

The WIA Excess Insurance

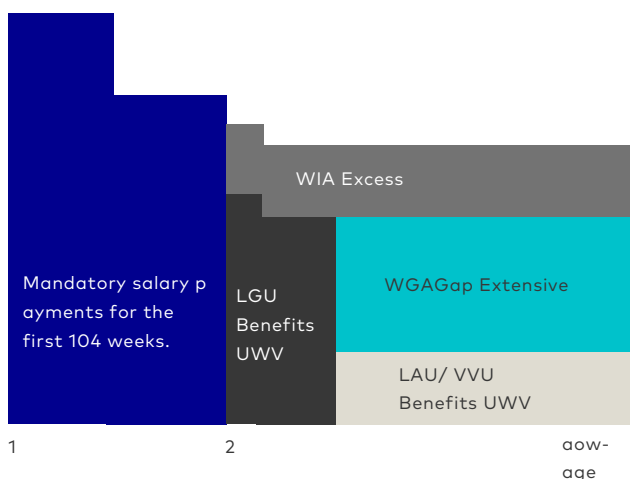
Income protection with long term disability cases

Long term disability cases are not predictable, but what are the consequences when it happens? The income could decrease drastically after the first two years of sickness. The collective WIA Excess Insurance protects the employee for this risk.

More financial security with long term disability cases

Do you have an employee who earns more than the maximum SV Wage? The collective WIA Excess Insurance protects this employee from a big decrease in salary because of a longterm disability.

The sick employee is covered with the WIA Benefits up to a maximum income. The WIA Excess Insurance covers the part that the employee earns more than this maximum.



Benefits

For the employer

Extra incentive to work

The insurance stimulates sick employees to use their residual capacity for up to 50%. The payments will not be lowered if the employee works more than the 50%, in that way the income of the employee rises.

Being a good employer

The employer secures the sick employees of a higher income. It is a nice benefit to have for the company. Some CAOs agreed on a mandatory coverage.

Advice and support with re-integration

The insurance company will support and the employer with long term sick employees when it comes to re-integration.

Premium is tax deductible

Does the employer pay a part (or entirely) of the premium? In this case that part is fully tax deductible. Does the employee pay a part of the premium too? This amount will be taken from the pre-tax salary.

For the employee

Collective benefits

An employee has the choice to individually close a disability insurance, this is often more expensive than when an employer closes a collective contract. Besides, closing an individual insurance often involves a medical examination.

Advice and support with re-integration

The insurance company will support and the employer with long term sick employees when it comes to re-integration.

Premium is tax deductible

Does the employer pay a part (or entirely) of the premium? In this case that part is fully tax deductible. Does the employee pay a part of the premium too? This amount will be taken from the pre-tax salary.