

# FORMEL D. OCCUPATIONAL DISABILITY INSURANCE.



**EXCLUSIVELY FOR OUR  
EMPLOYEES.**



## **Dear Employees,**

in the last few months, we have dealt intensively on the subject of Occupational Disability Insurance as part of our health care program. With this brochure, we are pleased to present our new pension benefits.

Due to framework agreements, you will have the opportunity to insure yourself at particularly favorable conditions in the future.

In order to show you the advantages of the new Occupational Disability Insurance in more detail, information events will soon take place during paid working hours.

## **Take precautions, we will support you!**

### **OUR ADVICE:**

Income protection in the event of occupational disability is one of the most important coverage for all employees who depend on a regular income from work. After all, the costs for your family, rent or house financing continue. Reason enough to take a close look at it!

## **WE WANT YOU TO BE FINANCIALLY COVERED IN CASE OF A SERIOUS ILLNESS!!**

Not only does our well-being depend on our health, but also our ability to work and thus our earnings.

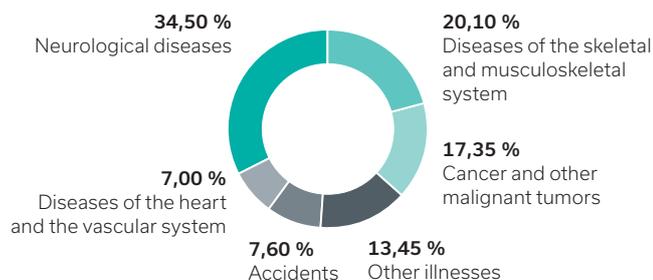
Anyone who has to resign from his job permanently due to illness or an accident is considered to be occupational disabled. The risk for this is much higher than most people assume.

Statistically, in the past, one in four employees became disabled before reaching retirement age. And with the increase in the retirement age to 67, it is becoming increasingly unlikely that people will be able to hold on to their jobs until they reach the regular retirement age. There is virtually no way to protect oneself against this; at best, one can protect oneself financially.

Unfortunately, most people are not aware of the risks and the extent of this pension gap. Although all employees have disability protection through the statutory pension insurance once they have met certain requirements, this - all experts agree - is not enough!



## THE MOST IMPORTANT REASONS FOR DISABILITY:



Source:  
Morgen & Morgen, status 04/2023

In around 92 % of cases, illnesses and signs of wear and tear on the body are the cause of occupational disability. The „slipped disc“ has been replaced by other causes as the classic reason for occupational disability. Mental illnesses, with a share of around 34 %, now play by far the largest role. Only a small percentage is due to the consequences of accidents.

## PROBLEMS WITH PRIVATE OCCUPATIONAL DISABILITY PROVISION:

Affordable private occupational disability insurance is not so easy to obtain. The insurance companies demand extensive health questions from anyone who wants to insure themselves against the risk of occupational disability. In many cases, these lead to rejections or higher premiums or exclusions of existing illnesses.

## OUR PARTNER:

Advice and support for Occupational Disability Insurance is provided by the BVUK. GmbH.

The BVUK. group is an independent specialist broker in the field of occupational pension systems, through which we receive exclusive special conditions that are not available on the free market in this way.

Each employee is advised by BVUK. specialists in detail during information presentations and individual consultations.

## THE MOST IMPORTANT ADVANTAGES:

- The new Occupational Disability Insurance is based on special conditions that you would not receive in the private sector.
- Formel D supports you financially with an employer subsidy of 15 % on the amount you invest (to a total of max. 8 % of the BBG-GRV).
- Contributions to occupational pension plans are exempt from tax and social security contributions within statutory limits. This reduces the net expense to a minimum (see below).
- During the implementation phase, all information events and consultations on this important topic take place during working hours.

## GROSS-NET EFFECT DUE TO DEFERRED COMPENSATION:

### Example:

100 € gross are invested for your personal provision. Your own expenses amount only to about 50 € per month due to the support of employer and state.

amount approx.	100 €
./. support	50 €
net effort approx.	50 €

The presentations do not claim to be exhaustive, but merely provide a brief overview of occupational pension options. For more detailed information, please refer to the specialist presentations, brochure, etc. as well as the individual counselling services offered by BVUK. and the company regulations. All terms used include all genders.

# BVUK.

BVUK. GMBH  
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