

What happens to your income in case of disability?

Example 1: Sanne (aged 31) is a teacher and has long covid | monthly salary: € 4,333

After 2 years of illness, Sanne has still not resumed her job in education. Her concentration problems are so severe that she ends up in the WIA. After an examination by the UWV, she is declared 35-80% incapacitated for work. Sanne cannot be reassigned at her own employer. Her long covid complaints also prevent her from working for another employer.

What is Sanne's income now that she is no longer able to work?

Sanne has only been working for eight years so she receives wage-related benefits (LGU) from the UWV for the first 8 months. In the first 2 months, she gets 75% of her last-earned salary and after that, for 6 months, 70% of her last-earned salary. After that, she is entitled to continuation benefits (VVU) from the UWV. The amount depends on the percentage of disability (50% in this example). Without work, she will get 35% of the minimum wage until state pension age (AOW). As a result, Sanne's income is as follows:

Sanne's monthly income in case of partial disability (35-80%)

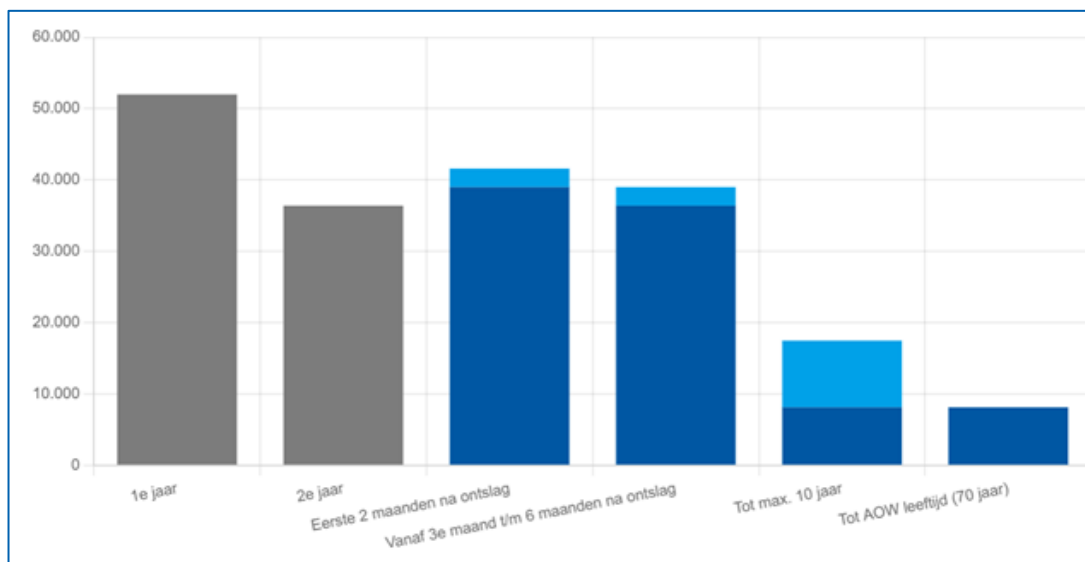
Benefits :	Amount per month:	Duration:
LGU benefits from UWV (75%):	$75\% \times € 4,333 = € 3,250$	2 months
LGU benefits from UWV (70%):	$70\% \times € 4,333 = € 3,033$	6 months
VVU benefits from UWV (35%):	$35\% \times € 2,205^* = € 772$	until state pension age (AOW)

*The minimum wage (see [uwv.nl](https://www.uwv.nl)).

Example

Because Sanne worked in education, she will receive 10 years of disability pension (AOP) from the ABP.

Partial disability (35-80%): income without Loyalis AOV



Grey: the employer's salary

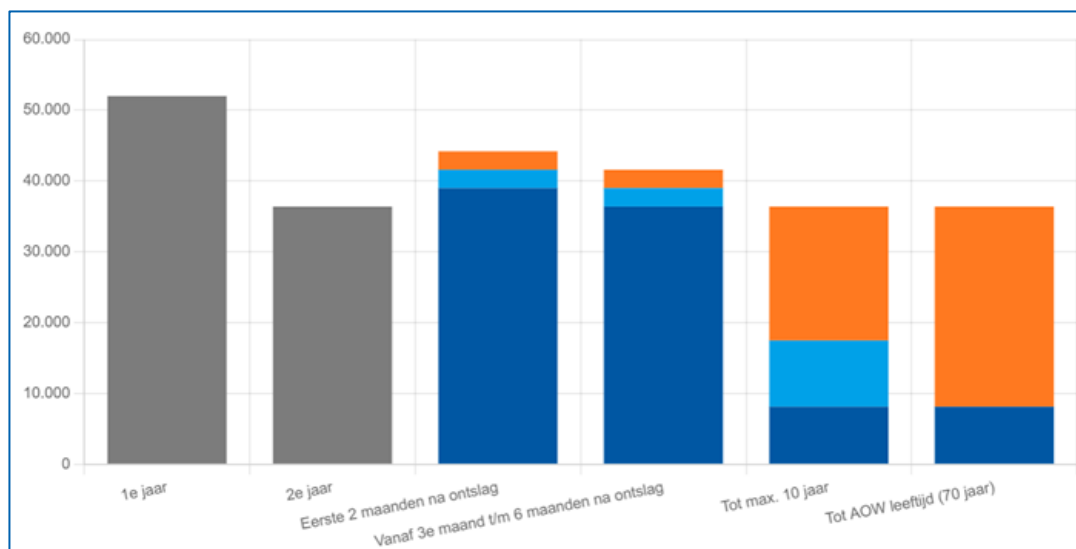
Dark blue: UWV's WIA benefits

Light blue: the ABP Disability Pension (AOP)

Example

Thanks to Loyalis's AOV, Sannes' income is supplemented to at least 70% of last-earned income until state pension age (AOW).

Partial disability (35-80%): income with Loyalis AOV



Grey: the employer's salary

Dark blue: UWV's WIA benefits

Light blue: the ABP Disability Pension (AOP)

Oranje: the Loyalis Disability Insurance (AOV)

Example 2: Anton (aged 62) is a teacher and has hearing difficulties | monthly salary: € 6,992

Anton is a teacher and has enjoyed working in education for 40 years. He developed hearing problems 5 years ago, which landed him in the WIA 3 years ago. Through adjustments in the classroom and a special hearing aid, he managed to continue working part-time. Unfortunately, his situation worsened and Anton had to call in sick again.

What is Anton's income now that he can no longer work?

The UWV has declared Anton fully and permanently disabled (80-100%), resulting in him receiving IVA benefits. Anton is insured with Loyalis for partial and full disability. As a result, his income is as follows:

Monthly income of Anton in case of total disability (80-100%)

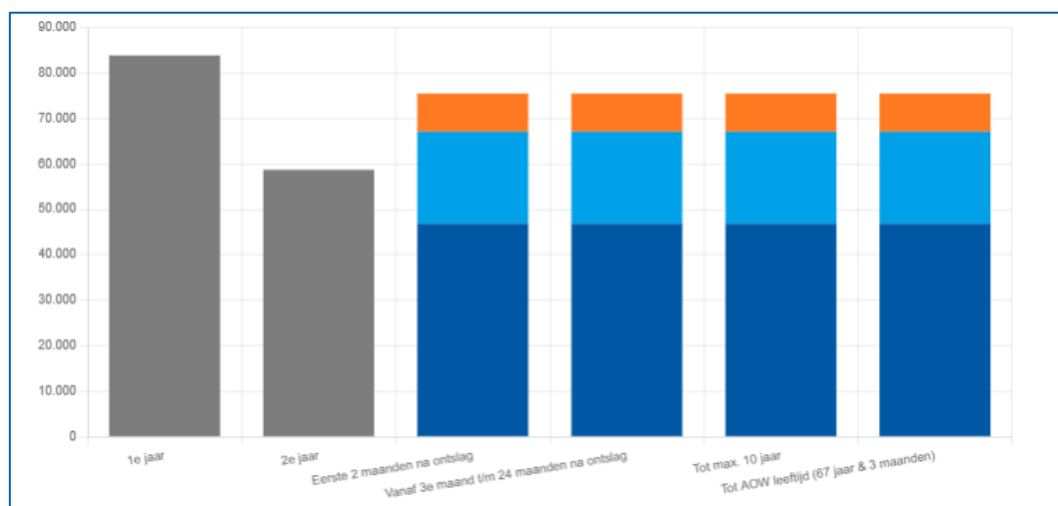
Benefits:	Amount per month:	Duration:
IVA benefits from UWV (75%):	75% x € 6,329* = € 4,747	until state pension age
AOP benefits from ABP (75%):	75% x (€ 6,992 -/ 4,747) = € 497	until state pension age
AOV benefits from Loyalis (10%):	10% x € 6,992 = € 699	until state pension age
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Total income per month:	€ 6,642	

*Up to the maximum daily wage (see uwv.nl).

Example

Thanks to Loyalis's AOV, Anton's income is further supplemented by 10% until state pension age (AOW).

Full disability (80-100%): income with Loyalis AOV



Grey: the employer's salary

Dark blue: UWV's WIA benefits

Light blue: the ABP Disability Pension (AOP)

Oranje: the Loyalis Disability Insurance (AOV)

You cannot derive any rights from the above examples. The amounts shown are indicative, rounded and based on salary only. In addition to salary, UWV takes into account holiday pay and year-end bonus, among other things, depending on the employer scheme.

Do the AOV Risk Scan

Want to know what happens to your income in case of disability?

Then do the [Risk scan](#) (only in Dutch) > *scroll down the page*.

AOV Risicoscan

Vul de gegevens hieronder in om inzicht te krijgen in je situatie nadat je arbeidsongeschikt zou worden.

Geboortedatum

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Salaris

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Deze uitkomsten zijn een vereenvoudigde weergave van de werkelijkheid. Werkgevers kunnen afwijkende regelingen hebben. Raadpleeg je cao of werkgeversregeling. Of vraag je personeelsadviseur om advies.

How well have you really taken care of your financial situation?

In [this blog](#) Claudia Bouwman, consultant at Loyalis, discusses the topic of income security in case of disability and the likelihood of a new pandemic. Are you prepared (financially) for this?