



# Belgium - Disability Benefits

## Provided through Vivium, GEB's Network Partner in Belgium

Vivium is part of the P&V Group, a Belgian cooperative insurance company founded in 1907 with 1,560 employees. Vivium has a solid partnership with over 1,000 independent insurance brokers and services more than 700,000 customers. Vivium provides Property, Liability, Auto, Accident, Life and Disability Insurance as well as Pension products. Vivium is one of the top three Group Disability insurers in Belgium, providing collective Incapacity for Work insurance and Waiver of Premium.

### Causes of Disability

According to recent statistics from the Belgian National Institute for Sickness and Disability Insurance, the top 3 causes of long-term disability among the active employee population are: diseases of the musculoskeletal system and connective tissue; psychological disorder; and tumours.

Vivium offers a range of Disability benefits providing coverage when employees are unable to work. Return to work support is included with the Incapacity for Work group insurance cover.

### Disability Products

Disability is defined as the incapacity for work in the event of illness or maternity leave, or due to an occupational or non-occupational accident.

Vivium offers 2 types of Disability coverage: **Incapacity for Work Insurance** and **Waiver of Premium**.

Following is a description of standard product features. More specifics on terms and conditions of coverage can be found in the general terms and conditions, the special terms and conditions and the benefit statement.

### Incapacity Benefits

**Benefits structure:** Benefits are paid as a monthly annuity on top of the statutory social security intervention. The disability benefit tops up to 80% of salary. A top up to 60% or 70% is also available.

**Waiting Period, Duration of cover:** Claimants must satisfy a waiting period of at least 30 days. The policyholder may choose an alternate waiting period of 60, 90, 120, 180 or 365 days.

### Disability Support

**Return to work support:** Stress-related disorders such as burnout are becoming more common, with 1 in 7 working people in Belgium either experiencing burnout symptoms, or at risk of burnout. For stress-related complaints such as burnout or other psychosocial issues, additional support from an independent expert can have a positive impact on the recovery process and return to work.

Vivium works in partnership with independent external service providers to support disability claimants. Vivium evaluates individual needs on a case-by-case basis to determine the value and efficacy of recommended support. If such support is indicated, Vivium connects external partners with the claimant (provided the claimant has consented to sharing contact details at the time they submit their claim). Services are provided on a confidential basis, and are offered as part of Vivium's Incapacity for Work group insurance cover. More information on this programme can be found at: [mygroupinsurance.vivium.be/en/professional-guidance](http://mygroupinsurance.vivium.be/en/professional-guidance).

**Reporting & Analysis:** Vivium can provide an overview of paid claims, claims frequency and reserves at the end of each calendar year.

**Improving Client Service:** Vivium measures the ongoing quality of its Employee Benefits service through annual client surveys. Surveys are carried out by an external agency and provide both a Net Promoter Score (NPS) and a Customer Effort Score (CES).

**Leveraging technology:** Vivium has invested in technology to develop a robust claims management framework to ensure accuracy, convenience for claimants, and compliance with legislation.

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## Disability Products (continued)

The standard duration of cover ends at the statutory retirement age. The coverage period starts and ends at the latest on the respective dates indicated in the special terms and conditions. Upon early or normal retirement, benefits for ongoing claims are terminated.

### Waiver of premium

**Benefits structure:** Waiver of premium offers protection against the financial repercussions of incapacity for work caused by illness or accident. In such an event, the payment of the retirement and life premiums would be taken over by Vivium allowing coverage to be maintained.

**Waiting Period, Duration of cover:** Claimants must satisfy a waiting period of at least 30 days. The policyholder may choose an alternate waiting period of 60, 90, 120, 180 or 365 days.

The duration of coverage depends upon the terms and conditions of the life and retirement plans to which the waiver applies.

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

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