

Dear colleague,

The Verwilghen Act came into force on 1 July 2007. This act aims to procure the right to lifelong and affordable health insurance for all. Moreover, the law obliges us, as employers, to inform employees in the context of the collective health insurance policy.

**What does this new law mean for you and your family?**

If you (and possibly any affiliated members of your family) lose the cover of our collective health insurance for any reason, you have the possibility of taking out **individual health insurance**. You can do this WITHOUT any waiting periods and WITHOUT any medical formalities if you have been affiliated to a health insurance plan for at least 24 months without interruption. In this case, any previously existing disorders that are currently insured also remain covered.

Compared with the premiums for collective health insurance, the premiums for this individual health insurance are usually a lot more expensive. This is why the Verwilghen Act provides for a system of **pre-financing**.

There is a possibility of paying an additional premium individually so that if the insurance is continued on an individual basis, the premium is calculated taking into account the additional premiums that are paid. This is settled in a separate contract, also known as the 'pre-financing' policy.

Our Vanbreda Risk & Benefits manager has designed a website on which you can consult the various products currently available on the market: [www.wachtpolis.be](http://www.wachtpolis.be).

It is entirely up to you whether or not you take out a qualifying policy, but we would like to point out that it mainly concerns new products which could possibly undergo changes in offer and legislation.

The Verwilghen Act sets out a strict working method and strict deadlines that employers have to abide by in the context of their duty of information in respect of their employees. In order to comply with these obligations, may we ask you to read this information document carefully, fill in your name at the bottom and return this letter, signed, to the personnel department.

**Finally, as your employer, we would like to point out that our collective health insurance currently offers you the possibility of remaining insured as part of the group if you retire or take early retirement.**

If you have any questions, we are of course always ready to provide further clarification of this letter.

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**Data concerning the insured member of staff**

Surname and first name of the insured member of staff: \_\_\_\_\_

Drawn up in \_\_\_\_\_, on \_\_/\_\_/\_\_\_\_

Signature of the employer,

Signature of the member of staff,