

PENSION ACCRUAL

After nine months of illness, the part of your salary that includes the hours you do not work will be reduced to 76%. This reduction will not affect your pension accrual

For persons receiving WIA benefits, pension is accrued as follows:

If you were born before 1 January 1950 and have been a participant with ABP continuously since 1 April 1997:

- a. when you become 100% occupationally disabled, you will accrue 70% non-contributory pension until the age of 62;
- b. in the event of partial occupational disability you will accrue 70% non-contributory pension until the age of 62 for the percentage of occupational disability.

If you were born after 31 December 1949 or have not been a continuous participant with ABP:

- a. when you become 100% occupationally disabled, you will accrue 50% non-contributory pension until the age of 65;
- b. in the event of partial occupational

disability you will accrue 50% non-contributory pension until the age of 65 for the percentage of occupational disability.

HEALTH INSURANCE

When your employment contract with the University of Twente is terminated, you have to inform Menzis yourself. As a rule, your health insurance for the remainder of the year will continue based on the individual terms and conditions and individual premiums set for that calendar year. This means that the additional expansions to the University of Twente regulation will be discontinued for you. The University of Twente group discount will also be discontinued for your basic health insurance policy, additional health insurance policies and dental care insurance.

LONG-TERM SICKNESS ABSENCE

INFORMATION FOR UNIVERSITY OF TWENTE STAFF WHO HAVE BEEN ABSENT FOR MORE THAN SIX MONTHS

UNIVERSITY OF TWENTE.



When you are a University of Twente employee and you are suffering from a long-term illness, certain rules and procedures apply. This brochure contains all the information you may need.

W WHAT HAPPENS TO MY SALARY DURING LONG-TERM SICKNESS ABSENCE?

During the first two years, the University of Twente will continue to pay your salary. You are entitled to 100% of your salary for the first nine months. After that, you are entitled to 76% of your salary. This is in accordance with the Sickness and Disability Scheme for Dutch Universities (ZANU).

In the event that you do suitable work during your sickness absence, you will be entitled to 100% of your salary as remuneration for this work. Payment is settled in arrears through a supplement.

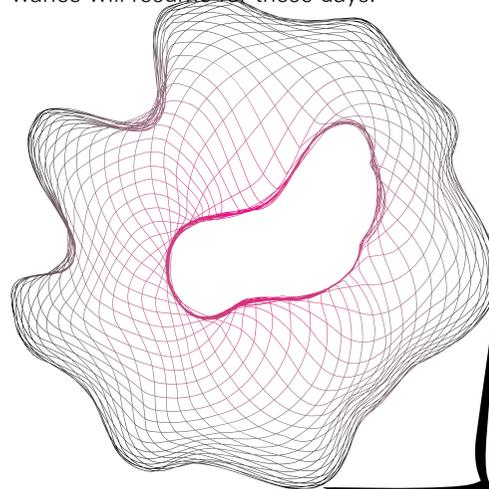
Once you fully resume your work after a period of illness but you become ill again within four weeks, then this will count as a continuation of your last period of illness.

ARE YOU ALLOWED TO TAKE HOLIDAY LEAVE WHILE YOU ARE ON SICK LEAVE?

You accrue the same number of holidays during a period of long-term illness as you do during periods when you are not ill. You are expected to take holidays during your sickness absence as long as this is medically possible. This will be determined by the occupational health physician. You will not be required to take part in reintegration activities during your holiday leave. Employees taking part in reintegration activities should also take holiday leave because holidays have a restorative function.

WHAT HAPPENS TO YOUR TRAVEL ALLOWANCE?

If you receive a travel allowance for commuting from your home to the office, this allowance will be cancelled once you have been ill for a full calendar month. In the event that you are performing suitable work on one or several days during your sick leave, payment of your travel allowance will resume for these days.



WHAT HAPPENS AFTER TWO YEARS OF SICKNESS ABSENCE?

After two years of sickness absence, the UWV Employee Insurance Agency will assess to what degree you will still be able to earn your original salary.

When you are not expected to get well within six months:

Should the UWV determine that you have become completely occupationally disabled, and that recovery cannot be expected to occur within six months, the the University of Twente will terminate your employment contract. You will subsequently start receiving benefits under the Work and Income (Capacity for Work) Act (WIA).

When you are able to resume your work for more than 20%, but not more than 65%:

Should the UWV determine that you are able to earn more than 20%, but no more than 65% of your original salary, then the University of Twente will try to find alternative employment for you for your remaining earning capacity. If the university succeeds in doing this, your employment contract will be modified, and you will receive your new salary in addition to your WIA benefits. In the event that the University of Twente does not have any alternative positions available, your employment will be terminated. You will then be entitled to WIA benefits combined with unemployment benefits.

When you are able to resume your work for more than 65%: When the UWV has determined that you are able to earn more than 65% of your original salary, the University of Twente will not modify your contract. Depending on your limitations, you will be reinstated to your former post with new working hours, or you will be given another position, possibly with an adjustment

of your working hours. In that case you will not be entitled to WIA benefits. After you have switched jobs, you will receive 100% of the salary that is associated with your new position. You will receive 80% of your original salary for the hours you do not work.

ABP INCAPACITY PENSION

In the event that the UWV has determined that you are entitled to WIA benefits due to partial or complete occupational disability, then the ABP will be able to supplement these benefits with ABP Incapacity Pension. Whether or not you are entitled to ABP Incapacity Pension depends on the amount of your WIA benefits, your original salary, your remaining earning capacity and your income from work.

LOSS-OF-INCOME INSURANCE IN THE EVENT YOU BECOME UNABLE TO WORK (IPAP)

In the event that you become occupationally disabled after two years of illness and the UWV has determined that you are not earning enough yourself, then your income will drop dramatically over time. Because the Executive Board believes this is unacceptable, it has taken out a collective insurance with employees' organizations to partially limit the loss of income in the event of partial disability. The contribution for this insurance will be paid by the University of Twente. The IPAP insurance offers you an income guarantee of 70% of your insured income. This is the income that has been recorded on 1 January of the calendar year prior to the year your employment was terminated as a result of your disability. In addition to that, the insurance will supplement your pension accrual up to roughly 50% of the pension accrual you had before becoming unable to work. The amount of your accrued pension supplemented by the IPAP contribution depends on your personal situation.