

## BENEFITS SUMMARY BELGIUM 2018



Healthcare	
<b>Medical Inpatient:</b>	<p>Supplement the legal health insurance up to 100% reimbursement; for items not covered by legal health insurance, reimbursement of 50% cost:</p> <ul style="list-style-type: none"> <li>• Free choice of doctor, room and hospital;</li> <li>• Pre/post hospitalization: 30 days before and 90 days after the hospitalization;</li> <li>• If the child is hospitalized, one parent is eligible for up to 100% accommodation cost;</li> <li>• Ambulance is unlimited in Belgium, in case of admission into and discharged from the hospital.</li> </ul>
<b>Medical Outpatient:</b>	<p>There are two plans available to employees: A2 and A2+. Reimbursement of both plans is up to 80% for the following items:</p> <ul style="list-style-type: none"> <li>• Visits and consultations</li> <li>• Medical and paramedical care</li> <li>• Nursing, physiotherapy, kinesitherapy</li> <li>• Medical appliances</li> <li>• Artificial limbs and medical prostheses (no dental prostheses)</li> <li>• Bandages</li> <li>• Allopathic medicine</li> </ul> <p>Plan A2+ provides coverage for alternative medicine up to 80%: homeopathy, acupuncture, osteopathy and chiropractic</p>
<b>Critical illnesses:</b>	<p>Supplement the statutory health insurance up to 100% reimbursement; for items not covered by statutory health insurance, reimbursement of 80% cost of the medical costs related to the outpatient treatment of 27 critical illnesses.</p>
<b>Dental:</b>	<p>Reimbursement up to 80% for visits and consultations, dental treatment and orthodontic treatment.</p> <p>Reimbursement up to 80% for dental prostheses, dental material, bridges, crowns and implants with annual maximum:</p> <ul style="list-style-type: none"> <li>• 2<sup>nd</sup> insurance year: € 743.68</li> <li>• 3<sup>rd</sup> insurance year: € 1,487.36</li> <li>• 4<sup>th</sup> insurance year: € 2,231.04</li> <li>• 5<sup>th</sup> insurance year onwards: € 2,974.72</li> </ul>
<b>Employer Contribution:</b>	<p>The company pays 100% of premiums for employees and dependents.</p>
Retirement	
<b>Retirement Plan:</b>	<p>Belgium Defined Contribution Retirement Plan</p>
<b>Retirement Benefits:</b>	<p>Lump sum of accumulated contributions plus interest and profit sharing</p>
<b>Employee Contribution:</b>	<p>1% of annual salary (Annual salary=13.92 x gross monthly salary of January)</p>
<b>Employer Contribution:</b>	<p>5% of annual salary (Annual salary=13.92 x gross monthly salary of January)</p>

## BENEFITS SUMMARY BELGIUM 2018



Time Off	
<b>Paid Time Off:</b>	26 days
<b>Public Holidays:</b>	<ul style="list-style-type: none"> <li>• New Year's Day Jan 1, 2018</li> <li>• Easter Monday April 2, 2018</li> <li>• Labor Day May 1, 2018</li> <li>• Ascension Day May 10, 2018</li> <li>• Whit Monday May 21, 2018</li> <li>• Belgian National Day Jul 21, 2018</li> <li>• Assumption Day Aug 15, 2018</li> <li>• All Saints' Day Nov 1, 2018</li> <li>• Armistice Day 1918 Nov 11, 2018</li> <li>• Christmas Day Dec 25, 2018</li> </ul>
<b>Sabbatical:</b>	After 5 years of service, employees are eligible for 4 weeks of sabbatical.
<b>Sick Leave:</b>	100% of salary up to 30 days
<b>Maternity Leave:</b>	<ul style="list-style-type: none"> <li>• 15 weeks (up to 19 weeks for multiple birth), with at least 1 week before expected birth date and 9 weeks after birth</li> <li>• Disability pension is paid during maternity leave (see "Disability" section below)</li> </ul>
<b>Paternity Leave:</b>	10 days: the first 3 days are paid by the employer and the next 7 days are paid for by the social security with a ceiling of 82% of the salary
<b>Parental Leave:</b>	Provided pursuant to statutory requirement, 3 months of unpaid leave for each parent (or 50% working hours for 6 months or 80% working hours for 15 month). A state funded flat-rate allowance is payable during parental leave.
<b>Other Paid Leaves:</b>	<ul style="list-style-type: none"> <li>• Death/Funeral of relatives 1st grade: 3 days</li> <li>• Death/Funeral of relatives 2nd grade: 1-2 days</li> <li>• Employee's wedding: 3 days</li> <li>• Relative's wedding: 1 day</li> <li>• Child's first communion: 1 day</li> </ul>
Employee Assistance Program (EAP)	
<b>Employee Assistance Program:</b>	Counseling and consultation services designed to help employees and family with a wide range of personal, emotional or financial issues

## BENEFITS SUMMARY BELGIUM 2018



Life and Disability Insurance	
<b>Life:</b>	Lump sum of 2 times annual salary + 0.5 times annual salary per dependent child. (Annual salary=13.92 x gross monthly salary of January)
<b>Short-term and Long-term Disability:</b>	<ul style="list-style-type: none"> <li>• Illness, personal accident or childbirth: supplement social security disability pension to 70% of the annual salary</li> <li>• Occupational accident: supplement statutory occupational accident insurance pension to 70% of the annual salary</li> <li>• Waiting period: 1 month (100% salary paid by the company)</li> <li>• Benefits payable until age 65</li> </ul>
<b>Employer Contribution:</b>	The company pays 100% of premiums for employee coverage.
Business Travel Insurance	
<b>Accidental Death:</b>	The lesser of: (i) 5 times annual base salary; or (ii) USD \$1,000,000
<b>Out-Of-Country Medical:</b>	Medical coverage is provided for employees and accompanying dependents while traveling on company business outside the country where they normally work, subject to a USD \$50 deductible per incident. Total maximum for all medical expense benefits is USD \$200,000 per trip and per person.
<b>Out-Of-Country Lost/Stolen Baggage:</b>	Reimbursement is provided for lost or stolen personal items up to USD \$500 per item, and limited to USD \$1,000 per incident, when employees are traveling outside the country where they normally work.
<b>Out-Of Country Lost/Stolen Cash:</b>	Reimbursement is provided for lost or stolen cash or cash equivalents up to USD \$500 per item, and limited to USD \$1,000 per incident, when employees are traveling outside the country where they normally work.
<b>Employer Contributions:</b>	The company pays 100% of the premiums for employee coverage.
Other Benefits	
<b>Transportation Allowance:</b>	Provided depending on the distance from home to office
<b>Meal Allowance:</b>	€ 6 per working day
<b>Part-Time:</b>	Employees working a part time schedule will remain eligible for full benefits.

## BENEFITS SUMMARY BELGIUM 2018



**Important:**

The information provided above is not intended to be a complete summary of your benefits. It is important for you to understand that because this document is only a summary, it cannot cover all the details of the benefits or how the rules will apply to every person in every situation. All of the specific terms and conditions related to these benefits, including the eligibility requirements, are set forth in official plan documents and/or insurance policies, contracts, certifications or other underlying benefit program documents.

Every effort has been made to accurately describe these benefits. In the event there is any conflict between this benefit summary and the controlling documents, the controlling documents will be used in the actual determination of your benefits or rights and its terms and conditions will govern.