



Income in the event of disability

WIA insurances

Special agreements for Thyssenkrupp Materials Nederland B.V.
employees

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.

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01

A good basis in the event of disability

You have a job and an income. You probably have plans for the future. Plans to buy a house, to travel the world or perhaps to pay for your children's education. Disability does not fit in with those plans. It can have financial consequences that seriously disrupt your plans. Yet it could happen to you.

Sickness or disability can cause a significant drop in your income

In the event of sickness, you will continue to receive wages from your employer the first two years.

The first two years of [disability](#), your employer is required by law to continue to pay at least 70% of the daily wage (no more than the maximum daily wage). In the first year of disability, this is at least the minimum wage. You can continue to receive a higher wage if there are agreements about this in your CLA or employment contract. In most cases the employee will receive 100% of their last-earned wage in the first year and 70% of their last-earned wage in the second year.

You will work with your employer to resume work as soon as possible. After two years of sickness, you will be subject to the Dutch work and income (Capacity for Work) act (Wet werk en inkomen naar arbeidsvermogen, WIA). This legislation is about your capabilities. You must continue working as much as possible, which can be difficult in practice. You may be unable to find work. This can cause a significant drop in your income.

Centraal Beheer's WIA insurance policies protect your income

This brochure explains how these insurance policies work. In chapter 2, we explain the WIA. In chapter 3, we will outline the special arrangement made for you by your employer.

Calculate your income in the event of disability

Imagine you are disabled for more than two years. What will your income be if you qualify for the statutory WIA benefits? It is often disappointing. Fortunately, your employer has arranged a solution to protect your income. Use our WIA calculator to calculate what this means for you. You can find more information about our WIA calculator in chapter 4

02

The WIA in brief

Are you still (partly) sick or disabled after 2 years? Then you will be subject to the work and income (Capacity for Work) act (WIA).

The WIA starts after two years of sickness

Are you disabled for 35% or more? Then you are usually entitled to a statutory WIA benefit. UWV (the Employee Insurance Agency) will assess your degree of occupational disability and how much income you can still earn. The amount you can still earn is called your residual earning capacity.

Your statutory WIA benefit is calculated according to your disability rating

The WIA has rules for four different degrees of disability:

1. Permanent disability of 80% or more.
2. Disability of 35% and above, but less than 80%.
3. Disability of 80% or more but not permanent.
4. Disability of less than 35%.

The rules are explained below.

1. Permanent disability of 80% or more

You are considered permanently disabled if there is little chance that your health will improve. The statutory WIA benefit you receive is called IVA: Fully Disabled Persons Income Scheme (Inkomensvoorziening Volledig Arbeidsongeschikten). You will receive 75% of your last gross annual wage before you became disabled for work. UWV limits the [gross wage](#) to the WIA wage ceiling. If your wage was higher than the WIA wage ceiling, you will not receive statutory WIA benefits for that part of your wage.

2. Disability of 35% and above, but less than 80%

The statutory WIA benefit you receive is called WGA: Return to Work (Partially or temporarily Disabled Persons) Scheme (Werkhervatting Gedeeltelijk Arbeidsgeschikten). You must continue working as much as possible, which is also beneficial to you financially.

Are you receiving a WGA benefit from UWV? Then a WGA gap will arise. The WGA gap is the financial difference between the last-earned wage and UWV's WGA benefit.

You will first receive a statutory wage-related WGA benefit

You must have worked 26 weeks out of the 36 weeks before you became disabled in order to receive a statutory wage-related WGA benefit. Your statutory WGA benefit is 70% of your last earned gross annual wage, minus 70% of the gross annual wage you are still earning. The gross wage used for the WGA is also limited to the WIA wage ceiling. The duration of your statutory wage-related WGA benefit depends on how many years you have been employed. The minimum duration is three months, and the maximum is 24 months.

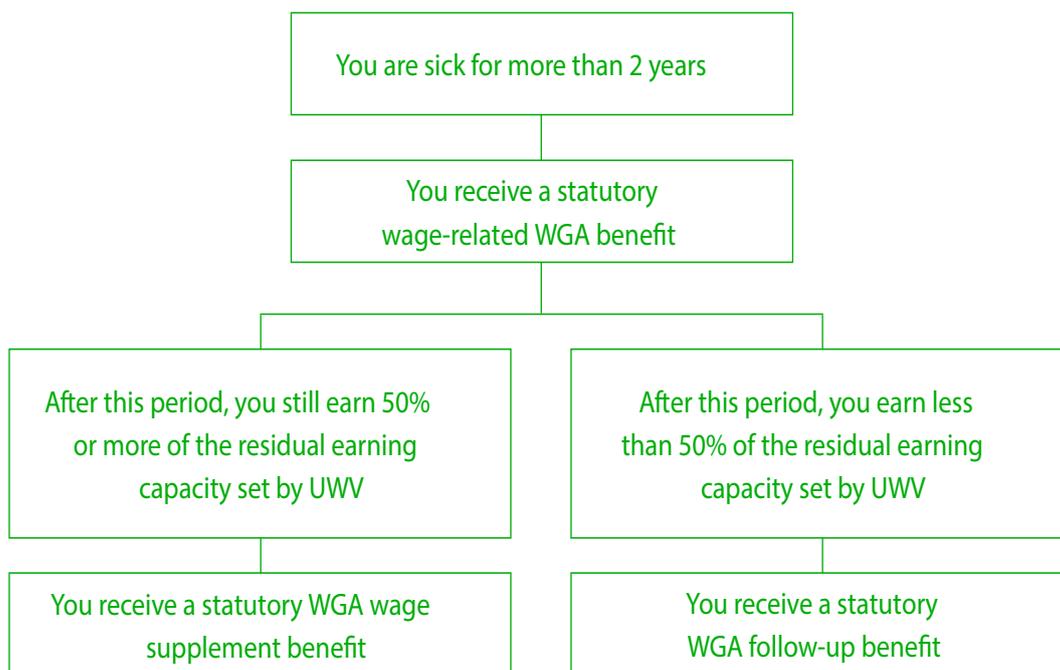
After that, you will receive a statutory WGA wage supplement or a WGA follow-up benefit

You are eligible for a WGA wage supplement benefit if you are still earning 50% or more of your residual earning capacity. UWV will pay you 70% of your gross annual wage minus the residual earning capacity determined by UWV. The gross wage used for the WGA is also limited to the WIA wage ceiling.

You are eligible for a statutory WGA follow-up benefit if you are earning less than 50% of your residual earning capacity. UWV will pay you 70% of the statutory gross minimum wage, multiplied by your disability rating. This can cause a significant shortfall in your income. See the following example:

Which benefit do you receive if you are sick for longer than two years?

You can calculate your benefit with our WIA-calculator. Find out more about the WIA-calculator in chapter 4.



3. Disability of 80% or more

You are fully disabled and cannot work. Your health is expected to improve to a point that you can work again in the future. You will receive 70% of your last gross annual wage before you became disabled. UWV limits the gross wage to the WIA wage ceiling. If your wage was higher than the WIA wage ceiling, you will not receive statutory WIA benefits for that part of your wage.

4. Disability of less than 35%

You must work together with your employer to find suitable work. You are not entitled to a WIA benefit.

The statutory WIA benefit is maximised

This is called the WIA wage ceiling. For the most recent WIA wage ceiling, visit centraalbeheer.nl/loongrenzen. Currently, the website is available in Dutch only. If you earn more than the WIA wage ceiling, you will not receive a benefit for the amount above the wage ceiling. This can cause a significant drop in your income. If you do not use your residual earning capacity, your income could even drop to the welfare level.

03

What your employer has arranged for you

Disability Gap Extra

Your employer has made good arrangements to protect your income

Your employer has taken out the Disability Gap Extra (up to wage ceiling) (AOV-P) for you. This supplemental WIA insurance protects your income. This is an addition to the WIA benefit you receive from UWV. Do you become disabled for at least 35%? Then you are guaranteed at least 80% of your [gross wage](#). This applies to your gross wage up to € 100,000. This is the wage you earned in the year before the month you became disabled.

You have good insurance with the following features

- If you were [sick](#) before your employment ended, you will remain entitled to compensation from Disability Gap Extra if you receive a WIA benefit within two years.
- The compensation from the Disability Gap Extra starts at the same time as your WIA benefit.
- The compensation from Disability Gap Extra will continue until the state pension age or until you recover.
- If you receive compensation from the Disability Gap Extra, you will no longer need to pay the premium.
- We will increase the coverage rate by 5% if you utilise at least 50% of your residual earning capacity.
- You will also receive the extra coverage if you are fully disabled (80% or more).
- Inflation continuously devalues your compensation. To account for this, we increase your compensation by the [WIA-index](#) (max 3%) every year. Indexing means adjusting an amount by a certain percentage.
- You will pay the insurance premium up to two years before you reach the final insured age.

To find out exactly what is and is not covered by AOV-P, please read your Disability Gap Extra [policy conditions](#) (Conditions 2026: 440.109).

Note: In case of illness, the policy conditions that were applicable on the first day of illness apply.

You and your employer pay the insurance premium together

Your employer finds it important that you are insured against this risk and pays part of the premium. Your employer deducts this part from your gross wage. Your taxes will be lower as a result.

If your gross wage is higher than € 100,000: Your employer has also insured this part of your wage. If you become disabled, the compensation for this part of your income is determined by your disability rating.

Disability Top Up

Your employer opted for Disability Top Up (WIA Excedent) insurance

Your employer has taken out Disability Top Up insurance with a 80% coverage rate. This supplemental WIA insurance protects your income above € 100,000.

If you become disabled for at least 35%, you will receive a supplement to the WIA benefit you receive from UWV. The compensation depends on your disability rating and the gross wage you earned in the year before the month in which you became disabled.

You have good insurance with the following features

- If you receive compensation from the insurance, you will no longer need to pay the premium.
- If your employment has ended, but were sick before you left, you will remain entitled to compensation from the Disability Top Up if you receive a WIA benefit within two years.
- The Disability Top Up compensation will start at the same time as your WIA benefit.
- The Disability Top Up compensation will continue until you reach your state pension age or until you recover.
- We will increase the coverage rate by 5% if you have a disability rating of at least 80%.
- Inflation continuously devalues your compensation. To account for this, we increase your compensation by the [WIA-index](#) (max 3%) every year. Indexing means adjusting an amount by a certain percentage.
- You pay premiums up to a maximum of 2 years before you reach the insured retirement age

To find out exactly what is or is not covered by Disability Top Up, please read the Disability Top Up (WIA-Excedentverzekering) [policy conditions](#) (Conditions 2026: number 421.109). Note: In case of illness, the policy terms that were applicable on the first day of illness apply.

You pay a lower premium than if you arrange your own insurance

The premium is lower because it is a collective insurance policy with your colleagues. The resulting administration costs are lower than if everyone privately takes out insurance. Your employer deducts some of the premium from your gross wage. Your taxes will be lower as a result.

Employers Compensation

Your employer has arranged compensation if you are 15%–35% disabled

If you are disabled for less than 35%, you are not considered disabled under the Work and Income (Capacity for Work) Act (WIA). As such, you will not receive a statutory disability benefit, despite the fact that you may be partially disabled and, therefore, working less and earning less. Employers Compensation Insurance (Werkgevers Compensatieverzekering) provides financial support in the event of a disability rating between 15% and 35%. Your employer has taken out Employers Compensation Insurance with a 70% coverage rate. The coverage rate applies to your gross wage up to € 100,000. The compensation depends on your disability rating and the [gross wage](#) you earned in the year before the month you became disabled.

- Compensation under Employers Compensation Insurance will continue for a maximum of 10 years.
- Inflation continuously devalues your compensation. Your employer has chosen not to [index](#) the compensation.
- The disability rating is initially determined by the Employee Insurance Agency (UWV). After that, we reassess the disability percentage and adjust the compensation accordingly in July every year. The compensation ends if you become less than 15% or more than 35% disabled.

To find out exactly what is or is not covered by Employers Compensation Insurance, please read the Employers Compensation Insurance (Werkgevers Compensatieverzekering) [policy conditions](#) (Conditions 2026: number 425.109). Note: In case of illness, the policy conditions that were applicable on the first day of illness apply.

The compensation is paid to your employer

Your employer determines what the compensation is used for. For example, it could be used for workplace adaptation, reintegration activities or compensation to you if you lose income due to disability. The compensation ends if your employment ends. Your employer pays the premium for the Employers Compensation.

A sample calculation

Peter becomes 32% disabled in February. He had a wage of €40,000. He now earns €27,200.

His employer will receive €8,960 in compensation from February. The calculation is as follows: 70% coverage * 32% disability * €40,000 - old wage = €8,960. If his employer uses the allowance to supplement Peter's wages, his income will be €36,160.

The situation in July:

The WIA index is 0.3% in July. Because the compensation starts after January, we only use the July WIA index. We reassess the right to compensation.

Step 1: we index Peter's old wage: €40,000 old wage * 0.3% = €40,120

Step 2: we look at Peter's current wage: this rises to €28,000 due to a CLA bonus

Step 3: we determine the new disability rating: $(€40,120 - €28,000) / €40,120 * 100\% = 30.21\%$

From July, Peter's employer will receive: €8,484

The calculation is as follows: 70% coverage * 30.21% disability * €40,120 recalculated old wage = €8,484. If the employer uses the allowance to supplement Peter's wage, Peter's income will increase by €324 from July, to €36,484.

We will reassess the compensation in July of the following year, using the composite WIA index for that year and Peter's income at that time.

04

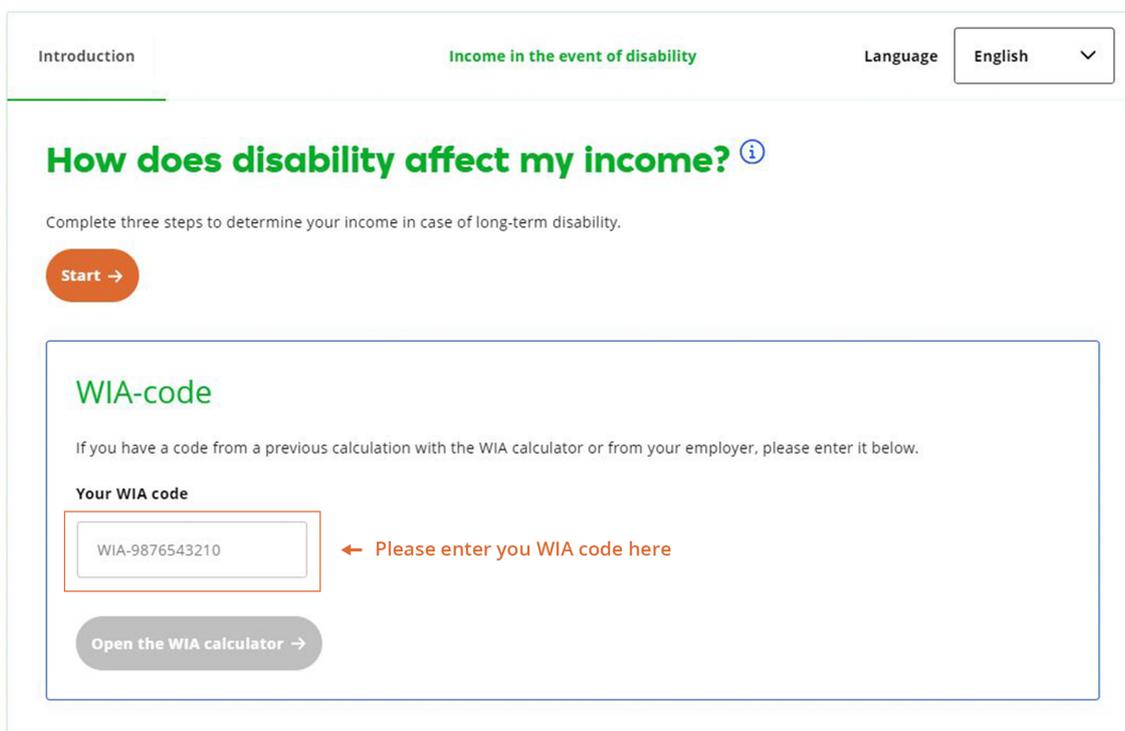
An example

The WIA is complex. That is why we would like to provide you with an example. This example shows how supplementary WIA insurance can prevent a sharp drop in income if you are disabled.

Use our WIA calculator to find out in 2 steps what your income will be in the event of long-term disability. You can find our WIA calculation tool at: centraalbeheer.nl/wia-calculator. You can change the language in the top right corner.

- Enter your personal WIA code **CB-VRKXL** on the first screen at “Your WIA code”. Next, click “Open the WIA calculator”.
- You will see an overview of the WIA insurances your employer has taken out for you. On this screen, you can modify the income to fit your personal situation. You can do the same for the disability rating and the income you earn from work.

In the calculation, you will see your income in the event of long-term disability.



The screenshot shows the 'Income in the event of disability' section of the WIA calculator. At the top, there are tabs for 'Introduction' and 'Income in the event of disability', and a language dropdown menu set to 'English'. The main heading is 'How does disability affect my income?' with an information icon. Below this, it says 'Complete three steps to determine your income in case of long-term disability.' and a 'Start →' button. The 'WIA-code' section is highlighted with a blue border. It contains the text 'If you have a code from a previous calculation with the WIA calculator or from your employer, please enter it below.' and 'Your WIA code'. There is an input field containing 'WIA-9876543210' and a red arrow pointing to it with the text '← Please enter you WIA code here'. At the bottom of this section is a button that says 'Open the WIA calculator →'.

On the next page, you will see a sample calculation.

Your details

Please note: The result of the calculation is only an indication; no rights may be derived from it. Make a new calculation by changing your information.

Income ⓘ

€ 50.000

↓ Please enter your income here

Disability ⓘ

15% 50% 100%

↑ Please enter your disability rating here

Income from work ⓘ

€ 0 € 25.000

↑ Please enter how much you still earn from work

Your calculation

View your total income up to your state pension age or the final age selected by your employer. You can see what you will get from UWV and what compensation you will receive from your insurance.



1st year 100%

€ 50.000 ⓘ

2nd year 70%

€ 35.000 ⓘ

WGA wage-related benefit (3-24 months)

€ 35.000 ⓘ

WGA follow-up benefit (up to state pension age)

€ 9.387 ⓘ

Disability Gap Extra (AOV-P) up to wage ceiling (up to state pension age)

€ 25.613 ⓘ

Your income

If you become disabled, you will receive the following:

- € 50.000 in the 1st year. This is what you get from your employer.
- € 35.000 in the 2nd year. This is what you get from your employer.
- € 35.000 in the 3rd year (minimum 3 months to maximum 24 months). You receive the statutory WIA benefit from UWV. You will receive the compensation from the disability insurance from Centraal Beheer. The amount displayed here is the total amount you will receive from UWV and Centraal Beheer combined.
- € 35.000 after a minimum of 3 to a maximum of 24 months, up to the state pension age or insured final age. You receive the statutory WIA benefit from UWV. You will receive the compensation from the disability insurance from Centraal Beheer. The amount displayed here is the total amount you will receive from UWV and Centraal Beheer combined.

Your insurances

These insurances were taken out by your employer

Disability Gap Extra (AOV-P) ⓘ

Wage ceiling: up to € 125.000
Choose your coverage: 70%
Disability Top Up - supplement to Disability Gap Extra (AOV-P) for incomes above the wage ceiling: No
5% additional coverage for 80%-100% disability: Ja

Download as PDF ⓘ

Share calculation ↵

The image above shows an example of the outcome of our WIA calculator. Your income amount depends on the chosen insurance, your wage, your disability rating and your income from work. You enter this information yourself.

05

Important definitions

Annual wage

When determining the annual wage, we use the gross annual wage in accordance with the uniform wage definition as described in the Uniform Wage Definition Act (Section 1A) and the Social Insurance (Funding) Act (Section 16). This is the uncapped wage that UWV (Employee Insurance Agency) uses to calculate a WIA benefit. UWV calls this the SV (social insurance) wage. 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 increases this 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.

Daily wage

The daily wage is the average wage you earned per day in the last year before you became sick. This daily wage has an upper limit to determine your benefit amount. If you earned more than the maximum daily wage, we use the maximum daily wage. The government determines the maximum daily wage annually. For the most recent daily wage, visit centraalbeheer.nl/loongrenzen. Currently, the website is available in Dutch only.

Disability

An employee is considered disabled if they are fully or partially unable to work due to illness or another medical condition. The disability can be directly, medically and objectively attributed to illness or another medical condition. The day the employee reports sick at work is the first day of disability.

Illness

Illness refers to an employee's first two years of disability.

Indexation

Your compensation devalues over time due to inflation. Indexation is adjusting amounts by a certain percentage. An employer can choose not to index the compensation or to increase the compensation by 2%, 3% or the WIA-index (with a maximum of 3%).

IVA

IVA is a WIA benefit. It means Fully Disabled Persons Income Scheme (Inkomensvoorziening Volledig Arbeidsongeschikten). IVA is for employees who are 80-100% permanently disabled. Permanent in this case means that the chance of recovery is small.

Minimum wage

All employees of 15 years and older are entitled to the statutory minimum wage. This is the minimum wage you must receive when you are working. The government determines the minimum wage annually. For the current minimum wage, visit centraalbeheer.nl/loongrenzen. Currently, the website is available in Dutch only.

Residual earning capacity

The wage that a disabled employee can still earn from work. UWV determines this amount.

WGA

WGA is a WIA benefit. It means Return to Work (Partially or temporarily Disabled Persons) Scheme (Werkhervatting Gedeeltelijk Arbeidsgeschikten). WGA is for employees who, after two years of sickness, are found by UWV to be disabled between 35% and 80%. Or for employees who are found to be disabled for 80% or more, but not permanently.

WIA

WIA means Work and Income (Capacity for Work) Act (wet Werk en Inkomen naar Arbeidsvermogen). WIA is for employees who have been sick for more than two years and who have a disability rating of more than 35%. There are two types of benefits: IVA and WGA. They are described above.

WIA index

Every year, the government determines whether all WIA benefits will be increased and by what percentage. This is called the WIA index.

WIA wage ceiling

A statutory WIA benefit is always a percentage of the last-earned gross annual wage. The gross annual wage has an upper limit: the WIA wage ceiling. The government determines the WIA wage ceiling annually. For the most recent WIA wage ceiling, visit centraalbeheer.nl/loongrenzen. Currently, the website is available in Dutch only.

06

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.

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.

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, PO 9150, 7300 HZ Apeldoorn, the Netherlands



Call Apeldoorn +31 55 579 8198

We are available Monday to Friday from 8:00 to 17:30.

We are happy to be of service.

centraalbeheer.nl/zakelijk