Incapacity for work
living in Belgium with a pension or benefit from the Netherlands

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You live in Belgium or are going to live in Belgium, and you receive a Dutch incapacity benefit under the WIA or WAO scheme.

**In which country will you be covered by social insurance?**

If you live in Belgium or are going to live in Belgium and you receive a Dutch incapacity benefit (WIA or WAO benefit), you will not be covered by social insurance in the Netherlands because you will not be living or working in the Netherlands. European rules (Regulation 883/2004) stipulate that a person who only receives a Dutch WIA or WAO incapacity benefit will normally be insured in his or her country of residence (in your case, Belgium). However, due to differences between the Belgian and Dutch social security systems, you will not fall under the social security schemes in Belgium. Below, you can read what this means for you.

**About your old age pension**

Because you live or are going to live in Belgium, you will no longer build up rights to an old age pension (AOW pension) in the Netherlands, even though you receive a Dutch WIA or WAO benefit. However, you will keep any AOW pension rights you have already accrued. Your AOW pension will be paid when you reach your AOW pension and will be based on the number of years in which you built up AOW pension rights.

**About survivor benefit**

Because you live or are going to live in Belgium, you will no longer be insured under the Dutch National Survivor Benefits Act (Anw), even though you receive a Dutch WIA or WAO benefit. This means that your partner and children will not be entitled to a Dutch survivor benefit in the event of your death. You will not be insured under the Belgian survivor pension scheme either.

If you want to continue to build up rights to an AOW pension, or if you want your partner and children to be eligible for an Anw survivor benefit in the event of your death, you can take out voluntary AOW and/or Anw insurance. If you decide to do this, you must apply to the Insurance Office of the Sociale Verzekeringsbank (SVB) for voluntary insurance within one year of the date on which you stopped living or working in the Netherlands. For more information, go to www.svb.nl/vv.

If you receive a WIA benefit, you can also take out voluntary old age pension insurance for employees in Belgium. You must apply to the Regularisation Department of the National Office for Pensions (RVP) in Belgium for this insurance within three years of the date of the decision awarding you a WIA benefit.
About your child benefit
You will continue to receive Dutch child benefit as long as you meet the qualifying conditions. You may also be eligible for a child budget, which is an extra allowance for low-income families. Child budgets are paid by the Dutch Tax Administration. For more information, go to www.toeslagen.nl.

About your health care
For information about health care, read the leaflet entitled “Medical care - living in Belgium with a pension or benefit from the Netherlands”.

Tax
You pay tax on your WIA or WAO benefit in Belgium. If you receive a supplementary incapacity benefit, that will also be taxed in Belgium.

What if...
... there is a change in your personal circumstances?
Changes in your situation may affect your benefit. You must therefore report changes to the Dutch Institute for Employee Benefit Schemes (UWV) within one week of the date of the change, using the change notification form that you can download from the UWV website.

... the UWV wants to reassess your medical situation?
You will then be called up for a medical examination by a Belgian doctor. The UWV may also ask you to come to the Netherlands for a medical examination. Travel expenses will be reimbursed by the UWV.

... you start to receive other income?
This may affect the amount of your WIA or WAO incapacity benefit. You must therefore report changes in your income to the UWV without delay.

... you start working in Belgium?
You must inform the UWV immediately, because this may affect your WIA or WAO benefit. You will also be covered by social insurance in Belgium as from that day. For example, you will start to build up rights to a Belgian old age pension.

... you start working in the Netherlands?
You must inform the UWV immediately, because this may affect your WIA or WAO benefit. You will also be covered by Dutch social insurance again.
... your Dutch WIA or WAO benefit started before 1 May 2010? If you also worked in Belgium, you can submit a ‘request for revision’ of your benefit to the UWV in the Netherlands. You may then be able to receive a partial incapacity benefit from both the Netherlands and Belgium. If the change would be to your advantage, you will receive a partial benefit from both countries, which will be awarded with effect from the date of your request.

... receive a benefit under the Supplementary Benefits Act (TW)? This benefit will end if you live in or move to Belgium.

... you receive an extra benefit because you are suffering from a chronic disease? This extra benefit will end if you live in Belgium, because you will no longer be covered by the Dutch social insurance schemes.

### Your income after retirement

Your WIA or WAO benefit will stop when you reach the AOW pension age. If you have lived or worked in the Netherlands in the 50-year period before your AOW pension age, you will be entitled to a Dutch old age pension (AOW pension) from your AOW pension age.

Your AOW pension age depends on your date of birth. You can check your AOW pension age at www.svb.nl/aowleeftijd.

What can you receive in addition to your AOW pension?
- A Belgian pension, if you have accrued pension rights in Belgium. The Bureau for Belgian Affairs can give you further information about this.
- A company pension which you have built up through an employer. Participation in company pension schemes is provided for in collective agreements. Your employer or former employer will be able to tell you if you have been covered by a company pension scheme.
- A private pension for which you have taken out an annuity or private pension insurance.

If you add up this income, this will give you an idea of your total income after you retire. If you need help working out your entitlements, please feel free to contact the Bureau for Belgian Affairs for an appointment.
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.

Bureau for Belgian Affairs
Rat Verleghstraat 2 Breda
Postbus 90151, 4800 RC, Breda
+31 (0)76 548 58 40
e-mail: bbz@svb.nl
www.svb.nl/bbz

Other useful addresses

Sociale Verzekeringsbank
Insurance Office, Voluntary Insurance Department
Kantoor Verzekeringen, afdeling Vrijwillige Verzekeringen
Postbus 357, 1180 AJ Amstelveen
+31 (0)20 656 52 25
www.svb.nl/vv

National Office for Pensions, Regularisation Department
Rijksdienst voor Pensioenen, dienst Regularisatie
Zuidertoren
B-1060 Brussel
+32 78 15 17 65

Institute for Employee Benefit Schemes (UWV)
Uitvoeringsinstituut voor Werknemersverzekeringen (UWV)
+31 (0)88 898 2001
www.uwv.nl

Tax Administration, Cross-Border Employment and Enterprise Team (GWO Team)
Belastingdienst, team Grensoverschrijdend Werken en Ondernemen (GWO)
0800-90220 (from Belgium, without international code 00 and country code 31) or 0800-024 12 12 (from within the Netherlands)
International Tax Helpline +31 (0)55 538 53 85
www.belastingdienst.nl
www.toeslagen.nl