

a.s.r.  
de nederlandse  
verzekerings  
maatschappij  
voor alle  
verzekeringen

**SME**

**Absenteeism insurance**

## SME Absenteeism Insurance

Employee sickness often means extra administration, hassle and expense. SME Absenteeism Insurance further assists employers with their obligations in cases of employees suffering from long-term illnesses. In fact, an employer must register with a certified occupational health and safety service or a registered company doctor. And a professional case manager must supervise the employee. This is a legal requirement for any employer. Employers can arrange case management themselves or alternatively outsource it to a.s.r. We work with highly experienced case managers, whom we refer to as **facilitators**. By this we mean someone who can lighten the load for you, taking care of all matters relating to absenteeism. The objective being to provide:



### In brief:

- Services approved by SME Netherlands (MKB-Nederland) in accordance with the SME Absenteeism Insurance.
- Comprehensive package of services extended by a reputable occupational health and safety service (SBCA certified).
- Employers can choose from four health and safety services we work with. The facilitator works closely with the occupational health and safety service chosen by the employer.
- Deployment of a professional facilitator for the (long-term) occupationally disabled employee, who guides the employer and his employee through the absenteeism procedure and coordinates the reintegration process.
- If there is a chance of long-term absenteeism, the facilitator is deployed from the 2nd week of illness. They work closely with the occupational health and safety service.
- Access for the employer to a network of the best service providers in the field of absenteeism, reintegration and sustainable deployment.
- The employer receives 'Poortwachter' guarantee, i.e., Indemnity for penalties under the Eligibility for Permanent Incapacity Benefit (Restrictions) Act (Wvp).

#### Getting employees back to work as soon as possible

The occupational health and safety service chosen by the employer carries out all legal occupational health and safety service obligations and provides professional absenteeism counselling for the employee. This absenteeism counselling consists of social medical guidance by a company doctor and the assistance of the facilitator who supports the employer and his employee. The employer remains ultimately responsible for absenteeism counselling; however, the facilitator takes as much work off the employer's hands as possible. a.s.r.'s Re-integratie en Diensten (Reintegration and Services Department) has a clear coordinating role and works closely with those carrying out its objectives.

#### What does the package consist of?

The employer is entitled to all services relating to the SME Absenteeism Insurance outlined in the case manager's course of action, drawn up by OVAL (Association for the sustainable deployment sector) and the Verbond van Verzekeraars (Dutch Association of Insurers).

a.s.r. embraces this course of action (only available in Dutch) and has incorporated it into the intensive guidance and support provided by the facilitator.

#### The Facilitator

The Facilitator works together with the employer with the aim of keeping employees sustainably deployable. Objective: Good employment practices combined with optimal use of staff.

The Facilitator works closely with the company doctor. And with the medical absenteeism counsellor (or occupational practice nurse) from the occupational health and safety service who works under the supervision of the company doctor. The company doctor delegates certain duties but remains ultimately responsible. For example, the medical absenteeism counsellor carries out

absenteeism counselling or absenteeism prevention sessions with the employee.

#### The facilitator:

- Guides the employer and employee throughout the occupational disability process and relieves them of all administration, such as documenting relevant information in the reintegration file.
- Contributes to the formation of an action plan.
- Provides the employee with insight into the financial consequences of absenteeism.
- Ensures that the employee takes control of their own reintegration, such as creating their own reintegration vision.
- Supports the employer and the employee in schemes to be initiated to help prevent employee absenteeism.
- Provides the employee with advice on how to reintegrate sustainably and the employer with advice on making reintegration as successful as possible. This allows the sick employee to swiftly be of value once more to the organization.
- Reviews with the employer and employee what actions should be taken in order to prevent employee absenteeism. These can be preventive measures but also actions that can be applied to the entire company.
- Considers together with the company doctor as to what actions to take regarding reintegration. The interventions agreed upon here are fully reimbursed.
- Counsels the employer and employee even when reintegration into one's own job has not been successful. This can be achieved by looking at revised working activities or other work within or possibly outside the organization.

### **What expenditure is reimbursed?**

For the SME Absenteeism insurance, the employer pays a fixed premium per employee. In return, the employer receives a comprehensive package of occupational health and safety services and support and guidance from the facilitator. We cover 100% of the costs.

The employer has access to all services listed in the basic contract. a.s.r.'s Re-integratie en Diensten provides services in this regard. They help find the most suitable service providers and monitor quality. The facilitator advises and supports the employer, for example, in making arrangements for the deployment and supervision of the Risk Inventory & Evaluation and other obligations arising from the 'arbetwet' (Working Conditions Act).

### **Annual prevention check**

Together with the employer, the facilitator conducts an annual prevention check, which checks for compliance with the obligations attributed to the Working Conditions Act. Consider topics such as proactive absenteeism policies, the prevention officer, a sustainable deployment policy and the Risk Inventory & Evaluation (RI&E), which is mandatory. It's not just a check. The facilitator also proffers advice. The prevention check is totally free of charge.

### **Intervention costs allowance**

Interventions are 100% reimbursed under certain conditions. First, there is a consultation with the facilitator or company doctor. Then we consider whether the cost is commensurate with the remaining period of wage payment. Furthermore, the employee must have become occupationally disabled on or after the effective date of the insurance. The deployment of an intervention transpires from our own extensive network of service providers.

### **What is an intervention?**

An intervention is an affirmative action or procedure performed by a party in order to promote the reintegration of an employee. The facilitator will recommend an intervention when required.

### **An example**

An employee calls in sick due to psychological health issues. After two months of absence, the company doctor recommends seeking the help of a psychologist. After a consultation, the psychologist indicates that the employee may return to full working duties under psychological supervision within three months. Because this falls well within the insured period, the facilitator decides to have the psychologist's costs fully reimbursed by a.s.r.

### **What expenditure is not reimbursed?**

The costs of the actual deployment of an RI&E, as well as those for other activities that an occupational health and safety service may carry out such as a Periodic Occupational Health Examinations (PAGO), Periodic Medical Examinations (PMO), approval of a prevention officer course, which are not covered by the SME Absenteeism Insurance.

### **Extensive network of service providers**

a.s.r.'s Re-integratie en Diensten provides reintegration programmes for more than 50,000 companies. We advise employers on which steps to take to achieve rapid and sustainable reintegration. And on absenteeism prevention and sustainable deployment of workers. From our nationwide network of specialised service providers, we offer the following specialised support in this regard:

#### **Psychological service providers, such as**

- psychologists

#### **Physical service providers, such as**

- movement therapists
- employment research
- mediation to other work programme
- legal services and mediation
- medical expertise
- (re)training

### **Monitoring quality**

We continuously monitor the quality of these service providers. They are assessed on matters including quality, results, promptness and satisfaction. Periodically, we conduct evaluation interviews. This assessment and monitoring allow us to achieve the best results in reducing and preventing absenteeism.

### **The employer benefits from**

- ✓ making use of an extensive and expert network of service providers when reintegrating an employee.
- ✓ our purchasing advantage as the largest buyer of reintegration services.
- ✓ being able to count on the best quality service providers, due to our selection and monitoring processes.
- ✓ short lead times with these service providers.
- ✓ long waiting lists becoming a thing of the past.
- ✓ being unburdened of any hassle, we have already done the preparation!

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**A.S.I.**

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