

# Occupational disability insurance

University Medical Centres



**27%  
DISCOUNT  
VIA UMC**

**You always take care of others and put your heart and soul into that care, be that at home or at work. But what happens when you are the one who needs care? This could be if you develop severe back pain, have a burnout, or become ill and are out of the running for a long time. Something like this always affects your income. But your bills mount up, and your private life goes on as before.**

## Enough income guaranteed if you become unfit for work

Provisions have already been made in your CLA (collective labour agreement) and the pension scheme in case you become unfit for work. However, this is often not enough to continue to live the way you have become used to. Your employer wants to avoid you ending up in that situation. With Loyalis's 'AOV umc' occupational disability insurance, you can supplement your income in the best way possible and at a low premium. This insurance has been specially designed for anyone who works at a university medical centre (UMC).

## Insured via your employer, at a low premium

You only pay for what you really need for the AOV umc. And you will always receive at least 70% of your insured income, regardless of the duration of your occupational disability. In addition, you will benefit from a minimum 27% group discount via your UMC!

## Advantages

- ✓ Always at least 70% income until your state pension retirement (AOW) age
- ✓ Low premium: at least 27% collective discount as well as tax advantage
- ✓ Is aligned with the Work and Income Act (WIA), your CLA and pension scheme
- ✓ No medical questions within six months of commencing employment

**Arrange it now? Go to [loyalis.nl/umc](https://loyalis.nl/umc)**

## How much does the insurance cost and what does it offer?

Through your university medical centre, you will benefit from a minimum 27% group discount. The premium is deducted from your gross salary, so that you pay even less in terms of net income. Usually, you pay just under ten euros net per month. And it will provide you with a substantial income supplement up to your stage pension age (AOW) if you are unfit to work or dismissed (see orange).



The above is a simplified representation of the actual situation. The figures are based on an income below the maximum daily wage (see [uwv.nl](http://uwv.nl)).

### Example calculations

Insured gross monthly income	€ 2,000	€ 3,000	€ 8,000
Net monthly premium indication	€ 8	€ 12	€ 26
Maximum gross monthly benefit	€ 939	€ 1,639	€ 5,139

### Questions?

Call our Customer Service Department.  
+31 45 579 61 11

(available on business days between 8:00 AM and 5:30 PM).

### How do you arrange it?

You will find all the information you need at [loyalis.nl/umc](http://loyalis.nl/umc). Choose your own UMC and calculate your monthly premium based on your own salary minus the group discount. It is very simple to apply for the insurance online.

Arrange it now? Go to [loyalis.nl/umc](http://loyalis.nl/umc)

### Why Loyalis?

We are an insurer with roots in the world of pensions and social security, and we collaborate closely with your employer. We are familiar with their CLA and pension scheme. So the insurance is perfectly aligned with the arrangements that have already been made for you.

**One thing less to worry about - arrange it now!**

**Loyalis**  
a brand of a.s.r.