



Disability

Important information about what happens if you become incapacitated for work

What's the most important thing I need to know?

What else is useful to know?

I want to know all about pension and disability



What's the most important thing I need to know?

Anyone can get sick overnight. It's good to know what's been arranged for you if you are sick for longer than two years.

- ▶ If you become ill, you will continue to receive your regular salary for the first two years. Your pension will also continue to accrue.
- ▶ If you are unable to work for more than two years and you receive a WIA benefit, you may also be entitled to a supplementary payment from the pension fund. The amount of benefit you are entitled to depends on the extent to which you are incapacitated for work. You will only receive the benefit from the pension fund if you earn more than € 66,956 (in 2023) per year.
- ▶ If you have been ill for more than two years, you may also be entitled to continued payment of your pension contribution. That means your pension will continue to accrue.
- ▶ The pension fund is administered by Achmea Pension Services.

Want to know more?
Please visit:





What else is useful to know?

It is good to know that both the government and the pension fund have made arrangements for people who are incapacitated for work long-term.

From the government

If you're sick for a longer period of time, after two years you will be assessed to see whether you are able to return to work. If the evaluation shows that you are at least 35% incapacitated for work, you will be eligible for an WIA benefit. The WIA distinguishes between partial and full incapacitation.

Partial incapacitation for work (35% - 80%)

You are partially incapacitated for work if you are incapacitated between 35% and 80%.

You will receive a WIA benefit for the percentage that you are incapacitated for work. The benefit is divided over 2 consecutive periods. In the first period, lasting a maximum of 38 months, the payment is 70% of the difference between your old salary and your new salary. The old salary is limited to € 66,956 (in 2023). In the subsequent period, the amount of the WIA benefit depends on how much you are still working.

Complete incapacitation (80% - 100%)

According to the law, you are fully incapacitated for work if you are at least 80% incapacitated. The WIA benefit in this situation is 70% of the last salary you earned.

Incapacitation for work according to the WIA legislation

The WIA looks at what you still are able to do, in spite of your health problems. According to the WIA, you are incapacitated if your illness causes you to lose more than 35% of your income. If you lose less than 35% of your income, then according to the WIA, you are not incapacitated. In that case, you will not qualify for a WIA benefit or for a supplementary benefit from the pension fund.

From the pension fund

In addition to a WIA benefit, you may be entitled to a disability pension from the pension fund. The amount you are eligible for depends on the degree of incapacitation. You will only receive a benefit if you are at least 35% incapacitated.

In addition, you may be entitled to continue accruing pension. That means that while you are incapacitated for work, your pension contributions will continue to be paid.

Click below on the incapacitation percentage that applies to you for more information:

► 35% - 45% incapacitated

If you are between 35% and 45% incapacitated for work, you are entitled to disability pension from the pension fund, and partial non-contributory continuation of your pension contributions. You will receive a work disability pension if you earn more than € 66,956 (full-time, in 2023) gross per year. The full disability pension is 70% of the difference between € 66,956 (in 2023) and your annual salary.

If you are 35%-45% incapacitated for work, you will not receive a full benefit. The benefit is 40% of the full disability pension.

► 45% - 55% incapacitated

If you are 45% to 55% incapacitated for work, you are entitled to a disability pension from the pension fund and the partial non-contributory continuation of your pension accrual. You will receive a disability pension if you earn more than € 66,956 (full-time in 2023) gross per year. The full disability pension is 70% of the difference between € 66,956 (in 2023) and your annual salary.

If you are 45%-55% incapacitated for work, you won't receive a full benefit. In that case the benefit is 50% of the full disability pension.

► 55% - 65% incapacitated

If you are 55% to 65% incapacitated, you are entitled to the disability pension from the pension fund and the partial non-contributory continuation of your pension accrual. You will receive a disability pension if you earn more than € 66,956 (full-time in 2023) gross per year. The full disability pension is 70% of the difference between € 66,956 (in 2023) and your annual salary.

If you are 55%-65% incapacitated for work, you will not receive a full benefit. In that case the benefit is 50% of the full disability pension.

▶ 65% - 80% incapacitated

If you are 65% to 80% incapacitated for work, you are entitled to the disability pension from the pension fund and the full non-contributory continuation of your pension accrual.

You will receive a disability pension if you earn more than € 66,956 gross per year (in 2023). The full disability pension is 70% of the difference between € 66,956 (in 2023) and your annual salary.

If you are 65%-80% incapacitated for work you will not receive a full benefit. In that case, the benefit will be 72.5% of the full disability pension.

▶ 80% - 100% incapacitated

If you are 80% to 100% incapacitated for work, you are entitled to the disability pension from the pension fund and the full non-contributory continuation of your pension accrual.

You will receive a disability pension if you earn more than € 66,956 gross per year (in 2023). The full disability pension is 70% of the difference between € 66,956 (in 2023) and your annual salary.

If you are 80%-100% incapacitated for work, you will receive a full disability pension.



I want to know everything about pension and disability

If you want to know all the ins and outs about what to consider, please continue reading.

Information

You do not have to inform us yourself that you are incapacitated for work. If, as a result of (temporary) incapacitation for work you cannot work or can work fewer hours than normal, we will automatically be informed by your employer, Avebe. If the level of the UWV benefit changes, please send a copy of the decision or letter from the UWV to Achmea Pension Services. We will immediately adjust the disability pension accordingly. This means that you will not be asked to repay any excess pension that you may have received.

Incapacity for work and death

If you die during the period that you are incapacitated, your partner and children are entitled to a partner- and orphan's pension.

Calculation example 1

Mark (30) is declared 50% incapacitated after two years of illness. He wants to know what his income will be.

Before he became incapacitated for work, he earned € 30,000 per year. Mark can continue to work parttime, meaning that he will earn 50% of his previous salary:

€ 15,000. After 2 years of illness, his total income consists of € 15,000 in salary and a WIA benefit. Because his old salary was lower than € 66,956 euro (in 2023), there is no disability pension from the pension fund.

Total income

The WIA benefit amounts to 70% of the difference between his old and new salary: 70% of € 15,000 (€ 30,000 - € 15,000) = € 10,500.

His total income is therefore:

€ 15,000 (salary) + € 10,500 (WIA benefit) = € 25,500
The loss in income is € 4,500.

Pension accrual

His pension accrual over the 50% that he is incapacitated for work continues as usual. Mark himself does not pay any premium for this part of his pension accrual. That contribution is paid by the pension fund. As for the other 50% that Mark still works, he simply accrues pension as normal. He pays the normal pension contributions for this part.

Calculation example 2



Peter (51) is fully incapacitated for work (80%) and wants to know what his total income will be after 2 years of illness.

Before he became ill, he earned € 70,000 gross per year. He receives a WIA benefit from the government.

This benefit amounts to 70% of € 66,956 euro (in 2023), the maximum salary according to the WIA. In addition, Peter receives a disability pension from the pension fund: 70% of his salary in excess of € 66,956 or 70% of € 3,044.

Total income

His total income then becomes: 70% of € 66,956 (= € 46.869) + 70% of € 3.044 (= € 2.131) = € 49.000.

The loss of income while he is incapacitated for work is € 21.000.

Pension accrual

The pension continues to accrue as normal. Peter does not pay any premium.

Useful sources

You can contact the websites of the following organizations for more information about your pension.



You can log in here on the pension planner and check your accrued pension at Avebe.




Check your pension and adjust it if your situation changes. View on the website from Wijzer in geldzaken, 'what you can do yourself'.



Do you also have accrued pension with other employers? Then please use the pension register to review all of your accrued pension rights. You will need to log in with your Digi-D.



This is the institution responsible for national insurance schemes in the Netherlands. The website provides more information about the WIA benefit.



Contact

If you have questions about your pension, please contact the pensions helpdesk.

The pensions helpdesk

The helpdesk can be contacted on working days from 8.30 a.m. to 5 p.m. on telephone number 013 - 462 93 00.

You can also send an e-mail to:
pensioenfondsavebe@achmea.nl.

You can also send a letter to:
Pensioenfonds Avebe pensioenhelpdesk
p/a Achmea Pensioenservices
P.O. Box 90170
5000 LM Tilburg

Pension scheme

In order to keep the texts easy to read, the information in this brochure is an abridged and simple version of the information from the pension scheme. Ultimately, the pension regulations are leading.

You can find the pension scheme on our website
www.pensioenfondsavebe.nl.

Pensioenfonds Avebe