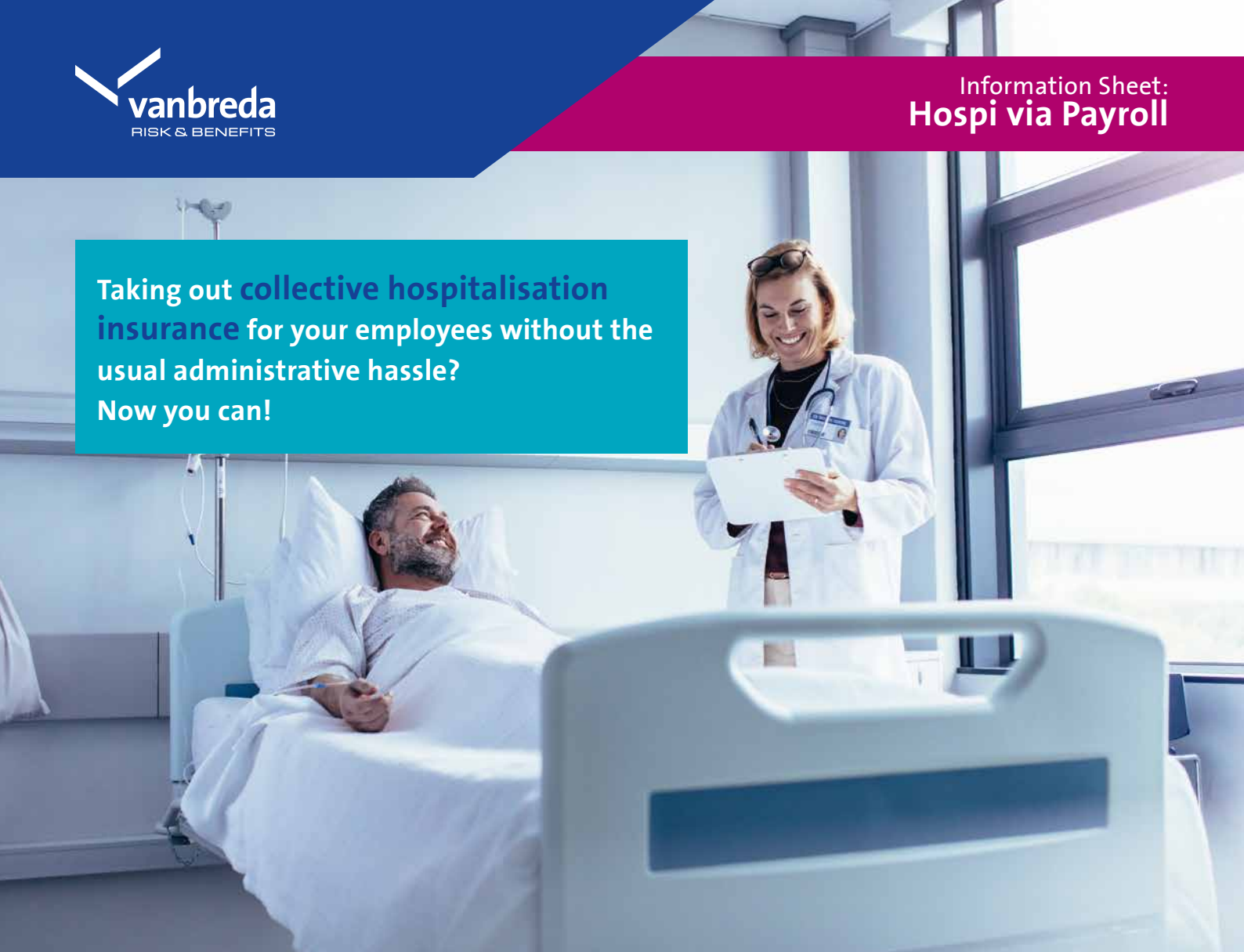


**Taking out collective hospitalisation insurance for your employees without the usual administrative hassle? Now you can!**



### Why choose Hospi via Payroll?

**Hospi via Payroll** offers one of the best coverages on the market and the premium is cheaper than those offered by comparable individual hospitalisation insurance companies.

In the 'quest for talent', it is important to recruit and retain employees who have the right knowledge and mentality. With **Hospi via Payroll** in your Employee Benefits package, you will have an edge in appealing to new employees and you will give your current employees a nice alternative to a salary increase.

### How can you take out Hospi via Payroll?

This collective hospitalisation insurance is tailor-made for companies with 10 to 100 employees who utilise the services of SD Worx for their salary administration. New entrepreneurs, who within 24 months of starting-up have at least one employee and are affiliated with SD Worx, may also subscribe to **Hospi via Payroll**.

### How can Hospi via Payroll help curb administrative red tape?

For **Hospi via Payroll**, Vanbreda Risk & Benefits works together with SD Worx. As soon as you have signed the Hospi via Payroll contract, SD Worx will automatically transfer all of the personal data of your employees to Vanbreda Risk & Benefits and they will thenceforth be covered by the collective hospitalisation insurance policy!

Afterwards, Vanbreda Risk & Benefits will contact your employees so that they may also have their family join the **Hospi via Payroll** scheme.

*No long medical questionnaires or surveys upon affiliation to be filled out, only immediate coverage - even with pre-existing conditions. Easy, right?*

### What does Hospi via Payroll cost?

In price/quality ratio, **Hospi via Payroll** is one of the best hospitalisation insurance policies on the SME market. You pay the premium for all your employees, your employees pay for their partners and children.

	Monthly premium
<b>You pay</b>	
per employee	EUR 19.03
<b>Your employees pay</b>	
for their partner	EUR 19.03
per child (up to 25 years of age)	EUR 7.20

Premiums valid as from 01/01/2020

These premiums can be adjusted on the annual due date.

## Hospi via Payroll in a nutshell

- Expanded coverage of medical expenses:
  - during the hospitalisation
  - in the **2 months prior** to hospitalisation and the **6 months afterwards** for **32 serious illnesses**
  - including **medical assistance** both domestically and abroad.
- Only with hospitalisation in **one person rooms**, an annual excess (amount) of **EUR 175**.
- Third party payer scheme:** the insurer pays the hospitalisation invoice directly to the hospital.
- Membership for **all employees** on the payroll, also **any active 65+ers**. Family members may also join.
- Attractive premium and simple collection:**
  - One global quarterly invoice for you, which includes the premiums for the affiliated employees.
  - Vanbreda Risk & Benefits collects the premiums of the affiliated family members from the employees themselves.
- Simple administration:**
  - Affiliations and changes for employees are automatically processed via the salary processing system of SD Worx.
  - Immediate affiliation, also with pre-existing conditions, without medical questionnaires or surveys and without waiting periods.
  - Vanbreda takes care of all the administration for the affiliation of the family members.
- Simple online claims process via Vanbreda HealthCare App.**

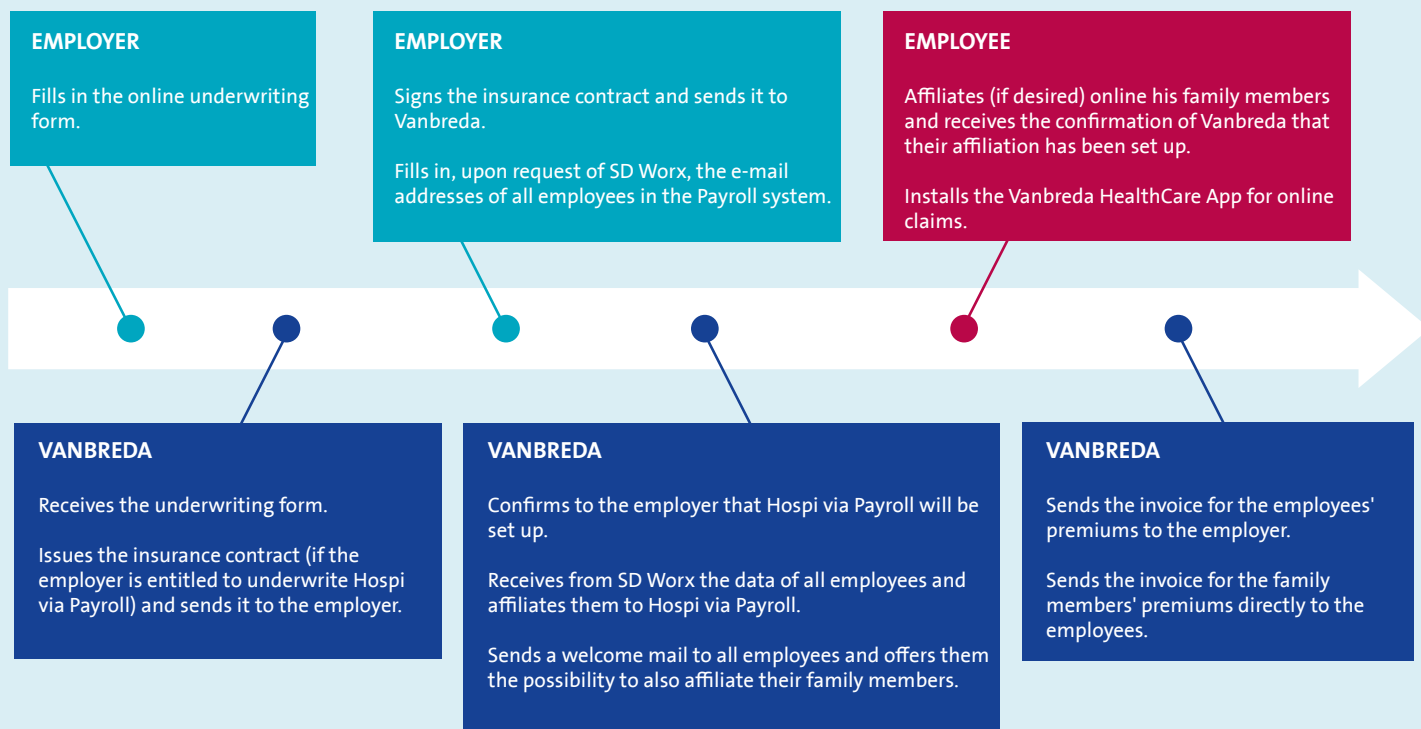
## Simulation

	Salary	Hospi via Payroll
Annual budget employer	285,45 EUR	285,45 EUR
- corporation tax	25%	-
- NSSO contribution employer	25%	57,09 EUR
<b>Gross annual budget employee</b>	<b>228,36 EUR</b>	<b>228,36 EUR</b>
- NSSO contribution employee	13,07%	26,40 EUR
<b>Gross taxable result</b>	<b>201,96 EUR</b>	non taxable
- payroll tax	45%*	90,88 EUR
- municipal taxes	7%*	6,36 EUR
<b>Net advantage employee on annual basis</b>	<b>104,72 EUR</b>	<b>free hospitalisation insurance</b>

\* Indicative percentages.

These calculations are simulations. No rights may be derived from this summary.

With an annual budget per employee of a bit more than EUR 300, you can already offer your employees a hospitalisation insurance **Hospi via Payroll** and they will be affiliated immediately, without medical formalities or waiting periods. Should you wish to spend the same budget on a salary increase, your employee will only receive 30% net. It is obvious that, with these EUR 10 per month, your employees will not find a similar hospitalisation cover on the private insurance market. In addition, affiliation to an individual insurance often involves medical formalities and waiting periods. Therefore, **Hospi via Payroll** means an important advantage for your employees.



## How to subscribe to Hospi via Payroll?

Are you convinced of the benefits of having Hospi via Payroll? Then please go to [www.Hospi-via-Payroll.be](http://www.Hospi-via-Payroll.be) and complete the online **subscription form**.

## If you have any other questions,

Please go to [www.Hospi-via-Payroll.be](http://www.Hospi-via-Payroll.be) for all additional information.