

# Module for WGA self-insurers

Support for self-insurers under the Return to Work (Partially Disabled Persons) Regulations (WGA)

**As a self-insurer under the Return to Work (Partially Disabled Persons) Regulations (WGA), you bear the costs of benefits paid to employees under these regulations for a maximum of 10 years. If you have taken out WGA insurance, the premium you pay will depend on the number of employees who become entitled to benefits under the WGA. This is another good reason for preventing long-term absence and incapacity. ArboNed can offer you services to supplement our standard absence management programme, providing assistance when employees are partially returning to work while still covered by the WGA and also facilitating a return to full employment.**

A full return or increased hours By taking the right action for promoting a return to work, you increase your employees' deployability. They can then make a full return to work or increase their hours. Financially speaking, a full or partial return to work reduces the amount of the benefits you need to pay under the WGA (or eliminates these benefits altogether). In the long term, this also leads to a reduction in your insurance premium.

Those employers who are faced with employees becoming eligible for WGA benefits and who do not have the time, skills and/or up-to-date knowledge of legislation and regulations themselves, benefit from our supplementary module for WGA self-insurers.

From 2016 onwards, any temporary workers entitled to WGA benefits and who then leave your employment will affect the WGA contribution you pay. This is yet another good reason for trying to prevent workers from having to claim WGA benefits and for offering them proper support if they do receive benefits, as taking action prevents an increase in contributions.

Flexible workers are staff who:

- have a fictitious employment relationship with the employer (such as homeworkers or interns)
- become sick in the first four weeks following the end of their employment contract
- have an employment contract

that comes to an end during the first 104 weeks of sickness

## Select from three modules

We offer you three different modules, each of which provides you, as a self-insurer under the WGA, with support. We implement the modules in collaboration with our partner, SV Land. You can sign up to one or more of these modules. This allows you to choose when, how and how frequently we take action. We support you in your endeavours to limit costs and ensure that you meet your obligations in terms of helping employees to return to work. You can select one or more of the modules, depending on the extent to which you manage yourself your current and ex-employees who already (or who may in the future) receive WGA benefits.

## Module 1: WGA risk assessment

Our WGA RiskScan is a unique aspect of our approach. We use it to estimate the risk of an employee becoming entitled to WGA benefits as early on as in the first two years of their absence. We check the absence records thoroughly in weeks 42 and 78. We ask whether you are happy with the support being offered and the progress being made with respect to a return to work, and consider how big the risk of an employee becoming entitled to benefits under the Work and Income (Capacity for Work) Act (WIA) is. We provide you with our findings and with targeted, independent

recommendations for the time ahead. This enables you and your employee to take action in good time, with our support of course. You can then prepare for the financial and other consequences of the employee becoming entitled to WGA benefits.



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# om beter te worden

At your request and following consultation with you, we can schedule an interim meeting with you and your employee to discuss the financial consequences of the employee starting to claim WIA benefits. This creates employee awareness of the consequences involved. This can have a positive effect on how quickly the employee returns to work and creates clarity at an early stage. This is helpful to both you and your employee.

## Module 2: Review of entitlement to WIA benefits

If the need should arise, we monitor and evaluate the decision made by the UWV (Employee Insurance Agency) on your behalf and initiate any objection proceedings. Before any objection or appeal can be made, preliminary investigations need to be carried out by experienced legal specialists and the insurance company's medical advisor. Before submitting an objection, we first consider whether a case has any chance of success. If a number of objections are dismissed (wrongly), an appeal is submitted. We always consult with you in advance to see whether you would like to take any further steps and inform you of the costs involved.

Our business partner, SV Land, is registered with the UWV as a professional legal assistance provider. One condition that applies is that any objection or appeal is submitted in the name of the employer in question. This promotes effective communication and ensures cases are handled promptly.

## Module 3: Plan of action

If the employee does, after all, start to claim WGA benefits, we draw up a plan for a partial return to work that is appropriate to what your current or ex-employee is capable of. Maintaining control over the file is important in terms of promptly identifying whether the degree of incapacity for work changes, either positively or negatively.

Any ongoing WGA benefits are actively monitored and reviewed by our experts. The aim of the reviews is to establish whether the entitlement to, duration of and level of the WGA benefits are still correct.

If any employee is receiving benefits under the WGA, it is important for employers to know what rights and obligations are involved. Keeping to the rules is relevant in terms of the WGA benefits being paid. If you have

any questions about this, please contact us. We will be happy to be of service. We take a proactive approach to the progress made in helping an employee to return to work and inform all those involved about any changes in the situation. We also draw up a plan of action for the WGA and carry out the relevant periodic evaluations. If required, we carry out medical assessments and reassessments, or ask the UWV to reassess the employee. The reassessment is reviewed and proceedings for lodging any objection or appeal are initiated.

For a comprehensive overview of what the modules cover, please refer to the Price List for the module for WGA self-insurers.

## A designated contact and a dedicated team

Your designated contact acts as the process manager and will answer any questions you have. Your contact will be a part of a dedicated WGA case management team. The team continually monitors the degree of incapacity (and capacity) for work over the course of the period during which the employee is covered by the WGA and provides advice on what action you and/or your current or ex-employee can take to promote recovery and deployability. For example, we provide recommendations regarding interventions and the financing of them. We also advise you on how you can meet your obligations in respect of helping your employee to return to work, and on applying for reassessments by the UWV.

Other members of the team include company medical officers, occupational consultants and occupational claim consultants, insurance company medical advisors and legal advisors. All of the details are processed in an online absence management system so that you and our professionals are able to follow the progress of any case, all the way from the first report of sickness to the end of the period covered by the WGA (if applicable). Naturally, the privacy of your current or ex-employee remains guaranteed.

Have you also subscribed to an ArboNed absence management service for support during the first two years of absence? This will bring added advantages. Your details and those of your current or ex-employee will already be in our system, enabling us to take action immediately. And as we are already familiar with you, your organisation and your employee, the advice we offer will be better and more informed.

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## An outline of our services

Using ArboNed's WGA case management team means that as an employer, you meet the obligations you have for facilitating a return to work under the terms of WGA self-insurance. In consultation with your insurer, if applicable, you can choose from a range of services that we provide while employees are covered by the WGA. You also receive advice about the extent to which your insurer can make a financial contribution

Our services include:

- Estimation of the risks of WGA coverage at an early stage (in the first two years of absence, in weeks 42 and 78) using the WGA RiskScan
- Checking the UWV decision (following two years of absence) and the possible initiation of objection or appeals proceedings
- Support for you and your current or ex-employee, provided by a dedicated team, for a fast, realistic return to work during the period of WGA coverage
- WGA plan of action, including periodic evaluations and feedback on progress

- Requests for and substantiation of reassessments
- Medical assessments and reassessments
- Coordination with the insurer regarding its financial contribution
- Support for drawing up UWV documents and periodically reviewing them
- Recovery of costs in the event of third-party liability
- Implementation of enforcement measures
- Access to an online absence monitoring and management system

The diagram below details the action you and your current or ex-employee are expected to take in the case of WGA self-insurance. It also shows which action we can take on your behalf if you should opt to make use of ArboNed's services.

## About ArboNed

ArboNed helps to make the working population of the Netherlands fitter and healthier. The three essential elements of our activities are absence management, relapse prevention and the promotion of vitality.

This makes ArboNed's role a demonstrably meaningful one, both socially and economically, for the working population of the Netherlands. Our professionals provide our services to 70,000 employers and more than one million employees each day. Our clients include SME's, multinationals, institutions and governmental bodies.

## Want to know more?

For more information about this examination, please talk to your dedicated ArboNed contact. Alternatively.

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