

# Incapacitated for work

You are incapacitated for work if you are temporarily incapable of work due to illness, an accident or pregnancy. In that case, you may qualify for income replacement benefit from your mutual health benefit society. However, you need to notify your mutual health benefit society in a timely manner that you are incapacitated for work.

## Who should I notify if I am incapacitated for work?

- Are you employed (blue- or white-collar worker)? Notify your employer and CM.
- Are you unemployed? Notify CM and show the days you were unfit for work on your medical certificate. This is to inform the benefit disbursement organisation of the situation.
- Are you self-employed? Then all you need to do is inform CM.

## When should I inform my mutual health benefit society?

Inform your mutual health benefit society **within two calendar days** after the first day when you became work incapacitated. This way, you will always be on time.

- Are you entitled to guaranteed pay? Then, submit your entitlement before the end of this period.
- Were you admitted into hospital at the time your notification deadline expired? You still have until 2 days following discharge from hospital to submit your incapacity for work certificate. During your hospitalisation there is the likelihood that you will not be fit for work.

**Please note:** Have you missed the deadline for submitting your incapacity for work certificate? Then, during the lateness period, 10% of your income replacement benefit will be deducted.

## How do I notify my mutual health benefit society?

Ask your doctor to complete a 'Getuigschrift van arbeidsongeschiktheid' [Incapacity for work certificate]. This document is sometimes called 'Vertrouwelijk' [Confidential]. You can download this document from [www.cm.be/aangifte](http://www.cm.be/aangifte) or pick it up from a CM office.

Send the completed document to your mutual health benefit society by bpost. The postmark serves as proof of submission. Alternatively, you may hand the completed note in with your medical examiner and obtain a receipt.

**Please note:** Never deposit the completed note in a CM letterbox or in a CM direct envelope.

## How can I claim income replacement?

Once your medical examiner acknowledges you are not fit to work, a patient file is created. You will receive a letter stating the period that you are not fit to work (as well as a provisional end date). You will also receive an information sheet to complete and submit to your mutual health benefit society. CM will request all the necessary data from your employer, unemployment centre or from both. If you are self-employed, you will receive documents for you to complete yourself.

Once CM has received all the data, they will check whether you have the right to income replacement benefit.

## When and for how long will I receive benefits?

The moment you will receive your income replacement benefit and the length of time varies according to your situation:

- If you're an employee: from the first day following the period of guaranteed pay, up to the end date of your entitlement period.
- If you're unemployed: from the first day of your illness to the end date of your entitlement period.
- If you're self-employed: if your illness lasts more than 7 days, you will receive your replacement income from the date on which your doctor signs the *Getuigschrift van arbeidsongeschiktheid*. If you are ill for less than 8 days, you will not be entitled to compensation.

Replacement income can be received for no longer than twelve months. What if you are work incapacitated for longer than one year? Then, you will receive a disability living allowance. This is calculated differently.

## How much is the allowance?

- If you are employed, you will receive income replacement benefit that is equal to 60% of your average daily wage.  
The pay that is taken into account is limited to a maximum amount.
- If you are unemployed, then the replacement income during the first six months is the same as your unemployment benefit. If your unemployment benefit exceeds 60% of your average daily pay, then your income replacement benefit is limited to the lower amount. Starting from the seventh month, this will be revised.
- If you are self-employed, you will receive a fixed daily amount depending on your family situation.

## What do I do if I ...

### ... am sick for longer than the end date of my entitlement period?

Ask your doctor to complete a new application form and tick the box '**verlenging**' [extension]. Submit the form to CM within two days after the start date of extension.

The only exception to this deadline is if you are hospitalised. In that case, you have up to two days after you have been discharged from hospital to submit the extension of your incapacity for work.

### ... work/unemployment is resumed sooner than the end date of my renewal period?

Are you employed? Notify CM in writing and **within eight days** of the date on which you have returned to work, e.g. via a **work resumption note**. Your employer will confirm this date later via the social security website.

Are you unemployed? Have the unemployment centre complete an **unemployment resumption note** and submit it to CM.

Are you self-employed? Make sure CM is immediately provided with the duly completed **work resumption note**.

**Please note:** If you return to work or continue being unemployed on the workday after your renewal period, you don't have to do anything.

### ... receive a request from my medical examiner for a medical examination?

You definitely should accept the request, otherwise your benefits could be blocked. Also, your medical examiner will be required to end the renewal period if you continuously fail to keep appointments without a good reason.

What if you cannot be present at the examination for medical reasons (such as hospitalisation). Contact your mutual health benefit society.

### ... you want to return to work part time?

Submit a **request** to the medical examiner before resuming your activities.

**Please note:** The approval or permission with an end date refers to the period to which the approved activity applies. It is not an acknowledgement of your incapacity for work. To renew this period, you need to request a new permission or approval before the end date has passed.

Performing an authorised activity may affect your income replacement benefit. Contact CM for further details. Even if you have permission to carry out activities while you are work incapacitated, it is still mandatory to provide the required medical certificates to your medical examiner in order to extend your incapacity for work certificate, if required.

**... am temporarily staying at a different address or am abroad during the period that I am work incapacitated?**

Contact CM at least **fourteen days** before you are due to leave. In some cases, you need will permission in advance.