Contents

What to do if you need to report sick 2
How much will you get if you fall ill? 2
What happens if you have been ill for more than two years? 3
Will you remain covered by social insurance if you become ill or incapacitated for work? 3
What if... 3
Stay informed 4
Other useful addresses 4
If you live in Belgium and work in paid employment in the Netherlands, and you fall ill, you must comply with the Dutch rules for reporting sick. Your employer will then continue to pay your wages for up to two years and cannot dismiss you during this period. If you are no longer able to work, you can get a Dutch incapacity benefit.

What to do if you need to report sick

You must report sick to your employer and to your Belgian health insurance fund (mutualiteit) within two working days. Your employer may require you to report sick before a certain time on the first day of illness.

Your employer may ask the mutualiteit or a doctor of the employer’s choice to carry out an examination, the results of which will be forwarded to the Dutch Institute for Employee Benefit Schemes (UWV) or the occupational health doctor. You can also go to the occupational health doctor or UWV for a medical examination at your own request.

How much will you get if you fall ill?

- If you are in paid employment, your employer will continue to pay at least 70% of your wages. On the basis of collective agreements, many employees will receive 100% of their wages in the first year of illness. Your wages will continue to be paid for up to two years (104 weeks) if you fall ill.
- If you are a temporary worker, or if your employment contract ends while you are ill, instead of your wages, you will receive a sickness benefit from the Institute for Employee Benefit Schemes (UWV). The benefit will be paid at 70% of your last earned gross wages. You can receive a sickness benefit for up to two years.

What you have to do in return for receiving a sickness benefit

You are expected to do everything within your power to go back to work as soon as possible. Your employer and the occupational health and safety service (or UWV) can help you with this. Together, you can determine what you can still do. It is important that you comply with the rules for reporting sick and receiving a sickness benefit. Otherwise, your wages or sickness benefit may be reduced.
What happens if you have been ill for more than two years?

Your wages or sickness benefit will stop, and UWV will decide whether you are entitled to a Dutch incapacity benefit (WIA benefit). There are two types of incapacity benefit: a benefit for people who are 100% unfit for work, and a benefit for people who are still partially able to work.

UWV will primarily look at what you can still do, how much you could still earn and by what amount your wages would go down. This will determine what type of benefit you will get and how much you will get. Dutch incapacity benefits are paid by UWV.

Will you remain covered by social insurance if you become ill or incapacitated for work?

You will remain insured in the Netherlands as long as you receive wages or a sickness benefit. This means that you will continue to build up rights to an AOW old age pension, be eligible for child benefit and be covered by health insurance. However, if you start receiving a WIA incapacity benefit after 104 weeks, your insurance in the Netherlands will stop. For more information, see the leaflet entitled “Living in Belgium with a benefit from the Netherlands”.

What if...

... you also worked in Belgium?

You will then receive a partial incapacity benefit both from the Netherlands and Belgium, the amount of which will depend on the number of years you have worked in each country. For more information about this, contact the Bureau for Belgian Affairs.

Tax

You will remain liable to pay tax in the Netherlands during the first two years of illness. If you do not return to work and start receiving a WIA incapacity benefit, you will be liable to pay tax in Belgium.
Stay informed

This leaflet contains general information. Additional conditions and exceptions may apply to your situation, and rules and regulations are subject to change. We therefore advise you to check our website regularly (www.svb.nl/bbz).

If you have any questions, feel free to get in touch with the Bureau for Belgian Affairs. We will be happy to assist you.

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