor can envisage work opportunities for you, then an employment expert will determine what kind of work you can do. The income that you earn or could earn with that work is compared by him to your former salary.

This comparison determines your disability percentage.

*Example* **Bart** earned in his former job € 35,000 per year.

With the work the employment expert has selected for him, he can still earn € 20,000 per year. This is his so-called residual earning capacity\*.

He has thus suffered a loss of income of € 15,000. This is 43% of his original income. Bart's disability percentage is thus set at 43%.

## A IVA: Full disability (80-100%), permanent

You are fully and permanently unable to work. You can earn less than 20% of your last wage, and the chance of recovery is slight.

- You receive an IVA benefit\* (Full Invalidity Benefit) from the UWV. The IVA benefit is a long-term benefit of 75% of your salary before becoming ill, with a maximum of 75% of the maximum daily wage\*.
- The disability pension from ABP supplements your benefit with 10% of your uncapped daily wage\*.
- If your income is higher than the maximum daily wage\*, you will receive in addition a supplement of 70% of the difference between your uncapped daily wage and the maximum daily wage.

*Example* **Lisa** has an income of € 65,000 and has been declared permanently unfit for work (80-100%). Her IVA benefit amounts to 75% of the maximum daily wage. The AAOP supplements it as follows:

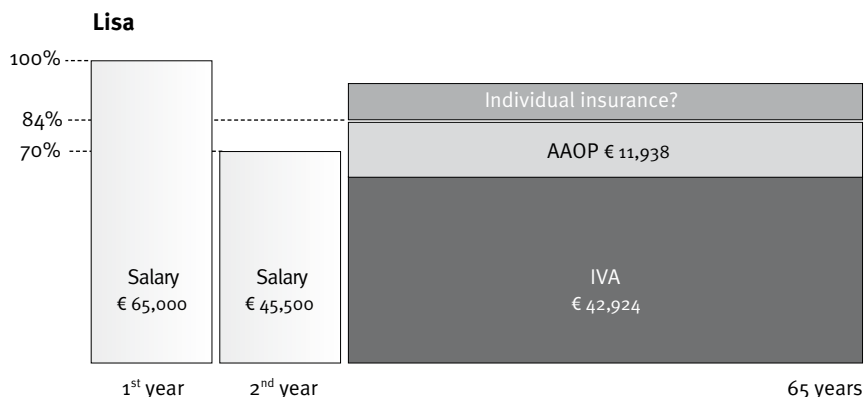
The maximum SV wage on 1-1-2020 was € 57,232.

IVA 75% × € 57,232	€ 42,924
AAOP 10% × € 65,000	6,500
AAOP 70% × (€ 65,000 - 57,232)	5,438
	+ _____
Total income (84%)	€ 54,862

An individual disability insurance can increase the income.

The amount of increase depends on the type of insurance arranged.

Chapter 4 contains more details of individual supplementary insurance.



## B WGA: Full disability (80-100%), not permanent

You are fully unable to work (80-100%), but not permanently. You can earn less than 20% of your last wage, and there is a chance of recovery.

- You receive a WGA benefit\*. The WGA benefit amounts to 75% in the first two months and thereafter to 70% of your salary before becoming ill, with a maximum of 75% of the maximum daily wage\* in the first two months and thereafter 70%.
- The disability pension from ABP supplements your benefit with 10% of your uncapped daily wage.
- If your daily wage is higher than the maximum daily wage, you will receive in addition a supplement of 70% of the difference between your uncapped daily wage and the maximum daily wage.

*Example* **Lucretia** has an income of € 65,000 and has been declared 80-100% unfit for work, but this is not a permanent state. Her WGA benefit amounts to 75% of the maximum daily wage for the first two months and thereafter to 70%. In addition, the AAOP supplements her income.

First two months:

WGA 75% × 2/12 × 57,232 =	€ 7,154
AAOP 10% × 2/12 × 65,000	1,083
AAOP 70% × (65,000 - 57,232) × 2/12	906

Then for 10 months:

WGA 70% × 10/12 × 57,232 =	€ 33,385
AAOP 10% × 10/12 × 65,000	5,417
AAOP 70% × (65,000 - 57,232) × 10/12	4,531

Total income (first 12 months) € 52,477

After 12 months:

WGA 70% × 57,232 =	€ 40,062
AAOP 10% × 65,000	6,500
AAOP 70% × (65,000 - 57,232)	5,438

Income after 12 months € 52,000



*Example* **Willem** has an income of € 18,600 (below the maximum daily wage). He has been declared fully unfit for work, but this is not a permanent state. He receives a WGA benefit, 75% of his income for the first two months and thereafter 70%. His income is supplemented by the ABP disability pension (AAOP).

WGA 75% × 2/12 × 18,600	€ 2,325
WGA 70% × 10/12 × 18,600	10,850
AAOP 10% × 18,600	1,860
	+ _____
Total income (first 12 months)	€ 15,035

After 12 months the income reduces to € 14,880 per year (70% for the entire year + € 1,860 AAOP).

### C **WGA: Partial disability (35-80%), you earn at least half of what you could earn**

You are partially unfit for work but can still earn between 20% and 65% of your previous wage. This is the so-called residual earning capacity. To belong to this category, you must actually earn income through work amounting to at least half of the residual earning capacity.

#### **Period 1**

You first receive a salary-linked WGA benefit (WGA-LGU). Its duration depends on your employment history and age. You must have worked for at least 26 out of 36 weeks before falling ill. The benefit is paid out for a minimum of 3 months and a maximum of 24 months. When determining the amount of your benefit, three factors are taken into account:

- You receive 75% for the first two months and then 70% of the difference between the former and new salary (possibly multiplied by a correction factor\*) as WGA benefit, with the former salary being restricted to the maximum daily wage\*.
- You also receive AAOP to the amount of the class midpoint\* for your disability percentage × 10% × the uncapped monthly salary.
- Supplemented with AAOP to the amount of the class midpoint\* for your disability percentage × 70% of the difference between your uncapped salary and the maximum daily wage.

It was agreed in the Cao UMC that the duration of paying out the salary-linked WGA benefit will be restored to the level of the legal regulation that was valid on 31 December 2015. The continued WGA benefit\* will be paid out for the months that the former benefit duration was longer than the new one. If you have worked for  $\leq 10$  years, you receive 1 month of WGA benefit per year. If you have worked for  $> 10$  years, you receive 1/2 month of WGA benefit from the 11<sup>th</sup> calendar year. For years of employment record accrued before 2016, you receive 1 month of WGA benefit per year, even if your employment history is more than 10 years.

## Period 2

After period 1 you receive:

- A wage-supplementing WGA benefit\* (WGA-LAU). This is equal to the salary-linked benefit if you fully earn your residual earning capacity. If you do not earn all of your residual earning capacity but do earn at least half, it amounts to 70% of the difference between the former wage (taking the maximum daily wage into account) and the residual earning capacity.
- You also receive AAOP to the amount of the class midpoint for your disability percentage  $\times 10\% \times$  your uncapped daily wage.
- Supplemented with AAOP to the amount of the class midpoint for your disability percentage  $\times 70\%$  of the difference between your uncapped daily wage and the maximum daily wage.

*Example* **Erol** has an income of € 65,000 and has been declared 60% unfit for work and thus has a residual earning capacity of 40% (= € 26,000). He earns 50% of the residual earning capacity and thus actually works 20% and earns € 13,000

### Period 1: salary-linked benefit (WGA-LGU)\*

First two months:

WGA-LGU	$75\% \times 2/12 \times (\text{former salary to maximum daily wage} - \text{new salary} \times \text{correction factor}^*)$	
	$75\% \times 2/12 \times (57,232 - 13,000 \times 0.88) =$	€ 5,723
AAOP	$2/12 \times 40\% \times 10\% \times 65,000$	433
AAOP	$2/12 \times 40\% \times 70\% \times (65,000 - 57,232)$	363

Subsequent 10 months:

WGA-LGU	$70\% \times 10/12 \times (\text{former salary to maximum daily wage} - \text{new salary} \times \text{correction factor}^*)$	
	$70\% \times 10/12 \times (57,232 - 13,000 \times 0.88) =$	€ 26,708
AAOP	$10/12 \times 40\% \times 10\% \times 65,000$	2,167
AAOP	$10/12 \times 40\% \times 70\% \times (65,000 - 57,232)$	1,813
Income from work		13,000

	+ <u>                    </u>
Total income for first 12 months (77.2%)	€ 50,207

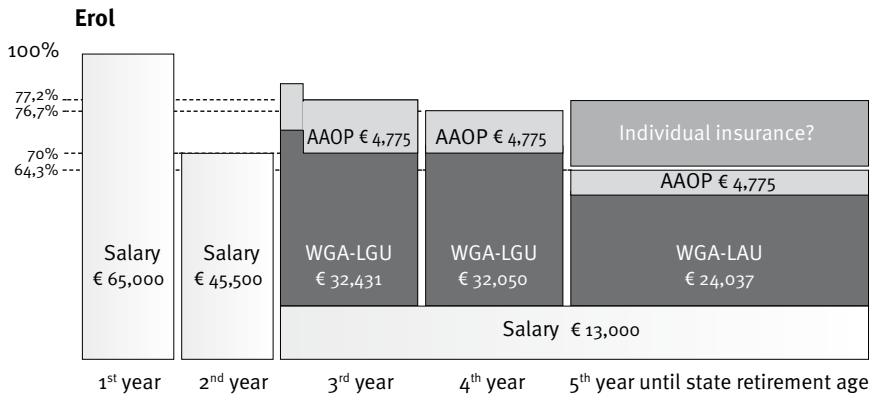
After 12 months the income becomes € 49,825 per year (70% throughout the entire year + AAOP). (76.7%). The duration of this salary-linked benefit is two years for Erol, then period 2 begins.

**Period 2: wage-supplementing benefit (WGA-LAU)\***

WGA-LAU	$70\% \times (\text{former salary to maximum daily wage} - \text{residual earning capacity} \times \text{correction factor}^*)$	
	$70\% \times (57,232 - 26,000 \times 0.88)$	€ 24,037
AAOP	$40\% \times 10\% \times 65,000$	2,600
AAOP	$40\% \times 70\% \times (65,000 - 57,232)$	2,175
Income from work		13,000
		+ _____
Total income (64%)		€ 41,812

This benefit payment continues until you reach the state retirement age.

An individual disability insurance can increase your income. The amount of this increase depends on the type of insurance that had been arranged. Chapter 4 contains more details about individual supplementary insurance.



**D WGA: Partial disability (35-80%), you earn less than half of what you could earn**

You are partially unfit for work and can still earn between 20% and 65% of your last salary. This is the so-called residual earning capacity. You earn less than half of the residual earning capacity from income from work.

**Period 1**

You first receive a salary-linked WGA benefit\* (WGA-LGU). Its duration depends on your employment history and age. You must have worked for at least 26 out of 36 weeks before falling ill. The benefit is paid out for a minimum of 3 months and a maximum of 24 months. It was agreed in the Cao UMC that the duration of paying out the salary-linked WGA benefit will be restored to the level of the legal regulation that was valid on 31 December 2015. The continued WGA benefit\* will be paid out for the months that the former benefit duration was longer than the new one. If you have worked for  $\leq 10$  calendar years, you receive 1 month of WGA benefit per year. If you have worked for  $> 10$  years, you receive 1/2 month of WGA benefit

from the 11th calendar year. For years of employment record accrued before 2016, you receive 1 month of WGA benefit per year, even if your employment history is more than 10 years.

When determining the amount of your benefit, two factors are taken into account:

- You receive 75% for the first two months and then 70% of the difference between the former and new salary (possibly multiplied by a correction factor\*), with the former salary being restricted to the maximum daily wage\*.
- You also receive AAOP to the amount of the class midpoint\* for your disability percentage  $\times 10\% \times$  the uncapped monthly salary.
- Supplemented with AAOP to the amount of your disability percentage\*  $\times 70\%$  of the difference between the uncapped daily wage and the maximum daily wage.

### Period 2

After period 1 you receive:

- A follow-on WGA benefit\* (WGA-VVU). The amount of this benefit is a percentage of the minimum wage\* and depends on the extent of disability. The percentage of the minimum wage for a particular level of disability is:
  - 35-45%: 28%
  - 45-55%: 35%
  - 55-65%: 42%
  - 65-80%: 50.75%
- Supplemented with AAOP to the amount of the class midpoint for your disability percentage\*  $\times 65\%$  of the difference between your monthly salary and the minimum wage. You can receive this benefit for a maximum of 10 years.
- The more you earn yourself, the higher your total income. If you succeed in earning at least half of your residual earning capacity within 10 years, you are entitled to a one-off bonus from the ABP, the so-called reintegration bonus. From that moment you receive a wage-supplementing benefit WGA (see category C: Partial disability (35-80%), you earn at least half of what you could earn).

### Period 3

In this period you no longer receive any AAOP benefit. You receive only the follow-on WGA benefit\* as described under period 2.

*Example* **Els**, 30 years with an income of € 50,000, thus under the maximum daily wage. She is 60% unable to work and thus has a residual earning capacity of 40% (= € 20,000). She cannot find any work, however.

**Period 1:** salary-linked benefit (WGA-LGU)

First two months:

WGA-LGU	$75\% \times 2/12 \times (\text{former salary to maximum daily wage} - \text{new salary})$ $75\% \times 2/12 \times (50,000 - 0) =$	€ 6,250
AAOP	$2/12 \times 60\% \times 10\% \times 50,000$	500

Subsequent 10 months:

WGA-LGU	$70\% \times 10/12 \times (\text{former salary to maximum daily wage} - \text{new salary})$ $70\% \times 10/12 \times (50,000 - 0) =$	€ 29,167
AAOP	$10/12 \times 60\% \times 10\% \times 50,000$	2,500
Income from work		0
		+ _____
Total income in first 12 months (77%)		€ 38,417

NB. If Els had been entitled to WGA-LGU for longer, then her income after these 12 months would have been € 38,000 per year (76% throughout the entire year).

Duration of the benefit payment for Els is in this case one year, followed by period 2.

**Period 2:** follow-on benefit with disability pension (WGA-VVU)

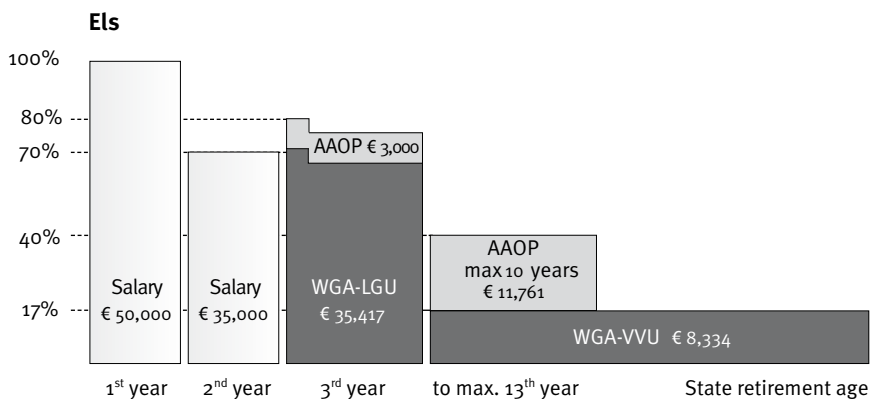
WGA-VVU	$42\% \times \text{minimum salary} (=19,843 \text{ per year})$	€ 8,334
AAOP	$60\% \times 65\% \times (50,000 - 19,843)$	11,761
Income from work		0
		+ _____
Total income (40%)		€ 20,095

Duration of this benefit payment is a maximum of ten years.

**Period 3:** follow-on benefit (WGA-VVU)

WGA-VVU	$42\% \times 19,843$	€ 8,334 (17%)
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This benefit payment continues until the state pension age is reached.



## **E Less than 35% disability**

The WIA decision found that you can earn more than 65% of your last salary. You are less than 35% unfit for work and you do not receive a WIA benefit. The same alternative employment outcome applies to you as that described in chapter 2 for someone less than 35% unfit for work within two years of being ill.

## 4 Other financial matters

### Individual supplementary insurance

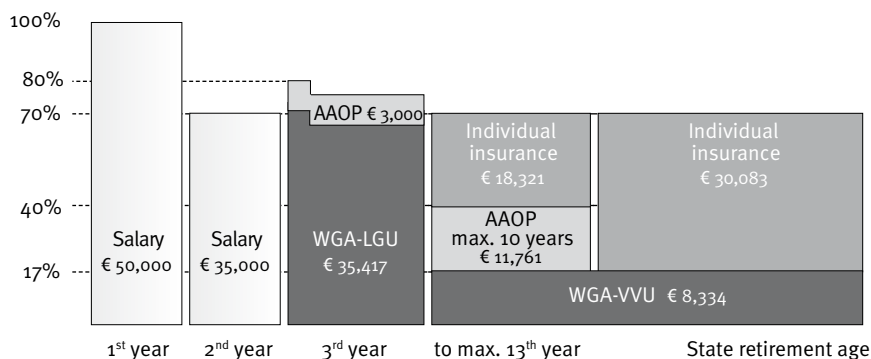
You may have arranged an individual supplementary insurance which supplements the loss of income suffered due to full or partial occupational disability. With most insurance policies, the WIA and AAOP benefits are supplemented. Especially for partial occupational disability when the residual earning capacity cannot be earned or only partially, this can mean a considerable supplement.

A number of UMCs have arranged a framework agreement with an insurer for their employees which gives you a discount on your insurance premium and simplifies a number of administrative matters for the UMC.

If you have not arranged an individual income insurance, one cannot be arranged after you have become unable to work.

An example is given below of the benefit Els would have had if she had arranged supplementary insurance.

*Example* **Els**, 30 years with an income of € 50,000. She is 60% unable to work and thus has a residual earning capacity of 40%. She cannot find any work, however. She had arranged an individual supplementary disability insurance.



### Pension accrual: premium-free

If you receive a WIA benefit, then you accrue premium-free pension for the proportion that you are unable to work, if you have been partially dismissed for that proportion.

We advise employees with occupational disability (>35% loss of salary) always to submit an application. With that application you can realise a premium-free pension accrual (at least partial).

### Work-related illness or accident

If you are unable to work and the cause lies in the nature of your work, then you retain your full salary for the first two years of your disability. After that, the UMC gives you an additional

benefit on top of the WIA benefit and the ABP disability pension to ensure that the total benefit paid out (WIA + AAOP + extra benefit based on article 8.8.3 Cao UMC) amounts to at least 85% of the difference between the former salary and the new income from work during the period of the IVA and WGA salary-linked benefit\*.

With the WGA salary-supplementing benefit\* or WGA follow-on benefit\*, the WIA and AAOP benefits are supplemented with an extra benefit based on article 8.8.3 Cao UMC to produce a total benefit that is 85% of the difference between the former salary and the residual earning capacity. This extra benefit continues in principle until you reach the state pension age.

Example

**No new income from work**

Former monthly salary was € 2,613	benefit article 8.8.3 Cao UMC
WIA = € 1,960 AAOP = € 103 There is no new income from work	WIA + AAOP + 8.8.3 Cao UMC benefit = 85% of (former salary-new income from work)
Former salary - new income from work = € 2,613 - 0 = € 2,613	€ 1,960 + € 103 + 8.8.3 Cao UMC benefit = € 2,221
85% of difference between former salary and new income from work = 85% of € 2,613 = € 2,221	Article 8.8.3 Cao UMC benefit = € 158

Example

**There is new income from work**

Former monthly salary was € 2,613	Article 8.8.3 Cao UMC benefit
WIA = € 1,210 AAOP = € 103 new salary: € 1,000	WIA + AAOP + Article 8.8.3 Cao UMC benefit = 85% of (former salary-new income from work)
Former salary - new income from work = € 2,613 - € 1,000 = € 1613	€ 1,960 + € 103 > € 1,371
85% of difference between former salary and new income from work = 85% of € 1,613 = € 1,371.	Article 8.8.3 Cao UMC benefit = € 58

**Too little income: supplement**

If your total income (for the family) falls under the social minimum, you can apply for an allowance from the UWV in addition to your benefit. The social minimum depends on the composition of your family and amounts to a percentage of the minimum wage\*. For married/co-habiting couples 100%, single parents 70%, and single people aged 23 years and older, 70%.

## 5 Any more questions?

Every disability situation has its special aspects. The calculation of your precise income depends on many factors. If you still have questions after reading this general brochure, you can turn to your HRM advisor.



## 6 \* Definition of terms

### **ABP**

Stichting Pensioenfonds ABP is the pension fund for employees of UMCs among others. ABP provides income (supplementary) for old age, disability and death.

### **AAOP**

ABP ArbeidsongeschiktheidsPensioen. This is a supplement to the WIA benefit.

### **IVA**

Income Support Provision for Totally Disabled Persons Regulation. Everyone who is fully unable to work and unlikely to recover, and thus 'fully and long-term disabled', receives an IVA benefit. This benefit forms part of the WIA (Work and Income according to Labour Capacity Act).

### **Class midpoint for disability percentage when calculating AAOP**

To calculate the AAOP, the class midpoint is assumed for the disability percentage, see the right-hand column in the table below:

Disability percentage	Class midpoint used
80%+	100%
65% to 80%	72.5%
55% to 65%	60%
45% to 55%	50%
35% to 45%	40%

### **Maximum daily wage**

Legally specified sum used to calculate the maximum premium withdrawn for the employees' social security contributions and the maximum legal benefits. The sum is revised every year.

In the examples the sum of € 57,232 on an annual basis was used, it was the maximum SV salary on 1-1-2020.

### **Minimum salary**

Legally specified minimum amount of salary that must be paid.

In the examples the sum of € 19,843 on an annual basis was used, it was the minimum wage on 1-1-2020.

**Uncapped daily wage**

Your actual gross salary without deductions for the employee's share of the pension premium and any other gross deductions without taking the maximum daily wage for social security into account.

Along with the salary, most permanent bonuses are included. The vacation bonus and year-end bonus are included in the SV salary. This applies also for a number of variable income components such as the bonus for working irregular shifts, overtime and gross bonuses.

**Residual earning capacity**

The income that you could earn (theoretically) with your restrictions.

**SV salary**

The income as determined for the social security. Along with the salary, most permanent bonuses are included. The vacation bonus and year-end bonus are included in the SV salary. The same applies for a number of variable income components such as the bonus for working irregular shifts, overtime and gross bonuses. There are sums that are deducted from it, such as the employee's share of the pension premium and any other gross deductions.

**UWV**

Employee Insurance Administration Agency. The UWV implements the disability insurances, among other tasks.

**Correction factor**

The WIA was revised from 1 January 2007. This revision involved taking into account the ratio between the maximum daily wage and the uncapped wage when calculating the work income to be acquired for employees with an income in excess of the maximum daily wage.

**Continued WGA benefit**

The continued WGA benefit supplements the follow-on WGA benefit/wage-supplementing WGA benefit and AAOP to a maximum of the WGA benefit and AAOP received during the period of the salary-linked WGA benefit.

**WGA**

Return to Work (Partially Disabled) Regulations. Anyone who is partially disabled or fully disabled but likely to recover (at least partially) receives a WGA benefit. This benefit forms part of the WIA (Work and Income according to Labour Capacity Act). In the WGA you first receive a salary-linked benefit (WGA-LGU) lasting 24 months at most. This is followed by a wage-supplementing benefit (WGA-LAU) or a follow-on benefit (WGA-VVU). Which regulation is applicable depends on how much of the residual earning capacity is earned. If this amounts to 50% or more, then the wage-supplementing WGA benefit applies. For less than 50%, a follow-on WGA benefit applies.

**WIA**

Work and Income according to Labour Capacity Act.



## Colophon

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