



PCN

Application form medical examination disability pension

To be completed by participant:

Name : _____

Address : _____

Date of birth : _____

Island : _____ / Telephone : _____

Email address : _____

Name
general practitioner : _____

Telephone
general practitioner : _____

Name medical specialist : _____

Telephone medical specialist : _____

I authorize a medical examiner designated by the pension fund to request information about me at the company doctor and attending physicians (including general practitioner). This authorization only concerns retrieving information, necessary for the medical assessment with regard to my application for the disability pension. Information is not provided to third parties.

I authorize a medical examiner designated by the pension fund to provide medical information to the company doctor about the result of the medical examination.

☐ I declare to have read the conditions/explanations on page 2 of this application.

Undersigned (name) _____

Signature: _____ Date: _____

To be completed by employer:

Incapacitated since (date) : _____

Name employer : _____

Name company doctor : _____

Email company doctor : _____

Desired date of leaving service: _____

Participant declared unfit by company doctor: Yes / No (encircle what is applicable)

Date declared unfit : _____

On behalf of employer, name _____

Signature: _____ Date: _____

Conditions/explanation

If you become incapacitated for work due to sickness, you are entitled to a maximum of two years (civil servants four years) of sickness benefit after the third day of reporting sick. In case of continuing incapacity for the function, under certain conditions you may be entitled to a disability pension until your retirement date after the abovementioned period. The pension fund will decide about your application after you have had a medical examination.

The **lifelong disability pension** is equal to the pension that you could have reached if you had continued working in the same employment until your retirement date.

Besides that there is a **temporary disability pension** that is paid as long as you have not reached the AOV age. This is a compensation for the AOV. This compensation expires as soon as you reach the AOV age and you can apply for AOV at the RCN. The compensation is calculated based on the offset of the commencement year of the disability pension and the length of employment. The offset is that part of the salary over which you have not accrued pension.

Example calculation pension benefit:

Elly is 40 years and becomes incapacitated for work. Elly would have received a pension of 30,000 gross per year (= \$2,500 gross per month) if she had continued working. The offset was \$ 15,000 in the year in which Elly became incapacitated for work. Elly could have reached 30 years of service until her retirement date. The AOV compensation then amounts to $15,000 * 30 * 1.75\% = \$ 7,875$ per year (= 656.25 per month).

| | | |
|------------|------------|----------------------------|
| Per month: | Lifelong: | \$2,500.00 |
| | Temporary: | <u>\$ 656.25</u> |
| | Total | \$3,156.25 gross per month |

Paid work?

It is permitted to have paid work (income from labor or business) while receiving a disability benefit. This income from labour or business may lead to a reduction of your disability pension.

Have you had income from labor or business in any year? And is your gross disability pension together with this income more than the pensionable salary in the year you became incapacitated for work? Then this part will be deducted from your disability pension.

Example reduction disability pension due to income from labor or business.

Collin is incapacitated for work. His pensionable salary in the year that he became incapacitated for work was \$ 42,000 gross per year.

His disability pension (lifelong and temporary) amounts to \$ 37,875 gross per year.

In any year Collin has income from labor or business: \$ 6,000 gross per year. Collin's calculation looks as follows:

Total income = \$ 37,875 + \$ 6,000 = \$ 43,875 gross per year

Reduction of disability pension = \$ 43,875 - \$42,000 = \$ 1,875 per year

Note: It is mandatory to report income from labor or business to PCN. If you do this in time, PCN can take it into account. This way, you prevent that you have to pay back pension to PCN.

Your disability pension is subject to a maximum

The disability pension (lifelong and temporary) is subject to a maximum of 80% of the pensionable salary of the year in which your right to disability pension started, or 80% of the old age pension if this is more.