

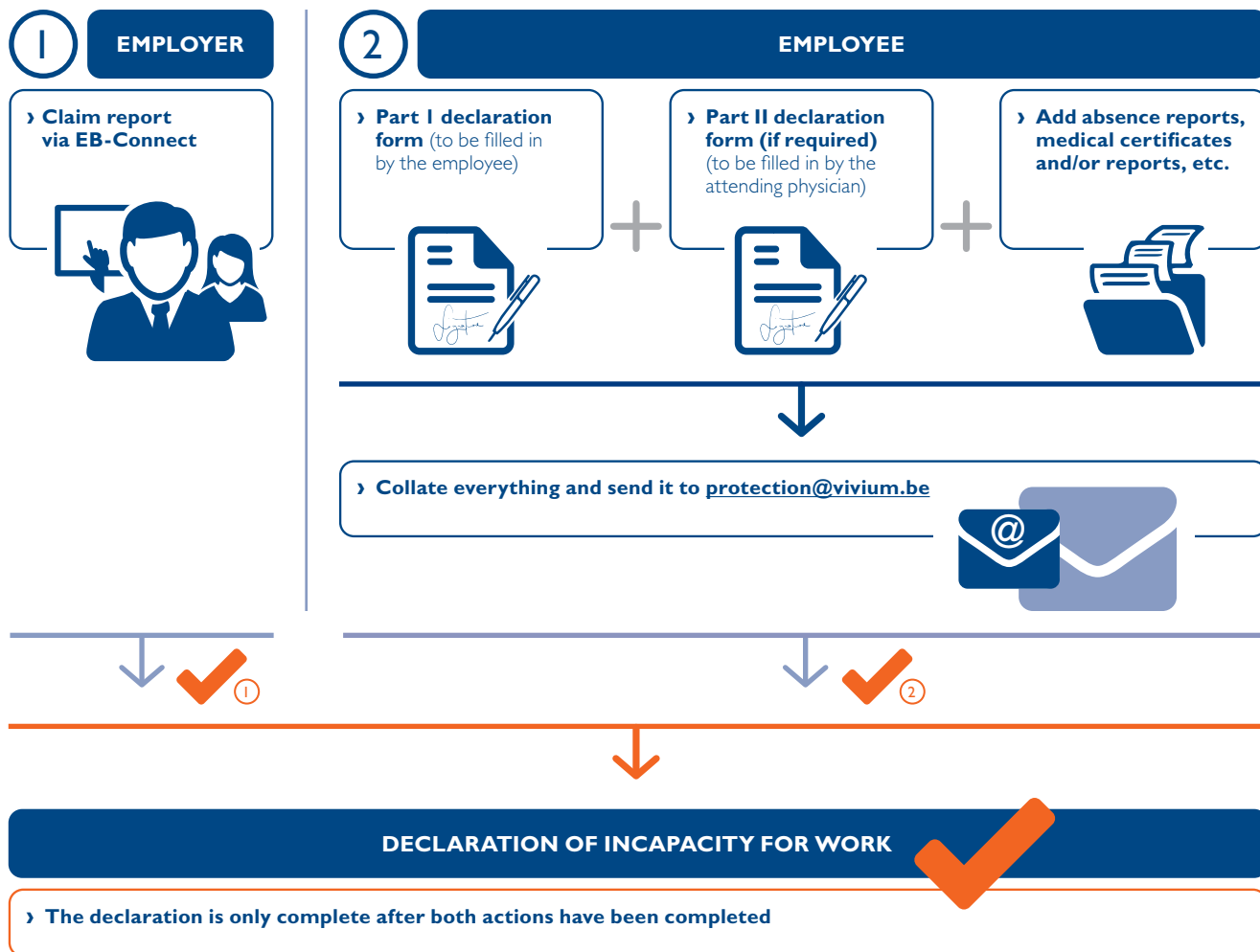
STEP-BY-STEP GUIDE
FOR EMPLOYERS WITH COLLECTIVE
INCAPACITY FOR WORK INSURANCE (ref. 6138/6139)

< VIVIUM
**Incapacity for
Work Guide** >



DECLARATION OF INCAPACITY FOR WORK IN A NUTSHELL

Notification of incapacity for work no later than 45 days after the start of the incapacity for work



On the following pages, you can find details of the various steps to be taken when declaring incapacity for work.

WHEN MUST THE INCAPACITY FOR WORK BE DECLARED?

Vivium must be informed of the incapacity for work no later than 45 days after the start of the incapacity for work.

HOW IS THE DECLARATION PROCESSED AT VIVIUM?

You and the employee in question must both take action when making the declaration. You make a declaration via the EB-Connect application and your employee submits a declaration using the declaration form.

The declaration is only complete after both actions have been completed.



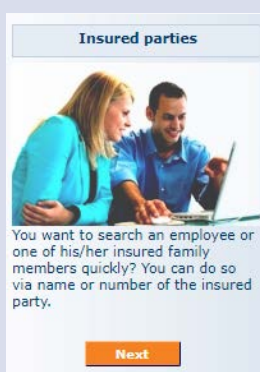
EMPLOYER

YOU THEN TAKE THE FOLLOWING STEPS:

- Send **your employee** the '[Declaration of illness, accident, pregnancy or childbirth](#)' form and ask that this be completed and returned to Vivium within 45 days of the start of the incapacity for work at the latest.
Emphasise that your employee must submit to Vivium the complete declaration (including part 2 if required), possibly supplemented with copies of additional medical reports, bundled together.
- Declare the incapacity for work via the EB-Connect application.

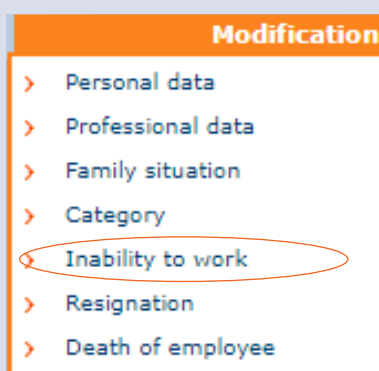
STEP 1

On the homepage, select the employee concerned



STEP 2

In the 'Modification' menu in the right-hand column select 'Inability to work'



STEP 3

Then complete the following two fields

2 EMPLOYEE

YOUR EMPLOYEE SUBMITS THE COMPLETED DECLARATION FORM TO VIVIMUM

Your employee must submit the completed declaration form to Vivium **within 45 days** of the start of the incapacity for work at the latest:

- By email to: protection@vivium.be (preferred option)
- or by post to: Vivium
for the attention of the consulting physician (IP 0190)
Desguinlei 92
2018 Antwerp

In order to ensure smooth processing, it is important that your employee submits the **complete declaration** (including part 2 when required), possibly **supplemented with copies of additional medical reports, bundled** together to Vivium. In this way, we avoid having to request any additional information.

WHO FILLS IN THE DECLARATION FORM?

The [declaration form](#) consists of two parts:

- Part 1 'Insured party's declaration' is completed by the employee him/herself
- Part 2 'Medical certificate' is completed by the attending physician

In the case of a declaration of pregnancy or a childbirth without complications, only part 1 must be completed.

If the declaration and any medical reports are sent by email, it is no longer necessary to send the original documents by post.

If necessary, additional information will be requested or your employee will be invited to attend a medical examination by a medical officer.

Upon receipt of the declaration form, we will send your employee a confirmation of receipt with the contact details of the claims manager and the Vivium claim number. You will also receive a copy of this.

Late declaration may have negative consequences for payment.

WHEN DOES VIVIUM INTERVENE?

1 AFTER THE WAITING PERIOD IS OVER

A salaried employee who falls ill or has an accident in their private life is entitled to a 'guaranteed salary' for the first month, which you pay.

Vivium's incapacity for work insurance intervenes after this period of guaranteed salary has expired. In that case, there is a waiting period of 30 days. The waiting period may also be longer. The duration is specified in the special terms and conditions of your contract.

The waiting period starts on the day determined by the attending physician as the start of the incapacity for work. After the waiting period has expired, your employee is entitled to Vivium's financial allowance.

2 IF THE CAUSE OF THE INCAPACITY FOR WORK IS INSURED

Incapacity for work due to illness or pregnancy and childbirth are insured as standard. Whether this is also the case when the cause is an accident in private life or an accident at work can be found in the special terms and conditions of your contract.

Your employees can find the information about the waiting period, the size of the financial allowance (expressed as 'annual annuity') and the insured causes on their benefit statement. Your employees can consult and download their personal benefit statements online at www.mygroupinsurance.vivium.be

In the case of **MATERNITY LEAVE** Vivium intervenes during the statutory period of maternity leave after the waiting period is over.

In the case of **REMOVAL FROM WORK** as a result of exposure to a professional risk during pregnancy Vivium does not intervene.

In the case of **BREASTFEEDING LEAVE** Vivium does not intervene.

In the case of **ADOPTION OR FOSTER PARENTAL LEAVE** Vivium intervenes after the waiting period is over.



3 IF THE LEVEL OF INCAPACITY FOR WORK IS AT LEAST 25%

Vivium's allowance is calculated in proportion to the level of incapacity for work, which must be at least 25%. A level of incapacity for work of 67% or more shall be equated to a complete level of incapacity for work.

The level of incapacity for work is established by a medical decision by Vivium's consulting physician.

WHEN WILL YOUR EMPLOYEE RECEIVE A FIRST INTERVENTION FROM VIVIUM?

In the event of complete incapacity for work, an allowance of 1/365th of the insured annuity is granted per day.

In the event of partial incapacity for work, the allowance is proportional to the level of incapacity for work.

The allowance will be transferred monthly to your employee's bank account at the end of the month.

An example makes this clear

Suppose: your employee falls ill on 5 April and remains absent until 28 July

Insured annuity: 6,343.45 euros

Waiting period: 30 days

Percentage of incapacity for work: 100%

The annuity calculation is then as follows:

Waiting period up to and including 4 May

Remaining days: 27 days in May, 30 days in June and 28 days in July

► 100% incapacity for work for 85 days: $(85 \times 6,343.45)/365 = 1,477.24$ euros (gross)

► Withholding tax (WT): 22.20% of 1,477.24 = 327.95 euros

► Total balance transferred to your employee's account: $1,477.24 - 327.95 = 1,149.29$ euros (net)

The net amount from this example is paid in three instalments, each time at the end of the current month:

- end of May: $27 \times 6,343.45/365 = 469.24$ euros (gross) - 104.17 (WT) = 365.07 euros (net)

- end of June: $30 \times 6,343.45/365 = 521.38$ euros (gross) - 115.75 (WT) = 405.63 euros (net)

- end of July: $28 \times 6,343.45/365 = 486.62$ euros (gross) - 108.03 (WT) = 378.59 euros (net)

IS WITHHOLDING TAX DEDUCTED FROM THE PAYMENT?

Vivium's allowance is a 'replacement income', just like the statutory benefit your employee receives from the health insurance fund.

Vivium is legally obliged to deduct a withholding tax of 22.20%.

Vivium will provide your employee with a tax form for each tax year containing the data that must be declared in the personal income tax return. The final tax is calculated on the basis of this. Because the withholding tax on replacement income is rather low, there is a chance that taxes will still be due in the settlement.

WHAT IF...

WHAT HAPPENS IF THE PERIOD OF INCAPACITY FOR WORK IS EXTENDED?

In the event of an extension of the period of incapacity for work, the attending physician completes a 'certificate of extension of incapacity for work'. A copy of this certificate must be sent by you or your employee to Vivium immediately so that there is no interruption in the payment:

- Send the document by email to: protection@vivium.be (preferred option)
- or by post to: Vivium
for the attention of the consulting physician (PI 0190)
Desguinlei 92
2018 Antwerp

State the claim number (beginning with 28xxxxxxx) and our reference (beginning with 69xxxxxxx) on each document.

If you forward the certificates and there are several ongoing claim files within your company, do not bundle the certificates in one email. In order to guarantee smooth processing, it is best to send one email per file.

If these certificates are sent by email, it is no longer necessary to send the original certificates by post.



WHAT HAPPENS IN THE CASE OF PARTIAL RESUMPTION OF WORK?

Over time, your employee is improving and may be ready for a partial return to work:

1. YOU REPORT THE PARTIAL RESUMPTION OF WORK VIA THE EB-CONNECT APPLICATION

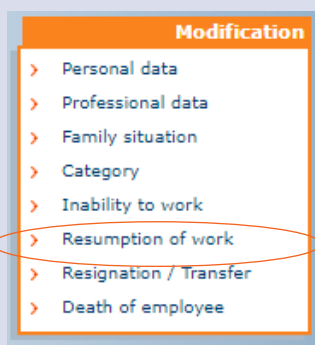
STEP 1

On the homepage, select the employee concerned




STEP 2

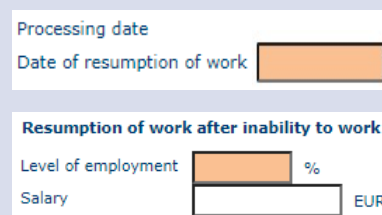
In the 'Modification' menu in the right-hand column select 'Resumption of work'




STEP 3

Then complete the following fields

The part-time salary has to be entered



2. PROVIDE VIVIUM WITH A COPY OF THE CERTIFICATE OF PARTIAL RESUMPTION OF WORK:

- By email to: protection@vivium.be (preferred option)
- or by post to: Vivium
for the attention of the consulting physician (PI 0190)
Desguinlei 92
2018 Antwerp

State the claim number (beginning with 28xxxxxxx) and our reference (beginning with 69xxxxxxx) on each document. If the certificate is sent by email, it is no longer necessary to send the original certificate by post.

3. VIVIUM ADJUSTS ITS ALLOWANCE TO THE NEW PERCENTAGE OF INCAPACITY FOR WORK

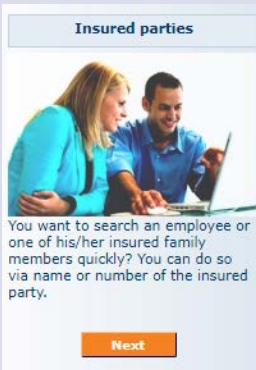
WHAT HAPPENS IF THE EMPLOYEE RETURNS TO WORK FULLY?

Your employee has fully recovered and resumes work fully after a period of incapacity for work:

1. YOU REPORT THE FULL RESUMPTION OF WORK VIA THE EB-CONNECT APPLICATION

STEP 1

On the homepage, select the employee concerned



Insured parties

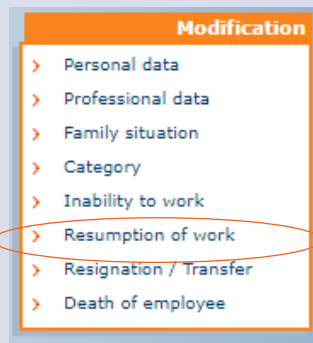
You want to search an employee or one of his/her insured family members quickly? You can do so via name or number of the insured party.

Next



STEP 2

In the 'Modification' menu in the right-hand column select 'Resumption of work'



Modification

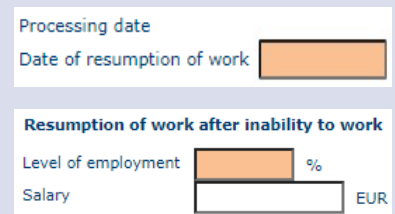
- > Personal data
- > Professional data
- > Family situation
- > Category
- > Inability to work
- > **Resumption of work**
- > Resignation / Transfer
- > Death of employee



STEP 3

Then complete the following fields

The part-time salary has to be entered



Processing date

Date of resumption of work

Resumption of work after inability to work

Level of employment %

Salary EUR

2. ALSO REPORT THE RESUMPTION OF WORK:

- By email to: protection@vivium.be (preferred option)
- or by post to: Vivium
for the attention of the consulting physician (PI 0190)
Desguinlei 92
2018 Antwerp

State the claim number (beginning with 28xxxxxxx) and our reference (beginning with 69xxxxxxx) on each document.

3. THE LAST ALLOWANCE YOUR EMPLOYEE RECEIVES FROM VIVIUM IS CALCULATED PRO RATA BASED ON THE REMAINING NUMBER OF DAYS STILL TO BE COMPENSATED

WHAT IF...

WHAT IF YOUR EMPLOYEE RELAPSES AFTER THEIR RECOVERY AND RESUMPTION OF WORK?

A relapse is when your employee suffers incapacity for work due to a previously covered illness or accident.

In the event of a relapse within 30 days, Vivium will continue to pay the insured annuity as if there had been no interruption of the incapacity for work. No new waiting period is applied, unless a period of guaranteed salary is at the employer's expense.

WHAT HAPPENS IF VIVIUM DOES NOT INTERVENE?

If Vivium does not accept the file based on the information received from the medical officer or because it is an excluded risk described in the general terms and conditions, this decision will be communicated to your employee in writing.

As an employer, you will also be informed of this in writing. However, no details will be communicated to you due to privacy legislation.

If there are new medical elements, your employee can request a review and the file will be re-evaluated. This may lead to a revision of a previous decision.

If desired, a copy of the medical officer's report can be sent to your employee.

WHAT IF YOUR EMPLOYEE DOES NOT AGREE WITH THE MEDICAL DECISION OF VIVIUM'S CONSULTING PHYSICIAN?

If an employee does not agree with the decision of Vivium's consulting physician, your employee can request an amicable medical assessment.

Your employee will call on a doctor of his/her choice who will take on his/her defence. Vivium also appoints a consulting physician. Both doctors will jointly appoint a third expert doctor. This third doctor will only intervene if no agreement can be reached between the first two doctors. The decision taken by this third doctor is binding on all parties.

Each party will pay the fees and expenses of the doctor appointed by it. The fees and expenses of any third doctor will be borne by both parties, each paying half.

DO YOU HAVE ANY QUESTIONS?

DO YOU HAVE ANY SPECIFIC QUESTIONS ABOUT AN ONGOING CLAIM FILE?

The EB-Connect application provides an overview of your Vivium contacts and the contact details of your insurance intermediary.

The Claims Care department can be contacted by telephone on working days from 8.30 a.m. to 5 p.m. (Friday until 4 p.m.) on +32 (0)3 244 66 22 (option 1 Claims) or by email protection@vivium.be.

GENERAL DATA PROTECTION REGULATION (GDPR)

We respect the privacy of your employees when processing their personal data in accordance with current legislation.

This data will be processed with the greatest discretion and only by persons who are authorised to do so.

For the processing of your employees' health data, their explicit written consent is also requested.



The calculations and amounts contained in this brochure are for information only. Vivium does not guarantee that the information is complete and up to date. The amounts and percentages are determined on the basis of the statutory provisions applicable at the time of the publication of the brochure. The statutory provisions may change over time. Vivium is not bound by information contained in this brochure which is incomplete or out of date.

The features of Vivium's products are not included in this brochure. For a complete and up-to-date overview of the features of these products, please refer to the general and special terms and conditions.

Vivium cannot be held liable for any form of loss arising from the use of the data contained in this brochure.

THE ADVANTAGES OF VIVIUM

- Vivium knows the market inside out and offers a very **wide range of insurance policies**: life insurance, non-life insurance and employee benefits. We do this for private individuals and the self-employed, but also for SMEs and large companies.
- Thanks to its **many years of experience**, Vivium is able to offer the best solutions and optimum service for the most complete protection possible.
- Vivium is part of P&V Insurances, a **solid and solvent** Belgian insurance company with a **cooperative structure**.

Responsible editor: P&V Insurances sc/cv – Koningsstraat/Rue Royale 151, 1210 Brussels - 8.996E – 10.2021

Vivium is a brand of P&V Insurances sc/cv,
Insurance company authorised under code 0058
VAT BE 0402 236 531 - Register of Companies Brussels

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Would you like to receive more information?
Please go to www.eb-connect.be