



State of Affairs of social security, January 2014

This brochure provides a general overview of the range of national insurance schemes and social security benefits in the Netherlands including the amounts as at 1 January 2014. It is up to the implementing body to assess whether you are entitled to a benefit.

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Introduction

National insurance is compulsory for all persons living in the Netherlands. All persons working here and therefore paying income tax are also insured. Persons working in salaried employment have compulsory insurance under the employee insurance schemes.

Anyone without compulsory insurance can take out optional insurance subject to certain conditions for particular risks. More information about this is available from the implementation bodies concerned. Apart from national insurance schemes there are also social security benefits which supplement an inadequate (family) income up to the level of the social minimum for particular living conditions. The Supplementary Benefits Act, Wajong, IOAW, IOAZ and WWB referred to in this brochure are all examples of such social security benefits.

Persons living here illegally are not covered by the national insurance schemes and social security benefits.

Living conditions/partner concept

In all social security laws two unmarried persons living together are considered equivalent to a married couple. The same applies to two brothers or sisters living together and the cohabitation of a grandparent with a grandchild. Anyone living with a parent or child is regarded as single (except in certain social assistance situations). Married persons who live permanently separated from one another are also regarded as single, unless of course they are living with someone else. A single parent is someone who has a child under the age of 18 in the household for whom he/she receives childbenefit.



Contribution overview

Contributions as at 1 January 2014	National insurance schemes (contribution paid to the Tax Department)		
	AOW	ANW	AWBZ
contribution %			
employer	-	-	-
employee	17.90	0.60	12.65

The contributions are levied (in a single amount together with the income tax) over a taxable income from work and home ownership. There is a general tax credit which applies to everyone.

Depending on the situation a range of tax credits is possible.

Contributions as at 1 January 2014	Employee insurance schemes (contribution paid to the Tax Department)					
	WAO/WIA basic contribution	Whv standard contribution	WW (Awf)	WW (Sfn average contribution)	KO Compulsory childcare contribution	ZVW
Employer	4.95	1.03	2.15	2.68	0.50	7.50
Employee	-	-	-	-	-	-

The maximum income assessable for employee insurance schemes and ZVW is € **51,414.00** per year (€ **197.74** per day).

Invalidity Insurance Act (WAO) / Work and Income (Capacity for Work) Act (WIA)

Employers who have chosen to bear the WGA risk themselves only pay the WAO/WIA basic contribution. These employers have chosen to bear the financial risk of partial unfitness for work on the part of their employees entirely by themselves or have it covered by a private insurer.

Return to Work Fund (Whv)

As from 2014, the return-to-work standard contribution is comprised of WGA-fixed (0.51%), the standard percentage for WGA-flex (0.18%) and Sickness Benefits Act (0.34%).

Unemployment Insurance Act (WW)

- The WW contribution is comprised of several parts:
 - one part for the General Unemployment Fund (Awf);
 - one part for the Sector Fund and;
 - a surcharge on the sector premiums as a contribution to the costs of childcare;
- For government employers a different method is used to levy contributions.

Healthcare Insurance Act (ZVW)

Besides the ZVW nominal contribution that everyone has to pay, employers or benefits agencies also pay a so-called employer's levy under the Healthcare Insurance Act. This is an income-related levy that is set for 2014 at 7.50% of the income.



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General Old Age Pensions Act (AOW)

The General Old Age Pensions Act (AOW) is a basic pension provision. The AOW also includes a partner allowance for a younger partner of an AOW beneficiary if this partner has little or no income.

When does AOW commence?

If you were born after 30 November 1948 and before 1 November 1949, you will reach state pension age in 2014 if you are 65 years and 2 months old. The AOW pension is then paid at the end of each following month.

The right to AOW pension ends on the first day subsequent to decease. The amount of the AOW pension depends on the home situation and how many years a person has been insured for the AOW.

Each year, the age of entitlement to AOW will shift to a later point in time.

How much is the AOW?

Gross monthly amounts as at 1 January 2014	AOW	Holiday allowance
single	€ 1,074.25	€ 70.16
single parent with child up to 18 years of age	€ 1,362.20	€ 90.22
married / living together (so both partners have reached the age of entitlement to AOW)	€ 734.41	€ 50.11
married / living together without partner allowance (<i>partner has not yet reached the age of entitlement to AOW</i>)	€ 734.41	€ 50.11
married / living together with full partner allowance (<i>partner has not yet reached the age of entitlement to AOW</i>)	€ 1,468.82	€ 100.22
See: ' NB '		

NB!

- The amounts stated here are full AOW pension benefits. Anyone who came to live in the Netherlands later in life or who lived abroad for a number of years will probably receive a lower benefit. For each year 2% less AOW.
- The amounts stated are gross monthly amounts. The Social Insurance Bank (SVB) withholds taxes and contributions from the AOW pension, including the income-related contribution for health care.
- The holiday allowance is accumulated monthly and paid out to you in May.

Allowance

Elderly persons paying tax in the Netherlands may receive a purchasing power allowance: the 'MKOB'. In 2013, this 'Possible Purchasing Power Allowance for Older Taxable Persons' amounts to € 337.68.



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When is partner allowance received?

If your partner has not yet reached the age of entitlement to AOW then you are entitled to a partner allowance. This allowance is only paid if the youngest partner has little or no income. The income referred to here is only taken into consideration if it is income from work (a job) or income which is related to work (a social security or early retirement benefit (VUT)).

From 2015 onwards new AOW beneficiaries will no longer be able to claim partner allowance. A bill for the phasing out of the partner allowance for existing AOW beneficiaries with a higher income from 2015 onwards is pending in the Senate.

Partner who lived or worked outside the Netherlands

If the partner has lived or worked outside the Netherlands it usually means that he or she is not insured for the AOW. For each year the partner was not insured, 2% is deducted from the partner allowance.

Applying for AOW

A letter is sent automatically to the home of every person registered with a municipal authority in the Netherlands six months before the age of entitlement to AOW, which describes how to apply for AOW at the Social Insurance Bank (SVB).



Surviving Dependants Act (ANW)

If a spouse, partner or parent dies this will have financial consequences for the surviving partner and/or children. In accordance with the Surviving Dependants Act (ANW) surviving dependants may be eligible for a surviving dependants' benefit. Orphans are also eligible for a benefit.

Who is eligible?

Surviving dependants are eligible for an ANW benefit if they fulfil the following conditions:

- The surviving dependant is not yet entitled to AOW;
- The partner was insured for the ANW on the day of decease. Every resident in the Netherlands is automatically insured for the ANW on an ongoing basis.
- The surviving dependant was born before 1950, or
- takes care of one or more children under the age of 18, or
- is at least 45% unfit for work.

NB: the benefit ends if the surviving dependant remarries, enters into a registered partnership or moves into the same house with someone else.

Half-orphan's benefit

If, as a surviving dependant, you are taking care of one or more children under the age of 18, you are entitled to an increased surviving dependants' benefit.

If you receive no benefit and believe that you are entitled to it, you should contact the Tax Department.

Orphan's benefit

A child is entitled to orphan's benefit if both parents are deceased (normally up to the age of 16, up to the age of 18 in the case of invalidity, and up to the age of 21 if the child is studying).

ANW and other income

The amount of the ANW benefit depends on your income. Income related to (previous) work (such as a WAO, WIA or WW benefit) is deducted in full. Income from work (salary, profit, early retirement benefit, early pension or a benefit over and above the statutory minimum) is partially exempt. Income does not include payments from an insurance policy, payments from a surviving dependants' pension and assets (or income from assets).

How much is the benefit?

Gross monthly amounts as at 1 January 2014	ANW	Holiday allowance
surviving dependants' benefit	€ 1,127.17	€ 83.93
surviving dependants' benefit single parent (youngest child not yet 18 years of age)	€ 1,405.04	€ 107.92
orphans to 10 years	€ 360.69	€ 26.86
orphans from 10 to 16 years	€ 541.04	€ 40.29
orphans from 16 to 21 years	€ 721.39	€ 53.72
extra allowance	€ 16.50	--

Applying for ANW

Within two weeks after the death, the spouse, registered partner or orphan will be sent a letter from the Social Insurance Bank (SVB).



General Child Benefit Act (AKW)

The General Child Benefit Act (AKW) offers parents an allowance for the expenses of bringing up and taking care of 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 benefit depends on the age of the child. Depending on whether the child is living at home or not, any income from work earned by the child and (in some cases) the amount of the maintenance contribution, a child may count as one or two child-benefit children.

How much is the child benefit?

For children aged:	Per quarter
0 to 5 years	€ 191.65
6 to 11 years	€ 232.71
12 to 17 years	€ 273.78

Applying for child benefit

Parents receive the application forms automatically at home. In the Netherlands, the municipal authority passes the particulars of the parents and the baby on to the Social Insurance Bank (SVB) after the registration.



Child-related budget

The child-related budget is an allowance from the government for the expenses of families earning an income up to a certain level.

Who are eligible?

Parents of children up to 18 years of age may be eligible for the child-related budget. This depends on their income.

The number of children younger than 18 is also taken into account. The more children, the higher the child-related budget may be.

How much is the child-related budget?

The child-related budget depends on your income and assets.

You are not entitled to a child-related budget for 2014 if your assets on 1 January 2014 exceeded:

- € 102,499 for a single person
- € 123,638 for partners

With a family income of up to € 26,265 a family receives the maximum child-related budget. As the family income exceeds € 26,265 the child-related budget is gradually reduced.

A family with	Maximum per year:
1 child	€ 1,017.00
2 children	€ 1,553.00
3 children	€ 1,736.00
4 children	€ 1,842.00
5 children	€ 1,948.00

For each subsequent child an extra € 106 per year.

For children between the ages of 12 and 17, there is an additional contribution to school expenses.

Applying for child-related budget

Parents who fulfil the conditions do not have to make an application. The Tax Department looks at the (combined) income and other data from the SVB, about child benefit for example.

If you receive no benefit and believe that you are entitled to it, you should contact the Tax Department.



Care allowance for handicapped children living at home (TOG)

The Care allowance for handicapped children living at home (TOG) scheme provides extra financial support to parents who have a physically or mentally handicapped child living at home.

Who is eligible?

The TOG is intended for parents with severely handicapped children living at home who require a large amount of care from the parents.

To be eligible for the TOG benefit you need an indication under the Exceptional Medical Expenses Act (AWBZ) of at least ten hours per week.

How much is the benefit?

The allowance is **€ 215.80** per quarter. You pay no tax on this amount. Nor does the allowance affect the child benefit.

Where can you apply for the benefit?

You can send your TOG application with the AWBZ indication for your child to the Social Insurance Bank (SVB). The application form is available on the SVB website: www.svb.nl

All TOG applications are dealt with by the Social Insurance Bank Roermond, Postbus 1244, 6040 KE Roermond, telephone (0475) 36 80 40.

NB: AWBZ indications are issued by the Care Assessment Centre (CIZ) and the Youth Care Agency (BJZ).



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Invalidity Insurance (Young Disabled Persons) Act (Wajong)

The Wajong offers support to young disabled persons and students who became disabled during their studies to find and keep a job with a regular employer. If they are unable to earn enough from this work then they will be eligible for income support.

Who is eligible?

The Wajong is intended for persons who contract a long-term illness or handicap at a young age.

A person can apply for a Wajong benefit if he/she

- has a long-term illness or handicap on his/her 17th birthday or
- has a long-term illness prior to his/her 30th birthday and followed a course of at least 6 months in the previous year.

The remaining conditions are:

- full recovery from the illness or handicap within 1 year is unlikely
- residing in the Netherlands
- due to the long-term illness or handicap, less than 75% of the minimum wage can be earned for at least 52 consecutive weeks.

The benefit commences on reaching the age of eighteen at the earliest and ends on reaching the age of entitlement to AOW at the latest.

How much is the benefit?

The Wajong income support is a supplement to the salary earned by the young handicapped person. The income support is calculated on the basis of the amount of the salary earned by the young handicapped person. The total income is at least 75% of the minimum wage.

Students and school pupils receive an income support of 25%.

Amounts as at 1 January 2014	From the age of 23	22 years	21 years	20 years	19 years	18 years
Basis per day excl. holiday allowance	€ 68.30	€ 58.06	€ 49.52	€ 42.01	€ 35.86	€ 31.08
Extra allowance per year	--	€ 21.96	€ 53.52	€ 108.60	€181.20	€ 188.88

Where and when is it possible to apply for the benefit?

The Wajong should be applied for at the Employee Insurance Agency (UWV).



Work and Income (Capacity for Work) Act (WIA)

The WIA ensures that employees are entitled to an invalidity benefit in the event of full and permanent incapacity for work. Those who are still able to work up to a certain level receive a supplement to their wage.

Who is eligible?

For employees who became ill on or after 1 January 2004 a waiting period of 104 weeks applies. After that they are entitled to a benefit under the WIA, provided they are at least 35% unfit for work.

How much is the benefit?

If you are wholly and permanently incapacitated for work you receive an invalidity benefit. This means you have to be at least 80% unfit for work and have no or very little chance of recovery. In that case you are eligible for a benefit under the Fully Disabled Persons Income Scheme (IVA) of 75% of the daily wage (maximum daily pay as at 1 January 2014 **€ 197.00** gross).

If you are at least 35% unfit for work you are entitled to a benefit based on the Return to Work (Partially Disabled Persons) Scheme (WGA).

- You receive a pay-related WGA benefit for anything from 3 to 38 months. For the first two months your benefit is 75 percent of the daily pay and 70 percent after that. If you are working you will receive for the first two months, on top of the new wage, a benefit of 75 percent of the loss of earnings in comparison to the daily pay. Your total income increases the more you work;
- At the end of the pay-related benefit the amount you are earning is assessed. If this is at least 50% of the residual earning capacity, the WGA supplements the wage up to 70% of the difference between the daily pay and the residual earning capacity or new wage;
- If you have no work at the end of the pay-related benefit or earn less than 50% of the residual earning capacity, you receive a 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 sum of the WIA benefit and other family income is less than the social minimum, you may apply for an allowance based on the Supplementary Benefits Act.

Applying for WIA benefit

The IVA and WGA are implemented by the Employee Insurance Agency (UWV).



Maternity Benefit Scheme for the Self-Employed (ZEZ scheme)

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

Who is eligible?

The scheme applies to female self-employed entrepreneurs, the spouse who works with them, female professionals with no employment contract and female directors and major shareholders.

How much is the 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 previous to the one in which the benefit is paid out.

If in the previous year you worked at least 1225 hours as a self-employed person, the UWV assumes you earned at least the minimum wage. This means you are entitled to a benefit equal to 100% of the statutory minimum wage.

If in the previous year you worked less than 1225 hours as a self-employed person, the amount of the benefit depends on the profit you made. The benefit never exceeds the minimum wage.

How long does the benefit last?

In total at least sixteen weeks. The maternity benefit consists of a pregnancy benefit and a childbirth benefit.

- Your *pregnancy benefit* starts six weeks before the anticipated date of delivery and continues until the moment of giving birth, even if the delivery is later than originally anticipated. You may also postpone the pregnancy benefit until four weeks before the date you are expected to give birth at the latest. In that case you are entitled to receive the childbirth benefit for longer.
- Your *childbirth benefit* commences on the day of delivery and lasts for ten weeks. If you shortened the pregnancy benefit by a few days, the childbirth benefit will be extended by the same number of days.

Where can you apply for the benefit?

You may apply for the maternity benefit at the UWV. You must do so in good time at least two weeks before the date on which you want the pregnancy benefit to start. You must also provide a written statement from a doctor or obstetrician with the application, stating the anticipated date of birth of your child.



Sickness Benefits Act (ZW)

The Sickness Benefits Act applies only to people who do not (no longer) have an employer, people working for an employment agency for example. You may also receive sickness benefit if you are sick due to pregnancy and childbirth. The sickness benefit is at least seventy percent of the daily wage (here a maximum applies). If you start working as a self-employed entrepreneur then in certain situations it is possible to insure yourself voluntarily.

Who is eligible?

If you are sick and do not (or no longer) have an employer, you may receive 'sick pay'. The Sickness Benefits Act provides for this. You are insured for the Sickness Benefits Act if you fulfil the following conditions. You are:

- an employee in salaried employment (or were in the past);
- not entitled to AOW;
- a contractor of work but not working in a business of your own;
- a trainee receiving trainee pay;
- a home worker, musician or artist. For this group certain additional conditions apply. The Employee Insurance Agency (UWV) can tell you more about this.

If you are insured you may be entitled to a sickness benefit in the following situations:

- You are a temporary employee (and do not have a permanent contract with the employment agency);
- You are an on-call worker (depending on the type of on-call contract);
- Your temporary employment contract expires during your illness;
- You are a home worker;
- You receive unemployment benefit under the Unemployment Insurance Act (WW) and have been sick for more than 13 weeks;
- You become sick a result of pregnancy and giving birth. If you are in paid employment you are entitled to a benefit during your maternity leave under the Work and Care Act (Wazo). But if you become ill due to your pregnancy before or after delivering the child you receive a sickness benefit;
- You donate an organ and are temporarily unable to work as a result;
- You are partially incapacitated for work and become sick within five years of being employed. In that case your employer does not have to continue paying your salary and you receive a sickness benefit (no-risk policy).

Not for self-employed entrepreneurs

If you are an entrepreneur or a director and major shareholder you can only appeal to the Sickness Benefits Act if you have optional insurance for that purpose.

How much is the sick pay?

Your sickness benefit is at least 70 percent of your daily wage. The daily wage is the average daily pay you earned in the year before you became ill. NB: This is subject to a maximum of **€ 197.00** gross as at 1 January 2014. The benefit continues for no more than 104 weeks (two years).

As from 2014, the amount of the benefit will, after the first three months, become dependent on the employment history.

Applying for ZW benefit

You apply for a sickness benefit at the Employee Insurance Agency (UWV). The UWV is also responsible for absence management and reintegration.



Unemployment Insurance Act (WW)

The WW insures employees against the financial consequences of unemployment. The loss of income may be temporarily cushioned by an Unemployment Insurance Act benefit (WW benefit). This benefit bridges the period between one job and another.

Who is eligible?

To be eligible for a WW benefit a person must at least:

- Have no entitlement to AOW yet;
- Be insured for the WW;
- Lose at least five working hours per week (or at least half their working hours if they worked less than ten hours a week);
- Have no further right to pay for the lost working hours;
- Be available to start work;
- Fulfil the weeks requirement, which means they must have been in paid employment for at least 26 of the 36 weeks preceding the first day of unemployment;
- Not be voluntarily unemployed;
- Register in time as a jobseeker at the UWV.

How much is the benefit?

For the first two months 75% of the most recently earned daily pay is paid out (as at 1 January 2014, the maximum daily pay is **€ 197.00**) and 70% after that. Each month 8% of the WW benefit is put aside for the holiday allowance, which is paid out in May.

How long does the benefit last?

The duration of a WW benefit depends on the number of years a person worked before they became unemployed. The duration of the WW benefit varies from a minimum of 3 months to a maximum of 38 months.

If only the weeks requirement is fulfilled, the maximum duration of the WW benefit is three months. According to the weeks requirement they must have worked for at least 26 of the 36 weeks preceding the first day of unemployment. If the years requirement is also fulfilled, the WW benefit is extended. Anyone who received a salary for 208 hours or more hours or more days in four of the five calendar years preceding the year in which they became unemployed fulfils the years requirement. This means the duration of the WW benefit depends on the employment history. The benefit continues for as many months as the length of their employment history in years (subject to a maximum of 38 months).

The years from the calendar year in which a person turned the age of 18 up to and including 1997 are counted as employment history for everyone ('fictitious employment history'). From 1998 onwards it is the actual number of years worked that counts ('actual employment history'). From 2007 onwards the years in which a person did not work, but in which they provided informal care, also count as employment history.

Applying for WW benefit

You can register as a jobseeker at www.werk.nl. After that you can apply (electronically) for a WW benefit here. The UWV will subsequently get in touch with you. Not on the internet? In that case you should visit the UWV branch nearest to where you live.



Supplementary Benefits Act (TW)

The Supplementary Benefits Act supplements benefits up to the level of the social minimum if the total income of the beneficiary and possible partner is below that level.

Who is eligible?

You may be eligible for a supplement if you have a benefit under the:

- Sickness Benefits Act (ZW)
- Unemployment Insurance Act (WW)
- Invalidity Insurance (Young Disabled Persons) Act (Wajong)
- Invalidity Insurance Act (WAO)
- Work and Income (Capacity for Work) Act (WIA)
- Military Personnel Invalidity Insurance Act (Wamil)
- Older unemployed persons income scheme (IOW)
- Work and Care Act. Supplementation of a benefit related to pregnancy, giving birth and adoption is possible.

You are eligible for a supplement even if your employer pays you no more than seventy percent of your salary in the second year of illness.

No entitlement to a supplement

You have no entitlement to a supplement if you:

- Are under the age of 21 and live at home;
- Are married to a partner born after 31 December 1971 and have no children under the age of twelve.

How much is the supplement?

The supplement is such that the sum of the supplement and the benefit is a standard amount. The amount of the supplement is the difference between the standard amount and the income.

Standard amounts as at 1 January 2014 gross per day (excluding 8% holiday allowance)

single person 23 years or older	€ 51.58
single parent	€ 64.41
married / living together	€ 68.30

Lower standard amounts apply to single persons under the age of 23.

Income and supplement

Anything the applicant and partner earn and virtually all benefits are counted as income. Assets, such as an own house or savings, are disregarded. In the assessment of the entitlement to a supplement, part of the income from employment is disregarded for a maximum period of two years.

Where can you apply for the supplement?

You apply for a supplement simultaneously with your benefit application at the Employee Insurance Agency (UWV).



The Work and Social Assistance Act (WWB)

The WWB provides a minimum income to anyone legally residing in the Netherlands who has insufficient means to cover the basic costs of living. The social assistance benefit bridges the period until someone finds a job again.

You must however do all you can to get back to providing for your own living expenses and you are obliged to take on any generally accepted work. If you are unable to find work by yourself the Social Services, the UWV and/or a rehabilitation firm can assist you in looking for work or training.

How much is the benefit?

Social assistance benefit levels (net monthly amounts including holiday allowance as at 1 January 2014)	
21 to age of entitlement to AOW	
married persons/persons living together	€ 1,354.54
Single parents	€ 948.18
Single persons	€ 677.27
Maximum allowance for single parents and single persons from 21 to age of entitlement to AOW	€ 270.91
18 to 21 years of age	
Single persons	€ 234.01
Single parents	€ 504.92
Two persons both younger than 21: - without children - with children	€ 468.02 € 738.93
Two persons, one younger than 21: - without children - with children	€ 911.28 € 1,182.19
Persons entitled to AOW*	
Married persons	€ 1,431.72
Single parent	€ 1,308.98
Single person	€ 1,040.16
Residing in an institution	
Single person or single parent	€ 300.15
Married persons	€ 466.85

* Persons entitled to AOW can receive social assistance in the form of AIO (Additional Income Provision for the Elderly)

Assistance and assets

If you are receiving for example maintenance, a benefit or income from work, the income will be topped up to the social assistance benefit level. Assets exceeding a certain amount (**€ 11,700.00** for families and single parents and **€ 5,850.00** for single persons) are taken into account. If assets are tied up in a house, assistance is given in the form of a loan (revolving mortgage) which must be repaid. In that case a capital exemption of no more than **€ 49,400.00** applies.



Compensation Healthcare Insurance Act

Everyone who has reached the age of 18 pays a nominal contribution to a healthcare insurer. For low incomes the government makes a contribution to the cost of health insurance in the form of a care allowance. A monthly amount is added to the benefit of persons in an institution, which can be used to pay the contribution for the new health insurance. For single persons and for each unmarried member of the family the care allowance is **€ 39.00** per month and for married persons it is **€ 84.00** per month.

Special assistance

If a person incurs necessary, special expenses which in the opinion of the municipal authority he is unable to pay himself, then he may appeal to the municipal authority for special assistance. These expenses may relate to such things as moving house, study, childcare or housing surcharges. Here your income and assets are taken into account. Municipal authorities determine the expenses for which special assistance is granted, and the conditions under which they are granted, on the basis of your individual circumstances.

Where can you apply for the benefit?

You can apply for a social assistance benefit at the UWV. For the AIO, persons entitled to AOW should contact the Social Insurance Bank (SVB)
Special assistance should be applied for at the Social Services or Social Affairs department of the municipality in which you live.



Older and Partially Disabled Unemployed Workers Income Scheme Act (IOAW)

The IOAW is an income scheme for older unemployed employees. They may be eligible for IOAW benefit when the benefit under the Unemployment Insurance Act (WW) expires.

Who is eligible?

- Unemployed employees who were at least 50 at the moment they became unemployed and who have gone through the pay-related benefit (plus the follow-up benefit if they were still entitled to it) of the Unemployment Insurance Act (WW) in full and for more than 3 months;
- Unemployed employees who after their 50th birthday became entitled to a benefit under the Return to Work (Partially Disabled Persons) Scheme (WGA) and subsequently lost this entitlement because they were found to be less than 35 percent unfit for work on reassessment;
- Persons partially incapacitated for work who were already receiving an IOAW benefit on 28 December 2005 and are not entitled to an allowance under the Supplementary Benefits Act because they have a partner who was born after 31 December 1971 and do not have any children under the age of twelve living at home.

How much is the benefit?

Gross IOAW amounts per month, including holiday allowance, as at 1 January 2014	
single person 23 years of age or older	€ 1,211.62
single person 22 years of age	€ 953.59
single person 21 years of age	€ 803.63
single parent 21 years of age or older	€ 1,512.79
married / living together (both partners 21 years of age or older)	€ 1,571.38

Lower amounts apply to single persons under the age of 21.

The IOAW supplements the total income of the unemployed person and partner (income from employment, benefits, pension) up to the level of the social minimum. Assets, such as an own house or savings, are disregarded.

Where can you apply for the benefit?

An IOAW benefit should be applied for at the UWV in the place or region where you live. Married persons and persons living together must apply for the benefit jointly. The UWV then passes your application on to the Social Services of the municipality in which you reside. The Social Services takes a decision on your application and informs you of that decision in writing.



Older and Partially Disabled Former Self-Employed Persons Income Scheme Act (IOAZ)

The IOAZ is a benefit for elderly persons who have stopped their work as a self-employed person. The IOAZ benefit supplements the (family) income up to the level of the social minimum. The benefit commences after the business or profession has come to an end and ends on reaching the age of entitlement to AOW at the latest.

Who is eligible?

- Self-employed persons who are at least 55 years of age who have an anticipated income from their profession or business which is less than the calculated minimum income for the self-employed (**€ 23,115.00**) and are therefore compelled to stop their business or profession;
- In the three years previous to the application the average annual income must have been less than **€ 21,861.00** and the level of income anticipated in the future should not exceed **€ 23,115.00**;
- The business or profession should have been exercised for at least ten years, or at least three years if immediately preceded by seven years in a function in salaried employment;
- The self-employed person must have worked at least 1,225 hours per year in his own business. This averages out to around 24 hours per week. If the partner also worked in the business, a self-employed person must have worked at least 875 hours and the partner at least 525 hours per year in the business;
- Persons partially incapacitated for work who were already receiving an IOAZ benefit on 28 December 2005 and are not entitled to an allowance under the Supplementary Benefits Act because they have a partner who was born after 31 December 1971 and do not have any children under the age of twelve living at home.

How much is the benefit?

Gross IOAZ amounts per month, including holiday allowance, as at 1 January 2014	
single person 23 years of age or older	€ 1,211.62
single parent 21 years of age or older	€ 1,512.79
married / living together (both partners 21 years of age or older)	€ 1,571.38

The IOAZ supplements the total income of the unemployed person and partner (income from employment, benefits, pension) up to the level of the social minimum. Assets up to **€ 128,547.00** are disregarded. Any additional assets beyond this are regarded as producing an annual yield of 4%, which is deducted from the benefit as income. For people receiving an IOAZ benefit who have a pension shortfall, a maximum amount of **€ 117,058.00** is disregarded for the purposes of additional pension provisions.

Where can you apply for the benefit?

The IOAZ benefit should be applied for at a branch of the UWV in your municipality or region before the business or profession is terminated. The business must be terminated within one and a half years after applying for the benefit. Married persons and persons living together must apply for the benefit jointly.



More information

For general questions to the central government you should contact 'Informatie Rijksoverheid' (formerly Postbus 51), telephone 1400, local rate, or consult www.rijksoverheid.nl

The following bodies implement the social security laws:

AOW, ANW, AIO, AKW and TOG	Social Insurance Bank (SVB) www.svb.nl Basisadministratie verzekeringen (insurance database): (020) 656 53 52 TOG: (0475) 36 80 40
Applying for child-related budget	Tax Department www.toeslagen.nl 0800-0543
Sickness Benefits Act, WAO, WIA, WW, WAZ, Wajong, IOW, Supplementary Benefits Act, Work and Care Act, ZEZ scheme, WW, Supplementary Benefits Act, WWB, IOAW and IOAZ	Employee Insurance Agency (UWV) www.uwv.nl For employees: 0900-9294 For employers: 0900-9295

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