



SUPPORTER OF YOUR

HEALTH



## Income protection insurance: a hot topic

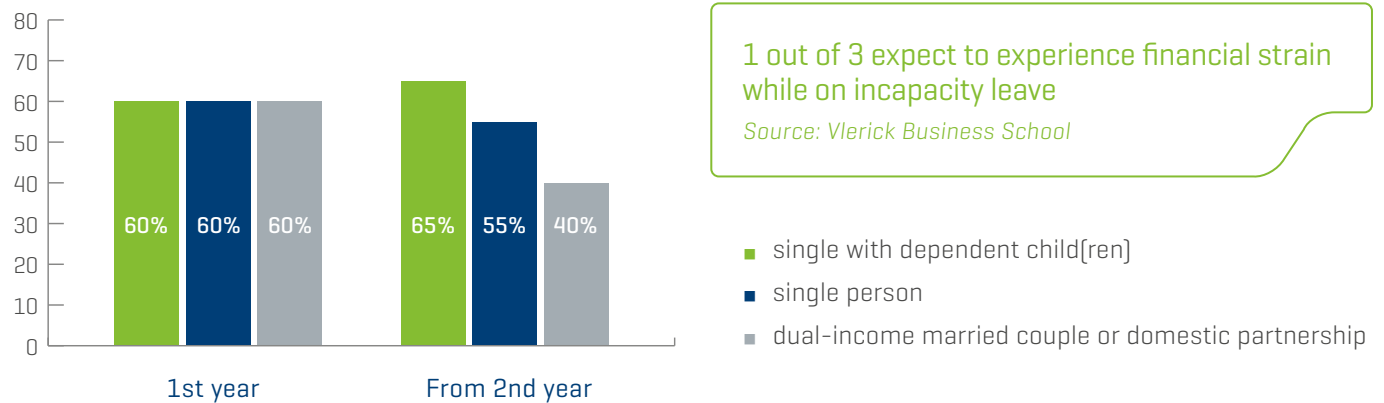
An occupational accident, prolonged illness or mishap, not to mention childbirth: being off work for a long time has significant consequences for you and for your employee.

Income Care is an insurance product that provides the solution.



## Limited statutory compensation

Statutory compensation is limited and capped, so **occupational incapacity is often accompanied by a substantial loss of income for your employee**. What's more, statutory compensation is calculated without taking into account annual and other bonuses.



Capped at statutory maximum amount (on 01/12/2022: € 53,258.40).

## Your distinctive advantage

As an employer, you know that an employee's long-term absence reduces your company's productivity. With additional insurance cover for income protection, you will show that you care about the health of your workforce.

Moreover, it will make your company stand out from its competitors and help you to recruit (potential) employees.



# Why choose Income Care?

## 1 Comprehensive personalised benefits

- **Comprehensive basic cover** with additional benefits during a period of illness or after an accident
- The same applies during statutory **pre-natal maternity leave**
- **Plans mature at 67**
- **Continued enrolment** during a defined **career break and reimbursement of occupational incapacity** at the time of the planned return to work (provided that the qualifying period has been served).
- **Ample cover for mental disorders**
  - No time limit for bipolar disorder, psychotic disorder, dissociative disorder, obsessive-compulsive disorder, schizophrenia, anorexia nervosa and bulimia nervosa.
  - For depression or other mental disorders, the replacement income will be paid out over a maximum period of two years, whether consecutive or intermittent (also for burnout syndrome, CFS or fibromyalgia).
  - Pro-active and personalised return-to-work assistance for all stress-related disorders.
- **Options:**
  - Waiver of premiums and/or incapacity benefits
  - Method for calculating benefits: step rate, offset or lump-sum benefit payment
  - Qualifying period (from 1 month to 12 months)
  - Indexation of benefits (up to 2%)
  - Maximum annual benefit (up to €200,000)

## 2 Your return-to-work partner

- Free and pro-active return-to-work assistance in the event of stress-related disorders
- Provided in cooperation with **qualified external partners**
- Your employee will immediately get the right care that he/she needs in order to return to work

- This always occurs in a dialogue with your employee
- Multi-phase approach:
  - recuperation and stabilisation
  - re-activation
  - return to work
- **The return-to-work assistance increases the likelihood of your employee quickly being able to get back to work (win-win situation for you and for your employee).**

## 3 AG Employee Benefits: your specialist for income protection insurance

- Market leader in income protection, with more than 50 years of experience
- Extensive knowledge and know-how to deliver innovative solutions
- Efficient management of claims
- **Unique in the market: our digital communication tool**



A secure personalised platform to give your employees an overview of all the advantages you offer them through AG Employee Benefits:

- **Your advantages**
  - Personalised service
  - Increases employee appreciation
  - Provides a complete overview of the fringe benefits that you offer through AG Employee Benefits
- **Advantages for your employee**
  - Just one click to view all advantages
  - Picture of the employee's personal situation
  - Written in plain language

Mental disorders account for  
**35%** of all cases

Source: INAMI/RIZIV

# How can you compile your plan?

## 1 Choose your benefits

- Waiver of premiums
- Disability annuity
- Waiver of premiums + disability annuity

## Decide which risks you want to insure

- Illness
- Illness + non-occupational accident
- Illness + non-occupational accident + occupational accident

## 3 Pick the calculation method best suited to your company

Here's an example. Steven has a monthly salary of € 5,000

- Step-rate option

$$R = x\% S1 + y\% S2$$

$$15\% [4,438.20 * 12] + 75\% [(5,000 \times 13.92) - [4,438.20 \times 12]] = \text{€ } 20,244.96 \text{ extra}$$

\* = INAMI/RIZIV cap: € 53,258.40 or € 4,438.20 /month

- Offset option

$$R = x\% \text{ annual salary} - \text{INAMI/RIZIV benefit}$$

$$\text{1st year: } 75\% [5,000 \times 13.92] - 60\% [4,438.20 * 12] = \text{€ } 20,244.96$$

$$\text{2nd year: } 75\% [5,000 \times 13.92] - 65 / 55 / 40\% [4,438.20 * 12] = \text{€ } 17,582.04 / \text{€ } 22,907.88 / \text{€ } 30,896.64$$

\* = INAMI/RIZIV cap: € 53,258.40 or € 4,438.20 /month

- Lump sum benefit payment

## 4 Personalise your insurance with the latest options

- Indexation of indexation of your annuity
- Length of qualifying period
- Maximum annual annuity

More than **425,000**  
incapacitated persons

Source: INAMI/RIZIV

## What is not insured?

No coverage will be provided for occupational disability that results from such circumstances as reckless behaviour or the use/abuse of drugs. There is no coverage for diseases, accidents, pregnancies and childbirths that occurred before the enrolment date. The insured benefit in the case of certain mental disorders is limited to a period of two years.

## Important

This document contains general information about an insurance product provided by AG. Coverage will be provided for a period of one year starting on the effective policy date. At the end of each policy year, coverage will be tacitly renewed on a year-to-year basis. For more information about the exact scope of these products, see the General Terms and Conditions. The General Terms and Conditions, the premium rates and a proposal are available free of charge from your usual contact person.

Our insurance policies are governed and construed in accordance with the laws of Belgium. Complaints may be filed with our Customer Complaints Department (tel. 02 664 02 00, [customercomplaints@aginsurance.be](mailto:customercomplaints@aginsurance.be)). If you are not satisfied with our response, you may refer your claim to the Insurance Ombudsman (35 square de Meeûs, 1000 Brussels, tel. 02 547 58 71, fax 02 547 59 75, [www.ombudsman-insurance.be](http://www.ombudsman-insurance.be)).

