



Ministerie van Sociale Zaken en
Werkgelegenheid

A short survey of Social Security in the Netherlands

Overview on 1 January 2010



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This brochure provides a general overview, including the relevant amounts, of the various social insurance schemes and social provisions. It is up to the implementing body to assess whether you are entitled to benefit.

Introduction

All persons residing in the Netherlands are required by law to be insured under the National Insurance Schemes. All persons who work in the Netherlands and, consequently, pay income tax, are also insured. All employees are compulsorily insured under the insurance schemes for employees.

Persons not compulsorily insured can take out voluntary insurance for certain risks under certain conditions. You can obtain more information about this from the relevant implementing bodies. Apart from National Insurance Schemes, there are also social provisions that supplement insufficient (family) incomes, bringing them up to the minimum guaranteed income level for a particular domestic situation. The social provisions explained in this brochure are the Supplementary Benefits Act (TW), the Wajong (Disability Assistance Act for Handicapped Young Persons), the Act on Income Provisions for Older or Partially Disabled Unemployed Persons (IOAW), the Act on Income Provisions for Older or Partially Disabled Formerly Self-employed Persons (IOAZ), the Work and Social Assistance Act (WWB) and the Work and Artist Income Act (WWIK).

People residing in the Netherlands illegally have no entitlement to national insurance and welfare benefits.

Domestic situation: partner/household

In all social security legislation, two unmarried persons living together are ranked on a par with married couples. This also applies to two brothers or sisters who live together and to a grandparent and a grandchild who live together. Those people living together with a parent or child are regarded as single (except with regard to certain social security situations). Married persons who are permanently separated are also regarded as single persons, unless of course they live with someone else. A single parent is a person who has a child under the age of 18 as part of his household and for whom he receives child benefit.

To make for easier reading, the words 'he and she' have been avoided where possible. Otherwise, 'he' is taken to refer to 'she' as well.

Contributions

Contribution as of 1 January 2010	National Insurance Schemes (Contributions remitted to the Tax Authorities)		
	AOW	ANW	AWBZ
Employer	-	-	-
Employee	17,90	1,10	12,15

The contributions are levies on a taxable income from work and one's own home in a single sum together with the salaries tax. A standard income tax deduction applies to everybody. Various tax credits are possible depending on the situation.

Premies Contributions as of 1 January 2010	Employee Insurance Schemes (contributions remitted to the Tax Authorities)						
	WAO/ WIA- basic contri- bution	WAO Uniform standard contri- bution	WGA Differen- tiated, standard contri- bution	WW (Awf) ¹⁾	WW (Sfn - Sector funds)	KO Compulsory contri- bution for child care	ZVW
Employer	5,70	0,07	0,59	4,20	1,48 ²⁾	0,34	7,05
Employee	-	-	-	-	-	-	-

- 1) Marginal premium percentage for General Unemployment Fund (Awf contribution) starting from a contribution-free allowance of €64 a day
- 2) Average sector contribution

The upper limit for employee insurance schemes € 186,65 a day.

Disability Insurance Act (WAO) / Work and Income according to Labour Capacity Act (WIA)

- This contribution consists of three separate components:
 - the *basic contribution*, which is the same for all employers;
 - the *uniform WAO contribution*, which is set at **0.07%**;
 - the *differentiated WGA contribution*, which is levied on an individual basis. The standard contribution determined by the UWV is **0.59%** for 2010.
- Employers who have opted to carry the WAO risk and the WGA risk themselves, only pay the basic contribution for WAO/WIA. These employers opted for fully bearing themselves the financial risk of partial occupational disability of their employees or for placing this risk with a private insurer or with the UWV.
- An employer who employs or re-employs occupationally disabled or elderly people may qualify for reduced contributions.
- The WAO/WIA contribution is paid on a maximum amount of **€4,059.63** per month.

Unemployment Insurance Act (WW)

- The WW contribution consists of several components:
 - a component that will be paid into the General Unemployment Fund (Awf);
 - a component that will be paid into the Sector Fund, and
 - a surcharge on the sector contributions as a contribution to the costs for childcare.
- The WW contribution is paid on a maximum of **€4.059,63** per month.
- Contributions are levied differently for government employees. .

Healthcare Insurance Act (ZVW)

In addition to the nominal ZVW contribution, all persons required by law to be insured must pay an income-related contribution. This income-related ZVW contribution (**2010: 7.05%**) is reimbursed by the employer. The employee must, however, pay salaries tax/ National Insurance Scheme contributions on this reimbursement.

The maximum premium income limit for the Healthcare Insurance Act is **€33.189** a year.

General Child Benefit Act (AKW)

The General Child Benefit Act (AKW) offers parents an allowance for the costs associated with bringing up and looking after children up to the age of 18.

Who is eligible?

Parents of children up to the age of 18 are entitled to child benefit. The amount of the child benefit depends on the age of the child. With regard to children born before 1 January 1995 the size of the family is also taken into account.

A child counts as one or two children for benefit purposes depending on whether the child lives at home or away from home, any income from labour the child might have and, in certain cases, the size of the parental support contribution.

What is the amount of the child benefit?

Children born before 1 January 1995:	
For children aged between 12 and 17 in families with:	Quarterly
1 child	€ 278,55
2 children	€ 313,25
3 children	€ 324,81
4 children	€ 350,23
5 children	€ 365,47
6 children	€ 375,64
7 children	€ 382,90
8 children	€ 396,22
9 children	€ 406,57
10 children	€ 414,85

Children born on or after 1 January 1995:	
For children:	Quarterly
Aged 0 to 5	€ 194,99
Aged 6 to 11	€ 236,77
Aged 12 to 17	€ 278,55

Applying for child benefit

Parents will automatically receive the application forms at home. In the Netherlands, the municipality passes on to the Social Insurance Bank (SVB) the details of the parents and those of the baby after it has been registered.

Those not living in the Netherlands or just having arrived with their family in the Netherlands must apply to the SVB for an application form themselves.



Please note!

- The amounts mentioned here are full AOW pensions. Anyone who came to live in the Netherlands at a later stage or has lived several years abroad will probably receive a lower pension. For each year this means 2% less AOW.
- The amounts mentioned are gross monthly amounts. The Social Insurance Bank withholds tax and national insurance contributions from the pension and also the income-related contribution for the healthcare insurance.
- You build up a holiday allowance per month and you will receive it in May.

General Old Age Pensions Act (AOW)

The General Old Age Pensions Act (AOW) is a basic pension provision for people aged 65 and above. In addition, the AOW provides a partner allowance for people who receive AOW and whose partner is younger than 65 and has no or only a low income.

Compulsory insurance

Everybody living lawfully in the Netherlands is compulsory insured under the AOW between the ages of 15 and 65. There is no distinction between men and women or people in work or not in work. Even if you don't live in the Netherlands, but you work here and are covered by salaries tax because of this, you will be insured.

When does AOW become payable?

AOW becomes payable on the first date of the month in which someone reaches the age of 65. The AOW pension is paid at the end of each month. The right to AOW pension terminates on the day following death. The amount of AOW depends on the domestic situation and for how many years the person was insured under the AOW.

What is the amount of the AOW?

Gross monthly amounts as of 1 January 2010	AOW	Holiday allowance
Single person	€ 1.017,97	€ 56,97
Single parent with a child aged up to 18	€ 1.289,67	€ 73,27
Married / cohabiting partners (so both partners aged 65 or over)	€ 698,58	€ 40,69
Married / cohabiting without a partner allowance (partner below the age of 65)	€ 698,58	€ 40,69
Married / co-habiting with a full partner allowance (partner below the age of 65) If your partner earns more than €1,237.35 gross, you no longer receive the allowance.	€ 1.397,16	€ 81,38

If the AOW pension became payable before 1 February 1994 and the partner is not yet 65, the following amounts are applicable:

Married / co-habiting (partner below the age of 65)	€ 1.017,97	€ 56,97
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Allowance

Apart from the AOW pension each person in receipt of AOW is entitled to an allowance. In 2010 this AOW allowance is **€411,12** (a year)

When do you receive a partner supplement?

If your partner has not yet reached the age of 65, there is a right to a supplement. This supplement is only paid if the younger partner has no or only a small income of his own. In this connection only income from work (a job) or income in connection with work (social benefit or early retirement benefit (VUT)) is taken into account. The supplement stops as soon as the partner reaches the age of 65 and receives his own AOW pension.

Partner who lived or worked outside the Netherlands

If the partner lived or worked outside the Netherlands he or she is usually not insured under the AOW. For each year that the partner is not insured, the supplement will be reduced by 2%.

The supplement will be cancelled

No further supplements will be paid to persons reaching 65 years of age on or after 1 January 2015. It has been announced in the national budget for 2010 that as from 2011 the partner supplement will be adjusted for persons who will then reach the pensionable age and whose partner has not yet reached the age of 55 years.

AOW applications

A person registered with a municipality in the Netherlands will automatically receive a letter at his home address six months before he reaches the age of 65 explaining how the AOW pension can be applied for at the Social Insurance Bank (SVB).

General Surviving Relatives Act (ANW)

If a spouse, partner or parent dies, this has financial consequences for the partner and/or the children. Pursuant to the General Surviving Relatives Act (Anw) dependants might be eligible for a surviving relative's benefit. Orphans will also become eligible for a benefit.

Who is eligible?

Surviving relatives are eligible for ANW benefit if they meet the following conditions:

- The surviving relative is below the age of 65;
- The partner was insured under the ANW on the date of death. Usually, any resident in the Netherlands is automatically insured under the ANW;
- The surviving relative was born before 1950, or
- looks after one or more children below the age of 18, or
- is at least 45% occupationally disabled.

Half-orphan's benefit

If in your household you are taking care of one or more children up to the age of 18 who have lost one parent, you will be entitled to a half-orphan's benefit. The number of children you care for has no effect on the benefit.

Orphan's benefit

Children who have lost both parents are entitled to an orphan's benefit (up to the age of 16, or in the case of invalidity up to the age of 18, and up to the age of 21 if the child is a student).

ANW and other income

The amount of the ANW benefit depends on your income. Income in connection with (former) work (for instance WAO, WIA or WW benefit) is fully deducted. A part of income from work (wage, profits, early retirement benefit (VUT), pre pension or benefits above the statutory minimum) will not be taken into account: 50 per cent of the minimum wage plus one-third of what you earn above this amount. In other words: if income from employment is **€703.80** gross, the surviving relative's benefit will still be paid out in full. Should the income be higher, then the surviving relative's benefit will become lower.

With regard to the ANW the following income is not taken into account: assets; income from assets (for instance, letting rooms); a payment from insurance policies; a payment from a private or collective surviving relatives' pension taken out; earned interest.

Transitional scheme

Surviving relatives who were entitled to AWW benefit before 1 July 1996 (General Widow's and Orphan's Benefits Act) are covered by the transitional scheme. Please contact the SVB for more information.

What is the amount of this benefit?

Gross monthly amounts as of 1 January 2010	ANW	Holiday allowance
Surviving relative's benefit	€ 1.087,96	€ 68,70
Half-orphan's benefit	€ 247,20	€ 19,62
Orphans up to 10 years of age	€ 348,15	€ 21,98
Orphans between the ages of 10 and 16	€ 522,22	€ 32,98

Allowance

If you are eligible for a surviving relative's, orphan's or half-orphan's benefit, in 2010 you will also receive an allowance of **€201,36** (per annum) as a supplement to this benefit.

ANW applications

If a person registered in the Netherlands dies, the spouse, registered partner or orphan (below the age of 21) will, within two weeks, receive a letter from the Social Insurance Bank (SVB) about the surviving relative's benefit. If the deceased did not live in the Netherlands or if there was no marriage or registered partnership, then you as the surviving relative might nevertheless be entitled to a benefit. Please contact the Social Insurance Bank (SVB) for more information.

When does ANW benefit cease?

The ANW benefit ceases if you no longer meet the conditions. These are:

- You reach the age of 65. You will then receive a pension under the General Old-Age Pension Act (AOW).
- You remarry, enter into a registered partnership or start to cohabit. If cohabitation ceases within a period of six months, you can then fall back on the surviving relative's benefit.
- If you look after someone at home in need of care or if you yourself are in need of care and are cohabiting for that reason, your ANW benefit will not be terminated but reduced to 50 percent of the minimum wage.
- You leave the country. Whether the pension stops depends on your place of residence.
- The youngest child reaches 18 or is joining someone else's household.
- You are no longer occupationally disabled.

Please note: The last two reasons are not applicable to surviving relatives born before 1 January 1950. The same applies to surviving relatives born between 1 January 1950 and 1 July 1956 and married before 1 July 1996 if the spouse died before 1 July 1999. They derive the right to a benefit pursuant to a transitional scheme.

Sickness Benefits Act (ZW)

The Sickness Benefits Act applies only to people who have no employer (or no longer have an employer) such as temporary workers. You can also receive sickness benefit if you become ill as a result of a pregnancy or a delivery. The sickness benefit amounts to at least seventy per cent of the daily wage (this is bound to a maximum). If you start working as a self-employed person it is possible in certain situations to take out voluntary insurance.

Who is eligible?

If you become ill and have no employer or no longer have an employer, you may receive 'sick pay'. This is provided for in the Sickness Benefits Act. You are insured under the Sickness Benefits Act if you meet the following conditions. You are:

- an employee in employment (or were an employee in employment);
- below the age of 65;
- a contractor but not active in your own business;
- a trainee and in receipt of a traineeship fee;
- a home-worker, musician or artist. Special conditions apply to this group. The Institute for Employee Benefit Schemes (UWV) can give you more information in this respect.

If you are insured, you may be entitled to benefit under the Sickness Benefits Act in the following situations:

- You work as a temporary worker (without a permanent contract with the temporary employment agency);
- You work as an employee-on-call (depending on the type of on-call contract);
- Your temporary employment contract has ended during your illness;
- You are a home worker;
- You are in receipt of benefit under the Unemployment Insurance Act (WW) and have been ill for more than 13 weeks;
- You have become ill as a result of a pregnancy and delivery. When you work in employment you are entitled to benefit under the Work and Care Act (Wazo) during your maternity leave. But if you become ill before or after the delivery because of your pregnancy, you will receive benefit under the Sickness Benefits Act;
- You have donated an organ as a result of which you cannot work temporarily;
- You are partly fit for work and have become ill within five years after you entered employment. Your employer would then not have to continue to pay your wage but you will receive benefit under the Sickness Benefits Act (no-risk policy).

Not for self-employed persons

Entrepreneurs or directors with a majority shareholding (DGA) can only rely on the Sickness Benefits Act if they have taken out a voluntary insurance for this benefit.

What is the amount of the sickness benefit?

Your benefit under the Sickness Benefits Act amounts to at least 70 per cent of your daily wage. This is the wage you earned on average per day in the year before you became ill. Please note: this is bound to a maximum, namely €186,65 gross on 1 January 2010. The benefit is payable for not more than 104 weeks (two years). After having been ill for 104 weeks, there is an assessment as to whether the sick employee is entitled to a wage supplement or a benefit due to full occupational disability (see the information about the WIA). Under certain conditions, sickness benefits can be topped up with a supplement payable under the Supplementary Benefits Act.

Sickness Benefit applications

You apply for sickness benefit to the Institute for Employee Benefit Schemes (UWV). The UWV is also responsible for absence supervision and reintegration.

Disability Insurance Act (WAO)

On 29 December 2005, the Disability Insurance Act (WAO) was replaced by the WIA, the Work and Income according to Labour Capacity Act. If you became ill on or after 1 January 2004 and if you are still unable to resume work after two years, you will be covered by the WIA. The WAO continues to exist for people on benefit under the WAO. But they can be re-examined according to new, stricter criteria, whether or not with consequences for their benefit payments.

Who is eligible?

Only people who became ill before 1 January 2004.

What is the amount of the WAO benefit?

The WAO benefit consists of two phases:

1. **Loss of income/pay benefit**, which is based on the daily wage (a maximum of €186,65). Each month, 8% is reserved for the holiday allowance, which is paid out in May. The duration of the loss of income/pay benefit depends on the recipient's age on the date on which the WAO benefit becomes payable.

Age	Duration
up to the age of 32	0 years
from 33 to 37 years	0.5 years
from 38 to 42 years	1 year
from 43 to 47 years	1.5 years
from 48 to 52 years	2 years
from 53 to 57 years	3 years
58 years	6 years
59 years and over	up to the age of 65

2. **The subsequent benefit**, which is based on the subsequent daily wage. In principle, subsequent benefit can be drawn until the age of 65. The subsequent daily wage is calculated as follows: for each year above the age of 15 on the date on which the WAO benefit becomes payable, 2% of the difference between the previous wage (a maximum of €186,65 per day) and the minimum wage, including 8% holiday allowance (€70,17 per day), is added to this minimum wage. For example, if a person is 45 on the date on which his WAO benefit becomes payable, thus 30 years over the age of 15, this is then (30 x 2% =) 60% of that difference. This amount, added to the minimum wage, is the subsequent daily wage and forms the basis for the subsequent benefit.

The amount of the loss of income/pay benefit and the subsequent benefit depends, apart from the daily wage or subsequent daily wage, on the degree of occupational disability. The benefit amounts to not more than 75% of the wage based on the daily wage or maximum daily wage. This degree of disability is determined on the basis of what you can still earn through 'generally accepted work'. Generally accepted work in this case refers to all the work that a person, in view of his state of health and capacities, can still carry out. The income from this work is compared to the original wage.

Should you, as the occupationally disabled person, be so much in need of help that regular care is necessary, the benefit can be increased to a maximum of 100% of the daily wage or subsequent daily wage. This does not apply if you have been admitted to an institution and the costs involved are met by an insurer.

If the WAO benefit, together with other family income, is less than the guaranteed minimum income, you can apply for a supplementary benefit under the Supplementary Benefits Act (TW). Upon the death of a person on WAO benefit, his surviving relatives are entitled to death benefit. Different rules may apply for those already on WAO benefit on 1 August 1993.

Work and Income according to Labour Capacity Act (WIA)

The WIA provides for employees entitled to occupational disability benefit upon full and permanent occupational disability. Those still able to work partially will receive a supplement to their wage.

Who is eligible?

For employees who became ill on or after 1 January 2004 a qualifying period of 104 weeks applies. Then, they are entitled to benefit under the WIA, provided they are at least 35% occupationally disabled.

What is the amount of this benefit?

If you are fully and permanently occupationally disabled, you will receive occupational disability benefit. This means that you would have to be at least 80% occupationally disabled with no prospect or only a small chance of recovery. You will then become eligible on the basis of the Income Provision Scheme for Fully Occupationally Disabled People (IVA) for benefit of 75% of the daily wage (maximum daily wage **€186,65**).

If you are at least 35% occupationally disabled, you will be entitled to benefit on the basis of the Return to Work Scheme for the Partially Disabled (WGA).

- You will receive wage-related WGA benefit for a minimum of 3 months and a maximum of 38 months. In the first two months your benefit will amount to 75% of the daily wage, thereafter 70%. If you are in work, during the first two months you will receive on top of your new wage a benefit of 75% of the amount you earn less in comparison with the daily wage. Your total income will increase as you work more;
- After the wage-related benefit has ended, the amount you earn is taken into account. In the event that this is at least 50% of the remaining earning capacity, the WGA will supplement the wage by 70% of the difference between the daily wage and the remaining earning capacity or the new wage.
- If you are not in work after the wage-related benefit has ended, or if you earn less than 50% of the remaining earning capacity, you will receive benefit based on a percentage of the minimum wage.

Each month, 8% of the WIA benefit is reserved for the holiday allowance, which is paid out in May. If the WIA benefit, together with other family income, is less than the guaranteed minimum income, you can apply for a supplementary benefit under the Supplementary Benefits Act (TW).

WIA applications

The IVA and WGA are implemented by the Institute for Employee Benefit Schemes (UWV).



Unemployment Insurance Act (WW)

The WW insures employees who become unemployed against the financial consequences of unemployment. The loss of income can be coped with for a certain period of time by means of a benefit under the Unemployment Insurance Act (WW benefit). This benefit bridges the period between two jobs.

Who is eligible?

In order to become eligible for WW benefit you must at least:

- be below the age of 65;
- be insured under the WW;
- have to lose at least five working hours per week (or for those working less than ten hours per week, at least half the working hours);
- no longer be entitled to wages for these lost working hours;
- be available for work;
- meet the requirement of having worked a certain number of weeks: have been employed for at least 26 weeks in the 36 weeks before the first day of unemployment;
- not be on Sickness benefit, WAO benefit upon full occupational disability, or IVA benefit;
- not be in receipt of WGA benefit (unless you had a job in addition to the WGA benefit and lost that job);
- promptly register as a jobseeker at the UWV WERKbedrijf (previously: Centre for Work and Income (CWI)).

In addition, one should not be culpably unemployed. A person is culpably unemployed when he himself resigns or has been dismissed for serious reasons. In this case that person will not receive benefit or only partial benefit.

What is the amount of this benefit?

In the first two months you will receive 75% of the wage most recently earned (a maximum of €186,65 per day), thereafter 70%.

How long will the benefit be payable?

How long a person will be in receipt of WW benefit depends on the number of years that he worked before he became unemployed. WW benefit is payable for at least 3 months and at most 38 months.

A person who only meets the required number of weeks will receive WW benefit up to a maximum of three months. This required number of weeks means that the person in question must have worked for at least 26 during the 36 weeks prior to the date of becoming unemployed. The WW benefit will be extended if a person also meets the required number of years. A person who has received wages for at least 52 days in four of the five calendar years prior to the year in which he has become unemployed also meets the required number of years. The duration of the WW benefit will therefore be dependent on the employment history. The benefit will be payable for as many months as the number of years in employment (with a maximum of 38 months).

The years from the calendar year in which the age of 18 years is reached up to and including 1997 apply to everybody as the number of years in employment ('fictitious employment history'). From 1998 onwards the actual years in employment are taken into account ('actual employment history'). From 2007 onwards, the number of years of unemployment during which voluntary work was carried out will be relevant to the employment history.

Each month, 8% of the WW benefit is reserved for the holiday allowance, which is paid out in May. If the WW benefit, together with other family income, is less than the guaranteed minimum income, a supplement may be applied for at the UWV under the Supplementary Benefits Act (TW).

WW benefit applications

You can register as a jobseeker at www.werk.nl. After registering you can apply for WW benefit on this website. The UWV will then contact you. You don't have internet access? Just pop in at any branch of UWV WERKbedrijf in your area.

Self-employed Persons Disablement Benefits Act (WAZ)

Only self-employed persons who became occupationally disabled before 1 August 2004 can still receive WAZ benefit. If you become occupationally disabled now, you yourself will have to arrange for a replacement income.

A self-employed person who was already on WAZ benefit on 01.08.04 will continue to receive this as long as the following benefit conditions are met:

- the self-employed person is more than 25% occupationally disabled;
- the self-employed person is younger than 65;
- the income on the first day of illness was earned or partly earned by working as a self-employed person.

Since 1 August 2004 entrepreneurs can themselves determine whether or not they want to cover the income risks. You can arrange for a replacement income by:

- reserving funds yourself;
- taking out a 'standard' private occupational disability insurance;
- taking out an 'individual occupational disability insurance under collective conditions'. This is possible via various sector and professional organisations. Organisations for the self-employed such as the *Vereniging Platform Zelfstandige Ondernemers (PZO)*, *CNV Zelfstandigen* and *FNV Zelfstandigen* also offer this opportunity to their members.
- taking out a voluntary insurance under the Sickness Benefits Act and/or the WIA with your UWV. This insurance applies to self-employed persons starting a business after having been employed or having been on benefit.

Alternative insurance

If due to medical reasons a person cannot take out a private occupational disability insurance he will be eligible for an alternative safety net insurance with a private insurer if he applies for a private insurance within three months after having started up his business.

People entitled to WAZ benefit who are declared fully fit for work after a re examination and who cannot take out a supplementary private occupational disability insurance can also make use of the alternative insurance if they apply for a private insurance within three months after the WAZ benefit has ended.

No medical acceptance or age limit applies to this alternative insurance.

Maternity Benefit for Self-employed Persons (ZEZ Scheme)

Female self-employed persons are entitled to maternity benefit of at least sixteen weeks.

Who is eligible?

The scheme is applicable to female self-employed persons, the spouse of a self-employed person who helps in the business, female professionals without an employment contract and female directors with a majority shareholding.

What is the amount of this benefit?

The amount of the benefit depends on the profit you made or the number of hours you worked as a self-employed person in the year prior to the year in which the benefit is payable.

If you worked at least 1,225 hours as a self-employed person in the previous year, the UWV assumes that you earned at least the minimum wage. You will then be entitled to a benefit equal to 100% of the statutory minimum wage.

If in the previous year you worked less than 1,225 hours as a self-employed person, the amount of the benefit depends on the profit you made. The benefit will never exceed the minimum wage.

How long will the benefit be payable?

In total for at least sixteen weeks. The benefit consists of an antenatal benefit and a childbirth benefit.

- Your *antenatal benefit* starts six weeks before the day after the estimated date of delivery and runs until the date of the delivery even when your delivery is later than the estimated delivery date. You can suspend the antenatal benefit up to not more than four weeks before the day after the expected date. You will then be entitled to a longer childbirth benefit.
- Your *childbirth benefit* starts on the day after the delivery and lasts for ten weeks. If you reduce the antenatal benefit by several days, the childbirth benefit will be extended by the same number of days.

Where can you apply for this benefit?

You can apply for maternity benefit at the UWV. You must not do this too late: no later than two weeks before the date you want the antenatal benefit to become payable. Together with the application you have to submit a written statement from a physician or midwife stating the estimated delivery date.

Work and Employment Support for Disabled Young Persons Act (Wajong)

The Wajong offers benefit at a minimum level to handicapped young persons and students who are occupationally disabled. The Wajong benefit is implemented by the Institute for Employee Benefit Schemes (UWV).

Who is eligible?

A person is eligible for Wajong benefit if he is living in the Netherlands, is below the age of 65, and

- is at least 25% occupationally disabled on the date on which he reaches the age of 17, or
- becomes at least 25% occupationally disabled after this date (but before his 30th birthday) and has been a student for at least six months in the year prior to the occupational disability.

The benefit will become payable at the earliest from the age of eighteen onwards and ends at the latest when the age of 65 has been reached.

What is the amount of this benefit?

Wajong benefit is calculated based on the extent of the occupational disability and the basis. The basis for this benefit is the statutory gross minimum wage or gross minimum youth wage per month excluding holiday allowance, divided by 21.75.

As of 1 January 2010, the Wajong basis per day amounts to:

23 years and over	€ 64,72
22 years	€ 55,01
21 years	€ 46,92
20 years	€ 39,80
19 years	€ 33,98
18 years	€ 29,45

On occupational disability of

less than 25%	0% of the basis
between 25 and 35%	21% of the basis
between 35 and 45%	28% of the basis
between 45 and 55%	35% of the basis
between 55 and 65%	42% of the basis
between 65 and 80%	50 $\frac{3}{4}$ % of the basis
80% or more	75% of the basis

Should a young handicapped person be in need of so much help that regular care is necessary, the benefit can be increased to a maximum of 100% of the basis. This does not apply if the person in question has been admitted to an institution and the costs involved are met by an insurer.

Holiday allowance

Each month, 8% of the Wajong benefit is reserved for the holiday allowance, which is paid out in May.

Assessment of occupational disability

In principle, the UWV continues to assess the extent of the occupational disability after having granted the benefit. How often they do this, depends on the situation. Should the earning power increase to such an extent that the person falls into a lower occupational disability class, the benefit will be reduced. Obviously, the reverse is also possible.

Allowance and supplement

In addition to Wajong benefit, any person on Wajong benefit below the age of 23 will be entitled to an allowance. This allowance is meant to off-set the negative income effects of the Healthcare Insurance Act and the Care Allowance Act.

As of 1 January 2010, the gross Wajong allowance per month with regard to the following persons amounts to:

23 years and over	€ 0,00
22 years	€ 1,74
21 years	€ 4,22
20 years	€ 8,57
19 years	€ 14,30
18 years	€ 14,92

If the Wajong benefit, together with other family income, is less than the guaranteed minimum income, you can apply for a supplementary benefit under the Supplementary Benefits Act (TW).

Where and when can this supplementary benefit be applied for?

In order to apply for Wajong benefit two moments are of relevance. First you have to report that you are occupationally disabled and some time thereafter you can apply for Wajong benefit.

Step 1: Notification of being occupationally disabled

You notify the UWV that you are occupationally disabled. This should take place:

- within 13 weeks after your 17th birthday if you are already occupationally disabled at that moment;
- within 13 weeks after the beginning of the occupational disability if you were a student.

After the notification the waiting period will commence.

Step 2: Benefit application

An application for Wajong benefit must be made:

- at the latest within 9 months after your 17th birthday if you were already occupationally disabled at that moment;
- within 9 months after you became occupationally disabled as a student.

The application form is available at the UWV.

The Wajong benefit becomes payable at the earliest on your 18th birthday.

Regulations governing Contributions towards the Upkeep of Disabled Children living at Home (TOG)

The Regulation governing Contributions towards the Upkeep of Disabled Children living at Home (TOG) provides extra financial support to parents with a child having a disability living at home.

Who is eligible?

A person living in the Netherlands and caring for a disabled child at home is eligible for the allowance under the following conditions:

- the child has (for the time being) a permanent physical, intellectual and/or mental disability;
- the child needs virtually always a childminder or carer;
- the child is aged at least 3 years and not older than 17.

From the age of 18 onwards, the child itself can become eligible for benefit under the Work and Employment Support for Disabled Young Persons Act (Wajong).

What is the amount of this benefit?

The allowance amounts to **€211.45** per quarter. This amount is tax-free. And moreover, the allowance does not affect the child benefit.

The allowance can be awarded with retrospective effect for up to four quarters.

Amendments in 2010

The Regulation Governing Contributions towards the Upkeep of Disabled Children living at Home (TOG) will be altered as of 1 April 2010 into the new Regulation Governing the Contribution to Parents of Disabled Children living at Home.

The amount of this benefit remains the same: However, the benefit will be granted on the basis of new criteria. There will be a transitional scheme with regard to parents who are already receiving a contribution under the Regulation. They will be informed by the Social Insurance Bank.

Where can you apply for this benefit?

All the TOG applications are dealt with by the Social Insurance Bank in Roermond, Postbus 1244, 6040 KE Roermond, telephone 0475-368040.

Supplementary Benefits Act (TW)

The Supplementary Benefits Act supplements benefits up to the guaranteed minimum income if the total income of the person entitled to the benefit and his partner, if any, is below this.

Who is eligible?

You can become eligible for supplementary benefit if you are in receipt of benefit pursuant to the:

- Sickness Benefits Act (ZW)
- Unemployment Insurance Act (WW)
- Work and Employment Support for Disabled Young Persons Act (Wajong)
- Disability Insurance Act (WAO)
- Work and Income according to Labour Capacity Act (WIA)
- Military Personnel Disablement Assistance Act (Wamil)
- Income Provision for Older Unemployed Persons (IOW)
- Work and Care Act. Supplementary benefit is possible on top of benefit in connection with pregnancy, delivery and adoption.

You can also become eligible for supplementary benefit if your employer pays not more than seventy per cent of your wage in the second year of illness.

Income below the guaranteed minimum level

Your total income should not be too high. You may be eligible to supplementary benefit if:

- you are married or cohabiting and your joint income is lower than the gross minimum wage;
- you are a single parent and you have a child that is below the age of eighteen and your income is below ninety per cent of the gross minimum wage;
- you are single and your income is below seventy per cent of the gross minimum wage.

No right to supplementary benefit

You are not entitled to supplementary benefit if you:

- are below the age of 21 and live at home;
- are married to a partner born after 21 December 1971 and you don't have children below the age of twelve.

What is the amount of the supplementary benefit?

The supplement tops the benefit up to the standard amount. The amount of the supplement is the difference between the standard amount and the income.

**Standard amounts as of 1 January 2010 gross per day
(excluding holiday allowance)**

Single person aged 23 or over	€ 49,25
Single parent	€ 61,31
Married / cohabiting partners	€ 64,72

For single persons under the age of 23 lower amounts apply.

Income and supplementary benefit

The term 'income' covers all work-related earnings, including most benefits, of claimants and their partners. Assets, such as a private home or savings, are disregarded. For two years at most, part of the income from work (up to a maximum of 15% of the minimum wage) is disregarded when calculating the right to supplementary benefit.

Supplementary benefit will never be more than the difference between the daily wage or the basis on which the benefit has been calculated and the compensation for loss of income. In short, this means that the supplementary benefit will only supplement up to the previous income from employment.

Holiday allowance

If you are entitled to supplementary benefit, you will also be entitled to holiday allowance of 8% of this supplementary benefit. This holiday allowance is payable each year in May.

Where can you apply for the supplement?

A supplement on top of your benefit can be applied for at the Institute for Employee Benefit Schemes (UWV). You do this together with your application for the benefit or within six weeks afterwards.

Only in the case of a supplement on top of your benefit pursuant to the Unemployment Insurance Act (WW benefit) should you submit an application to the UWV WERKbedrijf (previously: Centre for Work and Income (CWI)).

Act on Income Provisions for Older or Partially Disabled Unemployed Persons (IOAW)

The IOAW is an income provision for older unemployed persons. They can become eligible for IOAW benefit if the benefit under the Unemployment Insurance Act (WW) has ended. IOAW benefit is a supplement on top of the income or family income up to social assistance level.

Who is eligible?

- Unemployed persons aged 50 when they became unemployed and who have received the full wage related benefits (plus the subsequent benefit if they were still entitled to it) under the Unemployment Insurance Act (WW) for more than 3 months;
- Unemployed persons who, after they reached the age of 50, became entitled to benefit under the Return to Work for the Partially Disabled Scheme (WGA) and they lost this right again because on a re-examination they were assessed as less than 35% occupationally disabled;
- Persons who are partially occupationally disabled and were already in receipt of IOAW benefit on 28 December 2005 and who are not entitled to a supplement under the Supplementary Benefits Act, because they have a partner born after 31 December 1971 and do not have a child at home below the age of twelve.

IOAW benefit links with WW benefit. IOAW benefit supplements the total income of the unemployed and their partner (income from labour, benefits, pensions) bringing it up to the guaranteed minimum income level. Assets, such as a private home or savings, are disregarded.

What is the amount of this benefit?

Gross monthly IOAW benefit amounts (including 8% holiday allowance) as of 1 January 2010	
Single person aged 23 or over	€ 1.156,76
Single person aged 22	€ 903,11
Single person aged 21	€ 760,97
Single parent aged 21 or over	€ 1.454,86
Married / cohabiting partners (both aged 21 or over)	€ 1.504,42

The amounts for single persons under the age of 21 are lower.

Where can you apply for this benefit?

IOAW benefit must be applied for at the UWV WERKbedrijf (formerly: Centre for Work and Income - CWI) in the domicile or region. Married or cohabiting partners have to apply for the benefit jointly. UWV WERKbedrijf passes your application on to the Social Services of the municipality in which you live. The Social Services will take the decision on the application and will notify you of the outcome in writing.

Income provision for Older Unemployed Persons (IOW)

People aged at least 60 who became or become unemployed between 1 October 2006 and 1 July 2011 and who are entitled to WW benefit for more than three months are entitled to receive IOW benefit after their WW benefit has ended. IOW benefit is not more than 70 per cent of the minimum wage and is not related to the partner's income and their assets. However, the recipient's income is deducted from his IOW benefit. This scheme has a temporary nature and should ensure that older people receive a minimum income after their WW benefit has ceased.

Act on Income Provisions for Older or Partially Disabled Formerly Self employed Persons (IOAZ)

IOAZ benefit is intended for older people who stop working as self-employed persons. IOAZ benefit tops up the income or family income to the social assistance level. Older people may receive this benefit up to the age of 65.

Who is eligible?

- Self-employed persons aged 55 or over who are expected to derive income from a profession or from business activities that is less than the calculated minimum income for self-employed persons (**€20.806**) and are thus forced to end their professional or business activities;
- Claimants only qualify if their average annual income has been below **€19.792** for the three years preceding the claim and is not expected to exceed **€20.806** in the future;
- A claimant must have been engaged in business or professional activities for at least ten years, or three years with seven years in employment prior to this;
- The self-employed person must have worked for at least 1,225 hours per annum for his own business. This is on average about 24 hours per week. If the partner also worked for the business, the self-employed person must have worked at least 875 hours and the partner at least 525 hours per annum in the business;
- Persons who are partially occupationally disabled and were already in receipt of IOAZ benefit on 28 December 2005 and who are not entitled to a supplement under the Supplementary Benefits Act, because they have a partner born after 31 December 1971 and do not have a child at home below the age of twelve.

The benefit becomes payable after the profession or business activities have ceased. The IOAZ benefit supplements the total income of the claimant and his partner (income from labour, benefits, pensions) up to the guaranteed minimum income level. Assets up to a value of **€120,408** will be disregarded. The extra assets are regarded as yielding 4% annual returns, which will be deducted from the benefit.

An amount of not more than **€114,478** for supplementary pension provisions will not be taken into account with regard to people who are in receipt of IOAZ benefit and have a pension deficit.

What is the amount of this benefit?

Gross monthly IOAZ benefit amounts as of 1 January 2010 (including 8% holiday allowance)	
Single person aged 23 or over	€ 1.156,76
Single parent aged 21 or over	€ 1.454,86
Married / cohabiting partners (both aged 21 or over)	€ 1.504,42

Where can you apply for this benefit?

IOAZ benefit has to be applied for, before the business or profession is ended, at a UWV WERKbedrijf branch (formerly: the Centre for Work and Income (CWI)) in the municipality or region. The business activities should cease within one and a half years after the benefit has been applied for. Married or cohabiting partners have to apply for the benefit jointly.

Work and Social Assistance Act (WWB)

The WWB provides a minimum income for all persons residing legally in the Netherlands with insufficient financial resources to meet their essential living costs. Social assistance bridges the period until the person finds a job again.

You are required to do your utmost to support yourself again and you are obliged to take on generally accepted employment. If you are not successful in getting back to work, the Social Services, the UWV WERKbedrijf (formerly the CWI) and/or a reintegration agency may offer you support in finding work or schooling.

Social assistance and assets

If, for instance, you are in receipt of maintenance, benefits or income from paid work, the Act provides a top-up to the social assistance level. Assets above a certain amount are also taken into consideration (there is an allowance of **€10.960** for married couples and single parents and **€5.480** for single persons). If the assets are tied up in a house, the assistance will be given in the form of a loan (equitable mortgage) that must be repaid. In that event, there is an asset allowance of not more than **€46.200**.

Assistance levels

The WWB provides for national standards for persons aged between 18 and 21, between 21 and 65 and for persons aged 65 or over. The Act makes a distinction between:

- married couples, registered partners or unmarried partners cohabiting;
- single parents (caring for one or more children under the age of 18);
- single persons.

Each group has a separate standard amount. For married couples and cohabiting partners aged between 21 and 65 this is 100% of the net minimum wage, for single parents aged between 21 and 65 this is 70%, and for single persons aged between 21 and 65 this is 50%.

The point of departure for the standard amount for single parents and single persons is that housing and other expenses can be shared with other people. If this is not or is only partly the case, the municipal authorities can award a supplementary allowance of no more than 20% of the net minimum wage.

People aged 65 or over who have not built-up a full AOW pension can receive a supplement under the WWB up to the level of the net AOW pension.

What is the amount of this benefit?

Social assistance levels (net amounts as of 1 January 2010)	Per month	Holiday allowance	Total
Aged 21 to 65			
Married couples or unmarried cohabiting persons	€ 1.234,09	€ 64,95	€ 1.299,04
Single parent	€ 863,86	€ 45,47	€ 909,33
Single person	€ 617,04	€ 32,48	€ 649,52
Maximum allowance for single parents and single persons between 21 and 65	€ 246,82	€ 12,99	€ 259,81
65 years old or over			
Married couples or unmarried cohabiting persons, both partners at least 65 years of age	€ 1.305,60	€ 68,72	€ 1.374,32
Married couples or unmarried cohabiting persons, one partner below the age of 65	€ 1.305,60	€ 68,72	€ 1.374,32
Single parent	€ 1.192,70	€ 62,77	€ 1.255,47
Single person	€ 949,21	€ 49,96	€ 999,17
Staying in an institution			
Single person or single parent	€ 274,80	€ 14,46	€ 289,26
Married couples	€ 427,42	€ 22,50	€ 449,92

Long-term benefit dependency surcharge

People between the ages of 23 and 65 who for at least five years have an income that is below the social assistance level, who have few or no assets and no prospects of employment, can receive a long-term benefit dependency allowance. Municipalities determine the amount of the long-term benefit dependency surcharge.

Expense allowance for voluntary work

People entitled to social assistance who do voluntary work will sometimes receive an expense allowance for this. They may keep a limited amount of this without affecting the amount of their benefit. If voluntary work is involved that is regarded by the local authorities as necessary for the reintegration of the person entitled to social assistance, an exemption of a maximum of €150 per month applies. The maximum per annum is €1,500. In all other cases, the threshold of the expense allowance to be left exempted is lower: a maximum of €95 per month with a maximum of €764 per annum.

Healthcare Insurance Act Compensation

From the age of 18 onwards, everybody must pay a nominal premium to the healthcare insurer. With regard to low incomes, the government contributes to the costs of healthcare insurance in the form of a healthcare allowance. The benefit for people in an institution will be increased monthly by an amount with which the contribution for the new healthcare insurance can be paid. For single persons this is €44 per month and for married people €81 per month.

Reintegration bonus

A single bonus payable to the person entitled to social assistance in connection with being deployed in work may be given without cutback up to an amount of €2.229 per calendar year. Municipalities can give persons entitled to social assistance such a bonus with a view to promoting positive behaviour aimed at outflow from benefits to paid work.

Special social assistance benefit

If someone has to incur essential, special costs which, according to the local authorities, cannot be paid by him, he can apply to the local authorities for special social assistance benefit. This involves, for instance, removal costs, study expenses, childcare or housing allowance. Income and assets are always taken into account. Municipalities can determine themselves for which costs and under which conditions they provide special social assistance benefit.

Where can you apply for this benefit?

Social assistance has to be applied for at the UWV WERKbedrijf (formerly: Centre for Work and Income (CWI)). Applications for other social assistance benefits, such as special social assistance benefit, must be submitted to the municipal social services or the Social Affairs Department.

People aged at least 65 can apply to the Social Insurance Bank (SVB) for social assistance benefit or supplementary social assistance benefit.

Investment in the Young Act (WIJ)

On 1 October 2009, the Investment in the Young Act (WIJ) came into force. This Act obliges municipalities to offer work combined with schooling to young persons between the ages of 18 and 27 applying for benefit. This can be a job, a type of schooling or a combination of both tailored to the situation of the young person. If they accept work they will receive a wage from the employer. When they accept the schooling offer they will - where necessary - receive an income at the same level as the social assistance benefit. If they don't accept the offer they will not receive benefit from the municipality either.

Standards (including 5% holiday allowance):	
Married couples or cohabiting persons, both partners below the age of 21 <ul style="list-style-type: none"> • without a child or children • with one or more children 	€ 448,86 € 708,67
Married couples or cohabiting persons with one partner below the age of 21 and the other between the ages of 21 and 26 inclusive <ul style="list-style-type: none"> • without a child or children • with one or more children 	€ 873,95 € 1.133,76
Married couples or cohabiting persons with one partner below the age of 21 and the other aged at least 27 <ul style="list-style-type: none"> • without a child or children • with one or more children 	€ 224,43 € 484,24
Married couples or cohabiting persons of whom both are between the ages of 21 and 26 inclusive <ul style="list-style-type: none"> • without a child or children • with one or more children 	€ 1.299,04 € 1.299,04
Married couples or cohabiting persons of whom one partner is aged between 21 and 26 inclusive and the other at least 27 <ul style="list-style-type: none"> • without a child or children • with one or more children 	€ 649,52 € 909,33
Single person of 18, 19 or 20 years <ul style="list-style-type: none"> • without children • with children 	€ 224,43 € 484,24
Single person aged between 21 and 26 inclusive <ul style="list-style-type: none"> • without children • with children 	€ 649,52 € 909,33
Supplement for single (parent)	Maximum of € 259,81

For young persons between the ages of 18 and 21 the standard of the social assistance benefit is derived from the child benefit. If these young persons are faced with higher essential living costs, then their parents are responsible for these. If they cannot rely on their parents, they may be able to receive income supplement via the special assistance scheme. The local authorities determine the level of special assistance.

Work and Artist Income Act (WWIK)

The Artists Work and Income Scheme Act (WWIK) provides artists with a supplement on top of their income if they cannot support themselves.

Beginner artists can use the WWIK benefit whilst they are building up a profitable professional practice. Established artists can cope with a temporary drop in their income by applying for WWIK benefit.

Who is eligible?

You are entitled to WWIK benefit if you meet the following conditions:

- You have completed your course at one of the institutions for art education or you work as an established artist. Creative artists such as sculptors and choreographers and non-creative artists such as actors and dancers may be entitled to the benefit.
- Your income is below the social assistance level.
- Your assets do not exceed a certain amount.
- The following also applies to established artists:
 - in the twelve months prior to the application for WWIK benefit you must have earned at least **€ 1.200**;
 - you can be regarded as a professional artist; for information about the requirements set on a professional artist please refer to 'Kunstenaaars en Co'.

Kunstenaaars&Co

The statutory duties of Kunstenaaars&Co (www.kunstenaaarsenco.nl) consist of conducting examinations to see whether someone is an artist on a professional basis. They only conduct these examinations on the instructions of the social services of municipalities.

Income test

A progressive income requirement applies to all people entitled to WWIK benefit. In order to remain eligible for benefit the income development of the artist will be reviewed after each 12 months of benefit payments on the basis of a continually increasing requirement.

Months of WWIK benefit	Gross annual income
12 months	€ 2.800
24 months	€ 4.400
36 months	€ 6.000

The required income can be earned both by art and through other work.

An artist is entitled to receive WWIK benefits for a maximum of four years within a ten year period. The WWIK benefit is a gross amount and has no holiday allowance payable separately. It is included in the monthly benefit payment.

What is the amount of this benefit?

Monthly WWIK benefits (including 8% holiday allowance) as of 1 January 2010		
	Gross	Net
Single person	€ 732,78	€ 636,53
Single parent	€ 1.014,75	€ 896,34
Married couples and unmarried cohabiting partners	€ 1.081,90	€ 1.026,24

Where can you apply for this benefit?

You can apply for the WWIK benefit at one of the following central municipalities: Alkmaar, Amsterdam, Arnhem, Assen, Breda, Den Haag, Eindhoven, Enschede, Groningen, Haarlem, 's-Hertogenbosch, Hilversum, Leeuwarden, Lelystad, Maastricht, Middelburg, Rotterdam, Tilburg, Utrecht and Zwolle.

The Healthcare Insurance Act (ZVW) and the Exceptional Medical Expenses Act (AWBZ)

The Healthcare Insurance Act (ZVW) and the Exceptional Medical Expenses Act (AWBZ) belong to the policy area of the Ministry of Health, Welfare and Sport (VWS), not to that of the Ministry of Social Affairs and Employment (SZW). To provide a 'complete' summary of Social Security, we have nevertheless included some information about this legislation. For more in-depth information about the ZVW and AWBZ, please contact the Ministry of Health, Welfare and Sport (www.minvws.nl).

Healthcare Insurance Act (ZVW)

A healthcare insurance and supplementary insurance cover the costs of medical care. Having a basic insurance is a legal obligation. The government determines the contents of the basic package. In addition, it is possible to take out supplementary healthcare insurances on an individual basis. Insurers are required by law to accept anyone who registers for the basic insurance.

What is the amount of the contribution?

The healthcare insurers determine the amount of the fixed (nominal) healthcare contribution themselves. The monthly contribution can therefore differ per insurer. No contribution is required for children under the age of 18. In addition to the contribution to the healthcare insurer, an income-related contribution is paid to the government. This contribution is automatically withheld from wages/the benefit by the employer or benefits agency, but is also, in large part, reimbursed by them.

Care allowance

Depending on your income, you may be eligible for an allowance: the care allowance. This allowance must be applied for from the tax authorities. Information about the care allowance can be found on www.toeslagen.nl.

Exceptional Medical Expenses Act (AWBZ)

The AWBZ is a National Insurance Scheme against the risk of exceptional medical expenses for which people cannot be insured on an individual basis. Everyone who resides or works in the Netherlands has AWBZ insurance and is entitled to AWBZ care reimbursement.

AWBZ insurance provides cover against major medical risks not covered by the healthcare insurances. An example in this respect is admittance to an AWBZ institution (such as nursing and care homes), including receipt of the necessary care.

An insured party automatically receives AWBZ insurance from its healthcare insurer. The healthcare insurers have delegated the administration of AWBZ insurance to regional healthcare offices.

What is the amount of the contribution?

The AWBZ contribution is income-related and is withheld from wages or benefits by the employer or benefits agency respectively. In most cases, an own contribution, income related or otherwise, is required when use is made of AWBZ care.

Your benefit abroad

Your benefit will only be paid abroad if you live in an EU/EEA country, the Netherlands Antilles, Aruba or a country with which the Netherlands has entered into a treaty for proper control of the payment of benefits. This relates to AOW, WAO, WIA, WAZ, ANW, the Sickness Benefits Act and child benefit. Therefore, any person moving to a country with which the Netherlands does not have a treaty will no longer be entitled to benefit. You will then lose this benefit after three months. You can find a summary of the contracting countries on www.szw.nl.

Exception for AOW

There is, however, an exception with regard to the AOW. A person aged 65 does not lose the full right to AOW pension when he moves to a non contracting country. However, regardless of the actual situation, this person will only become eligible for an AOW pension for married couples without a supplement (a maximum of 50% of the net minimum wage).

No supplementary benefit abroad

You will lose the right to supplementary benefit if you move abroad. Since 5 May 2005, you will also lose the right to supplementary benefit if you move to another country in the EU/EEA or to Switzerland. The following exceptions apply to this rule:

On the basis of case law, you will retain your supplementary benefit if you move to:

Bosnia-Herzegovina, Brazil, Canada, Chile, Cyprus, Israel, Cape Verde Islands, Croatia, Macedonia, Malta, Morocco, New Zealand, Serbia-Montenegro, Slovenia, Tunisia, United States and South Korea. The Dutch government intends to adjust the existing treaties with these countries. Therefore

More information

If you still have any queries in connection with this brochure or want to order more copies, please contact the Postbus 51 (PO Box 51) Info Line: 0800-8051 (free of charge) or visit www.postbus51.nl.

For more information you can also visit the website of the Ministry: www.szw.nl.

Information about the ZVW and the AWBZ:

Information: www.minvws.nl

Information about the AWBZ: www.ciz.nl

The following bodies implement the social security legislation:

AOW, ANW, AKW, TOG and WWB for older persons	Social Insurance Bank (SVB) www.svb.nl Personal records database Insurances: (020) 656 53 52 TOG: (0475) 36 80 40
Sickness Benefits Act, WAO, WIA, WW, WAZ, Wajong, IOW, WII, the Supplementary Benefits Act, the Work and Care Act, and the ZEZ Scheme	Institute for Employee Benefit Schemes (UWV) www.uwv.nl For employees: 0900-9294 For employers: 0900-9295
Application under the WW, Supplementary Benefits Act, WWB, IOAW and IOAZ	UWV WERKbedrijf (formerly: Centre for Work and Income (CWI)) www.werk.nl
WWIK	Central municipalities (Alkmaar, Amsterdam, Arnhem, Assen, Breda, The Hague, Eindhoven, Enschede, Groningen, Haarlem, 's Hertogenbosch, Hilversum, Leeuwarden, Lelystad, Maastricht, Middelburg, Rotterdam, Tilburg, Utrecht and Zwolle)

If you disagree with a decision of the implementing body, you generally first have to submit a notice of objection to the same body. This is indicated in the administrative decision you will receive. If the decision is not in your favour you may lodge an appeal with the administrative law department of the district court.

Ministry of Social Affairs and Employment

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