



**Compile your own
WIA insurance**

The WIA Selection Guide

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As a courtesy we provide you with an English translation of our selection guide. 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.

Reading guide

This digital selection guide provides information about WIA insurance. Move your cursor over the  for additional considerations and examples to help you make a decision.

01

The main features of a WIA insurance

With WIA insurance through Centraal Beheer, you can prevent your employee's income from falling sharply after two years of illness if they become disabled. You can choose which risks to insure. WIA insurance limits the financial risks for fully or partially disabled employees. You are taking care of your employees and we are here to help.

The WIA insurance in brief

- If your employee becomes fully or partially disabled:
 - you often have to continue to pay at least 70% of their wages for the first two years. Agreements are often set out in a collective labour agreement or employment contract;
 - after two years, the employee will receive a benefit from UWV (Employee Insurance Agency) if their disability rating is higher than 35%.
 - This benefit is capped at €53,721 per year (maximum of 75% of an income under the WIA wage ceiling. As of 01/01/2024, the WIA wage ceiling is capped at €71,628).
 - The lower the disability rating, the lower the benefit.
- With WIA insurance, you insure your employees' income when:
 - they are unable to find work for the percentage that UWV considers them fit for work. Their income can decline sharply in that case.
 - Your employee works all or part of the percentage they are able to work. We provide an additional supplement.
 - You have employees who earn more than €71,628 and need a higher income than the maximum of €53,721 per year in the event of disability.
- You can pay the WIA premium yourself or deduct it from your employees' wages.

02

The 4 situations that determine the WIA benefit

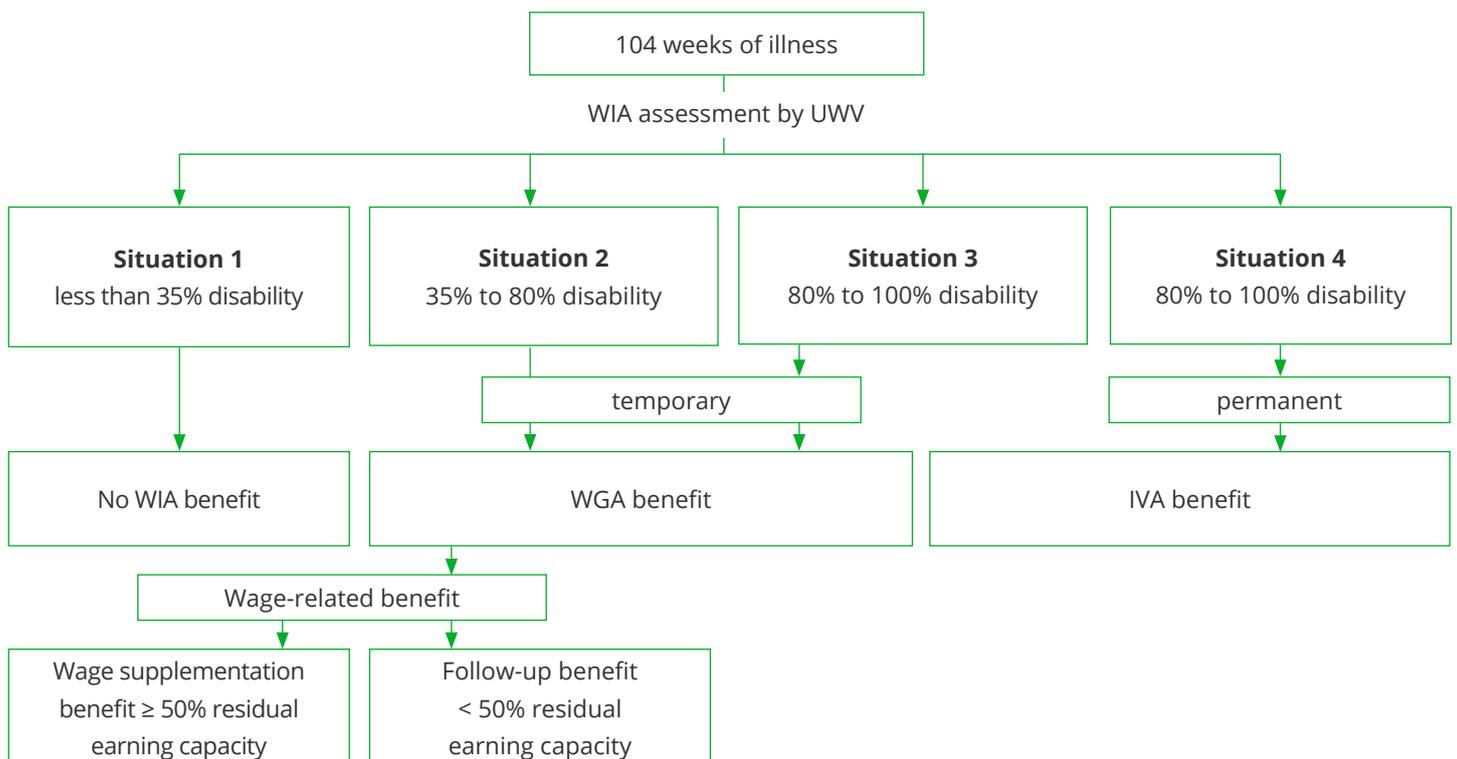
After two years of illness, the employee will fall back on the statutory WIA benefit for their income. This can lead to a significant drop in income.

UWV determines the disability rating and residual earning capacity

UWV determines your employee's disability rating. They also look at how much your employee can still earn. UWV calls this the employee's residual earning capacity. Utilising the capacity is key to this. All statutory WIA benefits have an upper limit. The WIA wage ceiling in 2024 is: €71,628.

Your employee's WIA benefit depends on their disability rating

The WIA has made rules for 4 situations which a disabled employee can face.



Situation 1: Your employee is less than 35% disabled

Your employee is not eligible for a statutory benefit.

Situation 2: Your employee is disabled for 35 to 80%

Your employee is subject to the Return to Work (Partially or temporarily Disabled Persons) Scheme (WGA). The more your employee utilises of their residual earning capacity, the higher their income.

Your employee will first receive a wage-related WGA benefit

The benefit is 75% of the employee's last-earned wage for the first two months, then 70%, capped at the WIA wage ceiling. The duration of the WGA benefit depends on how long your employee has worked. The WGA benefit lasts for a minimum of 3 months and a maximum of 24 months.

After which, they receive a WGA wage supplement benefit for a residual earning capacity of 50% or more

If your employee utilises 50% or more of their residual earning capacity when the WGA benefit ends, they will receive a WGA wage supplement benefit from UWV.

Or a WGA follow-up benefit for a residual earning capacity of less than 50%

If your employee utilises less than 50% of their residual earning capacity, they will receive a WGA follow-up benefit from UWV. The follow-up benefit is based on the minimum wage, not the employee's last-earned wage. This can result in a significant drop in their total income.

Situation 3: Your employee is disabled for 80% or more

Your employee is fully disabled and cannot work because of this. Their health is expected to improve to the point that they can work again in the future. Your employee will receive 70% of their last-earned gross wage before disability. UWV caps this gross wage at the WIA wage ceiling. Did your employee earn more than the WIA wage ceiling? They will not receive a WIA benefit from UWV for any wage over the WIA wage ceiling.

Situation 4: Your employee is permanently disabled for 80% or more

In this situation, your employee will receive 75% of their last-earned wage, up to the WIA wage ceiling. This is a benefit under the Fully Disabled Persons Income Scheme (IVA).



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What options do you have?

Unemployment risk is always insured

If your employee fails to use a portion of their residual earning capacity, they will be unemployed for that portion, and their income will drop. This drop in income is always insured up to the WIA wage ceiling, or up to €125,000 if desired.

If you would not like to insure the unemployment risk, the amount of the reimbursement is based on the employee's disability rating.

A. Insure income up to the WIA wage ceiling, up to €125,000 or over €125,000

Even if your employee receives a statutory WIA benefit, their income can drop considerably due to the benefits they receive and whether or not their income was above the WIA wage ceiling.

The statutory WIA benefit is capped at the WIA wage ceiling (for the current wage ceilings, visit centraalbeheer.nl/loongrenzen). Currently, the website is available in Dutch only). If you would like to insure income above the WIA wage ceiling, you can take our supplemental WIA insurance for income up to or above €125,000.

B. Insure the risk of less than 35% disability

Employees who are less than 35% disabled will not receive a statutory WIA benefit. As an employer, you are responsible for working with your employee to find an appropriate solution to keep your employee employed as much as possible.

If you would like to insure the risk of less than 35% disability, you can take out WIA Compensation Insurance (WIA-Compensatieverzekering). If you receive the compensation yourself, you choose what to use the compensation for. For example: workplace adaptation, reintegration activities or compensation for the employee who is lacking income due to their disability. If your employee receives the compensation, their income is supplemented with the insurance compensation.

You will receive compensation after 104 weeks of illness if your employee is 15 to 35% disabled.



Check your collective labour agreement or pension scheme to see if you are fulfilling your obligations.

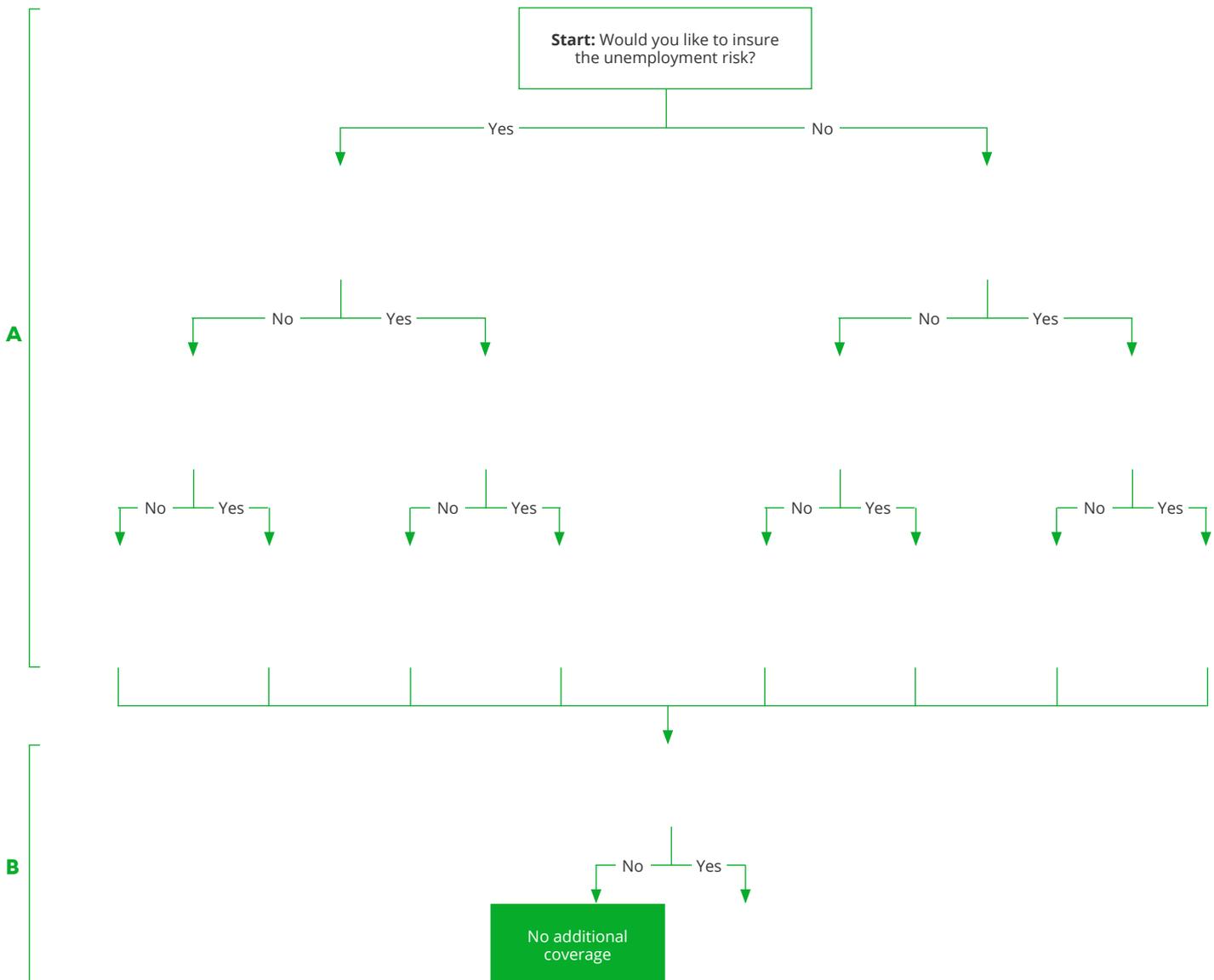
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Decide which WIA insurance suits you

The chart below shows which WIA insurance suits you. The choice depends on the questions posed above. Click on a WIA insurance policy in the chart to see a calculation example based on a 70% coverage

rate. For more calculation examples, use our [WIA calculator](#) to see how much your employee will earn under a given insurance policy. Currently, the WIA calculator is available in Dutch only.



Compile your WIA insurance

The legislation governing the WIA and associated WIA insurance is complicated. Visit [our website](#) for more information to help you choose the right WIA coverage. Currently, the website is available in Dutch only.

Use this selection guide to compile your own WIA insurance for your employees. Submit your choices through the quote request form and receive an offer.

If you need help with your choices, please contact one of our advisers on +31 55 579 8198. We are available weekdays from 8:00 to 17:30. You can also send an email to wia@centraalbeheer.nl. You remain responsible for the choices you make.



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Additional possibilities

1. What coverage percentage would you like to insure?

The coverage percentage indicates what is used for calculating the reimbursement. A higher coverage percentage provides more income security in the event of disability. You can choose from: 70%, 75%, 80%.

If you have opted for the WIA supplement, you can also choose a coverage percentage of 85%, up to the WIA wage ceiling.

2. What compensation period would you like to insure?

The government is gradually raising the state pension age. For 2024 through 2027, the state pension age is set at 67. The state pension age will increase by three months in 2029 to 67 years and three months. Visit [SVB.nl/aowleeftijd](https://svb.nl/aowleeftijd) to calculate the expected AOW age for each employee. You can choose from the following compensation periods:

- Compensation up to the actual state pension age.
- Compensation up to the state pension age, with a maximum of 67, 68, 69 or 70 years old.
- A temporary compensation period of 5 or 10 years.



Please note!

- You cannot adjust the compensation period for an employee from the moment they become ill.
- There is a risk of a significant drop in income until the state pension age, especially for young employees struggling to utilise their residual earning capacity.

If you find it important to offer your employees as much certainty as possible around compensation, select a compensation period until the actual state pension age. Compensation is then guaranteed up to the state pension age.

3. What indexation would you like to include?

As prices rise with inflation, your employee cannot buy as much with their money. This is referred to as loss of purchasing power. Inflation also causes your compensation to slowly lose its worth. Indexation is adjusting amounts by a certain percentage. An employer can choose not to index the compensation or to increase by 2%, 3% or the WIA index (maximum of 3%). The WIA index is linked to the semi-annual adjustment of the minimum wage. The Ministry of Social Affairs and Employment determines this adjustment.

You can choose from the following indexation possibilities:

- Based on the WIA index.
- A fixed annual increase of 2% or 3%.
- You opt not to index the compensation.

4. Would you like to insure 5% additional coverage for more than 80% disability?

If you find it important for your employee to receive at least 75% of their last-earned income if they become disabled for more than 80%, opt for an additional 5% coverage. This 5% is in addition to your chosen coverage percentage.

5. How long would you like the insurance to run?

You can take out a contract for 1 or 3 years. The premium for a 3-year insurance is higher than for a 1-year insurance. Do you opt for a 3-year insurance? Then we will charge an additional premium. However, the premium is then fixed for the next 3 years.

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Important things for you to know

You have a duty of care for your employees.

We are happy to help you with that!

Duty of care means that you should properly inform your employees about the financial consequences and risks of disability. We can create a digital employee brochure for you, explaining the WIA and the coverage of your WIA insurance policy. This information will help your employees make an informed decision about whether to participate in the insurance.

Registering new employees

Employees joining your company should be registered within three months. This prevents your employee from having to submit a health statement.

You are insuring all your employees

By employees, we mean everyone from 16 years and older who works for you and is required to be insured in employee insurance schemes. It does not matter how many hours they work per week or whether they have a temporary or permanent contract.



Please note!

- The director and principal shareholder is only insured if they are an employee according to UWV.
- Temporary agency workers are not covered by this insurance. They are insured by the employment agency.
- Recipients of WAO benefits (previous law for disability insurance) cannot be included in this scheme.

Registering an employee after illness

If an employee has returned to work fully for at least 28 days after an illness, sign them up for this insurance immediately. We will insure them from the moment of registration.

WIA insurance waiver

If an employee does not wish to use WIA insurance, they must submit a waiver. Keep the waiver in your employee's personnel file to avoid future misunderstandings as to whether they are entitled to compensation. Centraal Beheer has a standard [waiver](#) that you can use.

Note: we can also insure employees currently receiving partial WIA benefits

We will insure your employee for the amount they are still able to work. Please note: this does not always apply. Compensation from a previous insurer will often continue. And an increase in disability may already be insured by a previous insurer or insurance company. Please contact us about such employees to establish a clear picture of the situation. We would like to avoid double insurance and unnecessary premium payments for your employee.

Important: employees who are already ill at the start of the insurance are not insured.

The employer's contribution is included in the insurance

The income-related contribution for the Healthcare Insurance Act should also be paid for the compensation from the WIA insurance. This contribution is covered by the WIA insurance. We will pay it to the Tax and Customs Administration.

Who pays the premiums?

WIA insurance is an employee insurance scheme. You take out this group insurance for all your employees. You can decide whether to pay the full premium or part of it, unless you are bound by collective labour agreements.

If you charge all or part of the premium to your employees, you deduct this amount from their gross wage. This results in a tax benefit for the employee. You do not pay an employer's contribution for the withheld premium.

If you pay all or part of the premium yourself, the premium is fully deductible for corporate tax purposes, which means you pay less tax.

How is the WIA insurance premium calculated?

The premium you pay depends on several factors, such as the type of business you have and the composition of your workforce.

Gross wage according to the uniform wage definition

When determining the annual wage, we take the gross annual wage according to the uniform wage definition as described in the Uniform Wage Definition Act (Wet uniformering loonbegrip, article I under A) and the Social Insurance (Funding) Act (Wet financiering sociale verzekeringen, article 16). This is the uncapped wage used by UWV to calculate a WIA benefit. UWV calls this the "SV-loon" (wage for the purposes of wage tax).

The insured gross annual wage is the gross wage that the employee earned and received in the year prior to the month in which they became fully or partially disabled for work due to illness or disability.

We use the insured gross annual wage to calculate the compensation in the same way as UWV. UWV indexes the annual wage according to the WIA index. They do this from the first day of disability for work until the WIA benefit starts. We also do so until the start of compensation.

How much wage will your employee receive during the first year of illness?

During the first year of illness, your employee will receive at least 70% of their wages, and at least the minimum wage. They can be paid more if there are agreements about this in the collective labour agreement or employment contract. If the employee is sick due to organ donation, pregnancy or childbirth, they will receive 100% of their wage.

Second year of illness

As an employer, you also pay at least 70% of the employee's wages during their second year of illness. However, you no longer have to supplement that to the minimum wage.

If this causes the employee's combined family income to drop below [social assistance](#), they can apply for an [allowance](#) from UWV. Currently, both links are available in Dutch only.

After the second year of illness

The employee receives a WGA wage-related benefit and WGA follow-up benefit under the WIA. This is a government scheme paid for by UWV.

If you take out WIA insurance yourself, important choices will need to be made

You should make choices about such things as:

- the amount of compensation;
- whether or not to include the unemployment risk;
- whether or not to index the compensation;
- the maximum reimbursement period.

The wrong choice can have a major impact on your employee's income after two years of illness. Will they still be able to afford the costs of living?

Make sure your WIA insurance:

- fits your objective and your organisation's financial situation. What portion of your employees' disability risk would you like and can you insure?
- will remain in line with your objective and your organisation's financial situation. To that end, you have the option to adjust your WIA insurance annually.

Centraal Beheer also makes sure your insurance remains appropriate

- Your WIA insurance will be renewed every year. We will send you a renewal letter reminding you to report any changes.
- We will contact you to review your insurance every three years.
- We always offer you the opportunity to make adjustments during the term of your insurance to ensure that your insurance remains appropriate.

If you are unsure whether you are making the right choices, contact one of our advisors for assistance.



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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 insurances, 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 with the AFM under number 12000606.

Your data is in safe hands.

When you take out insurance or financial services, we need your personal details. This includes your name, address and city/town, 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.

What data do we process, and why?

To find out what data we process, and why, read our Privacy Statement at centraalbeheer.nl/privacy. 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.

We consult the CIS Foundation (Central Information System Foundation, Stichting CIS) database.

We can request your data from, or have it recorded in, the Stichting CIS database files in The Hague. CIS is the central information system for insurance companies in the Netherlands. It may list damage reports, but also withholding of important information due to which we cancel the insurance. We use this data to control risks and prevent fraud. Please see stichtingcis.nl/en-us/ for more information. The website also states how Stichting CIS handles your data.

Errors in this information.

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 policy conditions.

The policy conditions list both your rights and ours. If the policy contradicts the policy conditions, this is a special agreement. Agreements in the policy will prevail over agreements in the policy conditions.

We do the following when you take out insurance with us:

- We will provide you with information about an insurance that matches your wishes and goals.
- We offer you insurance.
- We provide you with a policy sheet and policy conditions.
- We will explain where you can leave your claims, complaints or other questions.
- We will inform you if anything changes in the policy conditions, the pricing or in the law.
- We will collect the insurance premiums.
- We will deal with any claims you file with us.

Sometimes we advise you about insurance:

- We will ask you for details, which we use to determine which insurance best matches our situation.
- We will provide advice consistent with the information you gave us.
- We will explain to you why the insurance advised by us is the best option for you.

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 immediately. Sometimes, we need to do some research in order to provide you with a good answer. However, you will always receive a response from us within 5 working days.

For more information and our complaint form, visit centraalbeheer.nl. 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 company policy, products, and other details, visit centraalbeheer.nl. Our website also provides the policy conditions and information documents. Currently, the website is available in Dutch only.

Our address is:

Laan van Malkenschoten 20
7333 NP Apeldoorn
The Netherlands



Contact Apeldoorn



Send an email

wia@centraalbeheer.nl



Send a letter

Centraal Beheer, P.O. box 9150, 7300 HZ Apeldoorn



Call Centraal Beheer +31 55 579 8198

We are available Monday to Friday from 08:00 to 17:30.

We are happy to help.

centraalbeheer.nl/zakelijk