

Your income when unable to work in the umc



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This folder contains information about your income when you are unable to work.



If you want more information about support when you are unable to work, read the *Support when you are unable to work in the umc* brochure.

Week 1 - 104: the first two years

During weeks 1 - 52 of disability, your salary will continue to be paid in full. Full salary includes bonuses. The average of the bonuses you received in the 12 months before your disability is used to calculate this.

In weeks 53 - 104, you receive 70% of your full salary. If during that time you start working again part-time, then you receive

- 70% for the hours you do not work and 100% for the hours worked.
- If you work for at least 50% of your contract hours, then you receive 85% for the hours you do not work instead of 70%.

Vacation accrual

If you are unable to work (partially or fully), the accrual of your vacation time continues unchanged. This means that you can go on holiday in this period, if you are able to do so and inform your supervisor of your plans.

During vacation days, you receive 100% of your salary, and there are no re-integration obligations.

Pension accrual

You accrue your full pension during the period of occupational disability until the date of reassignment or dismissal.

Unemployment insurance

While you are unable to work, you remain insured under the Unemployment Act. The period that you are unable to work (partially or fully) counts in full towards determining your employment history. This continues until you are dismissed.

After 104 weeks

If you are still unable to work after 93 weeks, then the Employee Insurance Administration Agency (UWV, Uitvoeringsinstituut Werknemersverzekeringen) will invite you for an examination (medical). The outcome of this examination applies to the period after 104 weeks. The UWV determines your disability percentage and whether your occupational disability is long-term. Depending on this outcome, you may be eligible for a benefit in the context of the Work and Income according to Labour Capacity Act (WIA, Wet Inkomen bij Arbeidsongeschiktheid). There are five possible outcomes:

	Disability percentage	Permanent	Earned residual earning capacity	Eligible for WIA?
A	80 – 100 %	Permanent		IVA
B	80 – 100 %	Not permanent		
C	35 – 80 %		≥ 50 % earned	WGA
D	35 – 80 %		< 50 % earned	
E	0 – 35 %			Not eligible

The financial consequences of these outcomes are elaborated and clarified below.

If you are eligible for a WIA benefit, various terms referring to your salary are used:

- The legal maximum daily wage: The legal maximum daily wage is set each year by the government. The current legal maximum daily wage can be found on the [website of the UWV](#).
- The WIA monthly salary: The actual gross salary from which deductions are made for tax and social security contributions in the year prior to becoming ill. In addition to the salary, most of the bonuses also count and the vacation bonus and the year-end bonus. This is also called the SV salary. The WIA monthly salary amounts to 1/12 of this.
- The legal minimum wage: The legal minimum wage is set each year by the government. You can find the current legal minimum wage on the [website of the national government](#).

A 80-100% permanent disability

IVA benefit (Income Support Provision for Totally Disabled Persons Regulation)

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 a Full Invalidity Benefit (IVA benefit) amounting to 75% of your salary prior to falling ill, with a maximum limit of 75% of the legal maximum daily wage. More information about the IVA from the UWV can be found on the [website of the UWV](#).

- + The benefit is supplemented with the Disability Pension (AOP) from the ABP. The supplement amounts to 10% of your WIA monthly salary.
- + If you earned more than the legal maximum daily wage, then the benefit is supplemented with the Disability Pension (AOP) from the ABP. This is a supplement of 70% of the difference between the WIA monthly salary and the legal maximum daily wage.

If your situation remains unchanged, the benefit payment continues until you reach the state retirement age

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Outline of situation A – IVA up to legal maximum daily wage

B 80-100% disability, non permanent

WGA benefit (Return to Work (Partially Disabled) Regulations)

You are fully unable to work (80-100%) now, but there is a chance of recovery.

Period 1

You receive a salary-linked WGA benefit (WGA-LGU). This benefit amounts to 75% for the first two months and then 70% of your salary before falling ill, with a maximum limit of the legal maximum daily wage.

- + The benefit is supplemented with the Disability Pension (AOP) from the ABP. The supplement amounts to 10% of your WIA monthly salary.
- + If you earned more than the legal maximum daily wage, then the benefit is supplemented with the Disability Pension (AOP) from the ABP. This is a supplement of 70% of the difference between the WIA monthly salary and the legal maximum daily wage.

A WGA-LGU benefit is paid out for at most 24 months, depending on your employment history. Based on the Cao umc, the benefit can be extended, depending on your employment history, to a maximum of 38 months.

Periode 2

After period 1 you receive a wage-supplementing benefit (WGA-LAU). This benefit amounts to 70% of the difference between the maximised WIA monthly salary and the residual earning capacity.

- + The benefit is supplemented with the Disability Pension (AOP) from the ABP. The supplement is based on your disability percentage x 10% of your WIA monthly salary.
- + If you earned more than the legal maximum daily wage, then you also receive an AOP supplement based on your disability percentage x 70% of the difference between the WIA daily wage and the legal maximum daily wage.

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In periods 1 and 2 the AOP is based in the average of your disability percentage, also called the 'class midpoint', as presented in the table below:

Disability percentage	Class midpoint
80% or more	100%
65% - 80%	72,5%
55% - 65%	60%
45% - 55%	50%
35% - 45%	40%

If your situation remains unchanged, the benefit payment continues until you reach the state retirement age.



Outline of situation B - WGA up to legal maximum daily wage

C 35% - 80% disability

and you earn at least half of your residual earning capacity WGA benefit (Return to Work (Partially Disabled) Regulations)

You are partially unfit for work. This means that you can still earn 20% to 65% of your previous salary. This is called the 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

Depending on your employment history, you first receive a salary-linked WGA benefit (WGA-LGU). The benefit is paid out for a minimum of 3 months and a maximum of 24 months, depending on your employment history. According to the Cao umc, the benefit can be extended, depending on your employment history, to a maximum of 38 months. The benefit amounts to 75% in the first two months and then 70% of the difference between the previous and the new salary, to a maximum limit of the maximum daily wage.

- + The benefit is supplemented with the Disability Pension (AOP) from the ABP. The supplement is based on the average of your disability percentage x 10% of your WIA monthly salary.
- + If you earned more than the legal maximum daily wage, then you also receive an AOP supplement based on your disability percentage x 70% of the difference between the WIA monthly salary and the legal maximum daily wage.

Period 2

After period 1 you receive a wage-supplementing benefit (WGA-LAU). This benefit is:

- equal to the benefit in period 1 if you earn your full residual earning capacity; or
- 70% of the difference between the previous salary and the residual earning capacity if you earn at least half of your residual earning capacity.

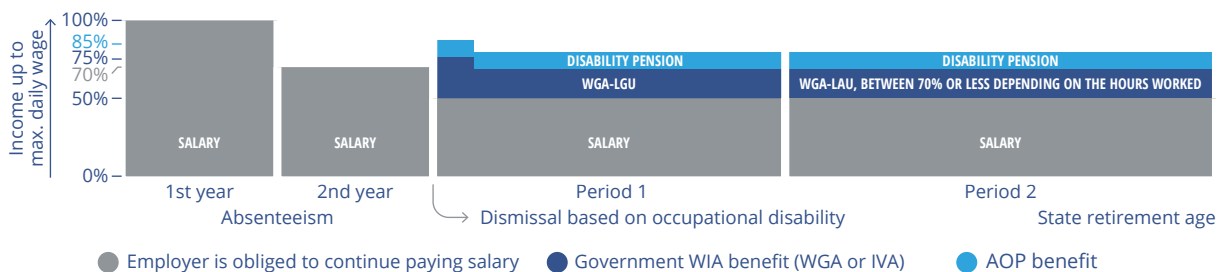
+ The benefit is supplemented with the Disability Pension (AOP) from the ABP. The supplement is based on your disability percentage x 10% of your WIA monthly salary.

+ If you earned more than the legal maximum daily wage, then you also receive an AOP supplement based on your disability percentage x 70% of the difference between the WIA daily wage and the legal maximum daily wage.

In periods 1 and 2 the AOP is based on the average of your disability percentage, also called the ‘class midpoint’, as presented in the table below:

Disability percentage	Class midpoint
80% or more	100%
65% - 80%	72,5%
55% - 65%	60%
45% - 55%	50%
35% - 45%	40%

If your situation remains unchanged, the benefit payment continues until you reach the state retirement age.



Outline of situation C – when earning at least 50% of residual earning capacity

D 35% to 80% disability

**and you earn less than half of your residual earning capacity
WGA benefit (Return to Work (Partially Disabled) Regulations)**

You are partially unfit for work. This means that you can still earn 20%-65% of your previous salary. This is called the residual earning capacity. You belong to this category if you earn less than half of the residual earning capacity from work.

Period 1

Depending on your employment history, you receive a salary-linked WGA benefit (WGA-LGU). The benefit is paid out for a minimum of 3 months and a maximum of 24 months, depending on your employment history. According to the Cao umc, the benefit can be extended, depending on your employment history, to a maximum of 38 months.

The benefit amounts to 75% in the first two months and then 70% of the difference between the previous and the new salary, to a maximum limit of the legal maximum daily wage.

- + The benefit is supplemented with the Disability Pension (AOP) from the ABP. The supplement is based on the average of your disability percentage x 10% of your WIA monthly salary.
- + If you earned more than the legal maximum daily wage, then you also receive an AOP supplement based on your disability percentage x 70% of the difference between the WIA monthly salary and the legal maximum daily wage.

Period 2

After period 1 you receive a follow-on benefit (WGA-VVU). This benefit is based on a percentage of the legal minimum wage and your disability percentage. The benefit never exceeds 50.75% of the legal minimum wage.

- + If you earned more than the legal maximum daily wage, then your benefit is supplemented by the Disability Pension (AOP) from the ABP. The supplement is based on your disability percentage x 65% of the difference between the WIA monthly salary and the legal minimum wage. This benefit is paid out for a maximum of 10 years.

In periods 1 and 2 the AOP is based on the average of your disability percentage, also called the 'class midpoint', as presented in the table below:

Disability percentage	Class midpoint
80% or more	100%
65% - 80%	72,5%
55% - 65%	60%
45% - 55%	50%
35% - 45%	40%

Period 3

After at most 10 years you no longer receive any AOP supplement. You receive only the follow-on benefit WGA-VVU. If your income falls below the social minimum and you do not have a partner with an income, then you can apply for a supplementary welfare benefit from your local authority.

If your situation remains unchanged, the benefit payment continues until you reach the state retirement age.



Outline of situation D – WGA up to legal maximum daily wage

E 35% or less partial disability

You are not entitled to a WIA benefit. If you remain employed in the umc, suitable tasks will be sought within your own position or another position found. If you are transferred to another suitable position, you receive a salary guarantee. The salary guarantee applies only to the salary and not the bonuses, like for example the bonus for working irregular shifts. As soon as you can work more hours again or can do other tasks, which reduces the reliance on the salary guarantee, you are required to do so.

Sample calculation

If you would like a sample calculation of one of the WIA benefits, do the [risk scan of Loyalis](#).

Appeal

If you do not agree with the outcome of the UWV examination, you can appeal against it. This also applies to your employer. There is even another possibility to appeal.

Pension accrual after 104 weeks

If you end up in the IVA/WGA (partly) after 104 weeks, then a partial pension accrues over the benefit (premium free). The ABP will contact you within 3 months after the IVA/WGA takes effect.

Supplementary insurance

Your income will change as you become long-term occupationally disabled. To hedge against the decline in income, you can arrange an insurance that tops up your income. You can look for an insurer yourself or make use of a collective contract: All umcs have a contract with Loyalis, which gives you a discount on the premium, and the umc can take over a number of administrative tasks for you. For more information, see the [website of Loyalis](#).

NB: You can only arrange a disability insurance when you are not yet occupationally disabled.

Questions

Ask your case manager or the HR or P&O advisor any questions you might have.

In the *Support when unable to work in the umc* brochure, there is more information about your support when unable to work and the timeline to be followed.

Colophon

This brochure is published by the Cao parties. The outlines give a visual impression of the income situation, but the details are not exact. Income when unable to work always depends on the individual situation.