

WIA 35 minus Insurance

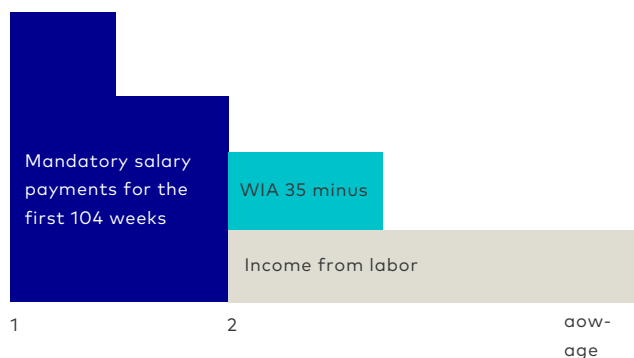
Income protection with long term disability cases

Long term disability cases are not predicatable, but what are the consequences when it happens? The income could decrease drastically after the first two years of sickness. The collective WIA 35 minus Insurance protects the employee for this risk.

More financial security with long term disability cases

Is your employee disabled for less than 35%? In that case the employee is not entitled to WIA benefits. Even though the employee is only partly disabled, it is still possible to have a big decrease in income. The WIA 35 minus Insurance protects your employee for this risk.

This WIA 35 minus offers coverage for employees who are 15-35% disabled. This insurance is not an addition to the WGA payments because the employee is not entitled to WGA payments. The 35 minus covers a specific chosen percentage of the maximum SV-wage or the SV wage with a different maximum. It also depends on the product if the disability percentage plays a part in the calculation. The WIA 35 minus was created to protect sick employees with a lower disability percentage than 35% for a big income decrease.



Benefits

For the employer

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.

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