



#### **COLOPHON**

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www.acv-puls.be

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#### ACV Puls, that's us.

The connecting factor on the shop floor, that's what we aim to be at ACV Puls, as that is the way to (further) increase job satisfaction. Together we can make the difference by entering into a healthy dialogue with the employer, based on the connection between colleagues. During these consultations we focus on the issues that really matter to you. In addition, we prefer to develop any proposals for improvement we support with the active participation of all parties involved. We therefore focus on communication and interaction. ACV Puls wants to know how you are doing. This enables us to keep our finger on the pulse. In addition, we regularly ask you for your input: What matters? Where is there room for improvement? What should be given priority?

A well-functioning social dialogue ensures that employees feel genuinely and personally involved and valued by the organisation. Inevitable tensions are uncovered in a positive manner and transformed into a feasible compromise. ACV Puls aims at high-quality and results-orientated social consultation. We believe that social dialogue is the best recipe for your job satisfaction. And that's what we believe it's all about ...

The corona crisis creates exceptional circumstances, especially when it comes to your job. You'll find the most up-to-date information on www.hetacv.be/coronavirus.

Want to know more? Go to www.acv-puls.be





## STARTING STRONG

#### 1. Your salary

You are entitled to a fair and decent compensation for the work you do. The social partners (trade unions and employers) have agreed sector-specific CLAs (collective labour agreements) in relation to the (minimum) salaries and index-linked arrangements which apply in each industry sector. The minimum salaries for each sector can be found at www.minimumlonen.be.

Every month, you receive your payslip from your employer which contains full details of your remuneration package, social security deductions, advance business tax and information on any potential non-statutory benefits.



#### Do you have a question about your salary?

- You may find the answer at www.hetacv.be
  - → Mijn loopbaan
    - → Werken in de privésector
- Scan this QR-code.



#### 2. Your contract

You signed an employment contract when you started working for your employer. This document contains your rights as an employee as well as your contractual obligations. There are several types of contract: full-time, part-time, open-ended, fixed-term, temporary, etc. Entering into successive fixed-term contracts is in principle prohibited by law. The maximum period of temporary employment must not exceed two years. The same applies to replacement contracts except where time credit or working time reduction applies. You can ask your ACV Puls representative to check your contract to ensure that your rights and obligations are listed correctly and that you receive what you are entitled to.



## WORK AND PRIVATE LIFE

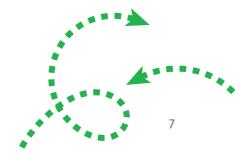
Your job satisfaction also depends on your work-life balance. Whether you have just become a parent, want to spend more time with your developing toddler, would like to reduce commuting time, would love to rekindle an old hobby or simply need some time out, there are plenty of opportunities to hit the pause button. ACV Puls will be delighted to provide you with a personal outline of the effect time credit, parental leave, part-time work, etc. can have on your career and financial situation.

#### 1. Time credit

Do you want to take it a bit easier in your job and make time for other activities? That's an option! Every employee in the private sector can make use of time credit if they would like to work less. Your employer will pay you for the hours you work, and on top of that you may receive a replacement income from the National Employment Office depending on the reasons for your time credit request.

If you make use of time credit for a valid reason, you are entitled to a replacement income from the National Employment Office.

The maximum duration of the time credit depends on the reason for which it was requested. Regardless of the chosen type of time credit (full-time, 1/2, 1/5 or 1/10 of your working time), the maximum duration is detailed in the table below.



EDUCATION REASON	CARE REASON
Recognised Training courses	<ul> <li>Caring for a child below the age of 8</li> <li>Administering palliative care</li> <li>Providing medical assistance to a very ill family member or relative</li> <li>Caring for a disabled child below the age of 21</li> <li>Providing care for a very ill minor or a minor which belongs to your family</li> </ul>
MAXIMUM DURATION = 36 months	MAXIMUM DURATION = 51 months

**Find out more** ▶ www.tijdskrediet.be





#### 2. Expecting a baby

Are you expecting a baby? Or are you thinking about expanding your family? Congratulations! If you are already pregnant, you must inform your employer by providing a medical certificate.

Towards the end of the pregnancy, you must submit another medical certificate indicating the expected date of confinement.

You are not allowed to work during the week preceding that date, nor during the nine weeks following the actual birth. If you had continued to work during the six weeks preceding the birth, you can take five weeks as maternity leave after the birth.

If you are the partner of the mother, you are entitled to a total of ten days of paternity leave, to be taken at any time within four months after the child's birth.

If you are adopting a minor, you are entitled to six consecutive weeks of adoption leave. If you are simultaneously adopting several minors, the maximum duration of adoption leave is extended by two weeks per adoptive parent. If you adopt a disabled child, adoption leave is doubled and leave entitlement in that case is up to a maximum of twelve weeks.

In addition, the right to adoption leave will increase gradually over the coming years. In the period 2019-2027, adoption leave will be extended by one week every two years. This means that adoptive parents have been entitled to seven weeks of adoption leave since 1 January 2019: six weeks for each adoptive parent and one additional week which can be shared or taken by either parent.

#### 3. Parental leave

Have you been employed by your employer for at least one year? Then you can request parental leave. You are entitled to four months' parental leave for each child. You can either take this leave on a full-time basis, or work part-time (50%) for eight months, or reduce your working hours by 20% for 20 months. You can also reduce your working hours by 10% for 40 months (subject to your employer's approval), in which case you would have half a day off per week. The total leave per child is 40 months, which you can take in blocks of ten months or a multiple thereof (20, 30 or 40 months). Don't forget to request a birth benefit premium from the Health Insurance Fund.





### Are you looking for more information on maternity and parental leave?

- ► You may find the answer at www.hetacv.be
  - → mijn loopbaan
    - → werken in de privésector
      - → thematisch verlof
- 1
  - Scan this OR-code.

#### 4. Paid annual leave

As an employee, provided that during the previous year you worked a full calendar year, you are legally entitled to four weeks of paid annual leave. Depending on the sector, you may be entitled to a number of additional leave days. You are also entitled to holiday pay. In principle, 'single holiday pay' refers to your normal salary which continues to be paid during that leave. 'Double holiday pay' is paid when you take your main annual holiday, though it is usually paid in May. Youth leave, seniors leave, and additional leave: in some instances, you may be entitled to holiday even though you have not worked a full calendar year during the previous year. Ask your delegate for more information or visit www.acv-puls.be.



#### Do you want to find out more?

- You may find the answer at www.hetacv.be
  - → Mijn loopbaan
    - → Verlof
- Scan this OR-code.



#### 5. Sickness

Are you ill? We obviously hope you will get better soon. Don't forget to inform your employer immediately. They can demand a medical certificate, which you have to submit within two days or within an agreed time period. Are you ill for a longer period of time? You are entitled to guaranteed (full) pay during the first 30 days of illness. After this period, you will receive a payment from your Health Insurance Fund.



#### Want to know more?

- ► You may find the answer at www.hetacv.be
  - → Mijn loopbaan
    - → Ziekte en re-integratie



## 6. Family leave | Emergency leave | Palliative care leave | Carer's leave

If you are absent from work as a result of certain family-related circumstances (marriage, paternity leave, death of a family member, etc.), or in order to carry out civil duties (jury service in a court, polling station duty, etc.), your employment contract will be suspended but your normal salary will continue to be paid. You have to inform your employer in advance (or as soon as possible afterwards). Part-time employees are also entitled to this for the days when they usually work.



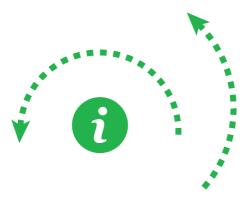
If something **unexpected** happens and you urgently have to deal with an emergency, you are entitled to ten days off per annum (unpaid), which you can use for any unexpected circumstances.

Do you have to provide **palliative care** for someone who is close to you? Then you can suspend your employment contract - either fully or partly - for one month. This suspension period can twice

be extended by another month. You can then claim an interruption benefit from the National Employment Office and an incentive bonus from the Flemish Community.

You also have the right to fully or partly suspend your employment contract in order to care for a **seriously ill family member or relative**. The suspension period can be one to three months, with a maximum duration of 12 months (for full-time suspension), 24 months (for part-time (50%) suspension) or 48 months (for a 20% reduction in working hours).

Subject to your employer's approval, you also take leave for less than one month, in order to provide medical assistance, either for one week, two weeks or three weeks.





## Would you like to know other situations in which you are entitled to a brief leave of absence?

- ► You may find the answer at www.hetacv.be
  - → Mijn loopbaan
    - → Werken in de privésector
      - → Verlof
- Scan this OR-code.

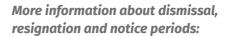
Reasons for absence	Duration of absence
Your own wedding	2 days during the week of the event or the week afterwards
Wedding of one of your children or one of the children of your spouse (or civil partner), or a brother, brother-in-law, sister, sister-in-law, father, mother, stepfather, stepmother, grandchild	Wedding day
Paternity leave	10 days, to be taken within 4 months after the child's birth
Death of spouse or civil partner, death of child or child of your spouse (or civil partner), or death of father, mother, father-in-law, mother-in-law, stepfather, stepmother of the employee.	3 days, to be taken from the date of death any time up to and including the day of the funeral.
Death of a brother, sister, brother-in-law, sister-in-law, grandfather, grandmother, grandchild, great-grandfather, great-grandchild, son-in-law or daughter-in-law (including a brother-in-law, sister-in-law, grandfather, grandmother, great-grandmother of your spouse or civil partner).	Two days to be chosen freely in the period starting on the date of death and ending on the day of the funeral.  (if spouse or partner is living with you)  The day of the funeral (if spouse or partner is not living with you)

#### 7. Dismissal and resignation

Do you have a permanent employment contract? Such contract can be terminated by your employer at any given time. During the notice period, which depends on your length of service, you continue to abide by your current contract. You are nevertheless entitled to one full or two half days' leave for the purpose of job search. Is your notice period longer than 26 weeks? If so, you can take half a day's leave for job searching every week in the period preceding these 26 weeks, unless you are entitled to outplacement, in which case you can take one full day or two half days per week for the purpose of your job search throughout the entire notice period.







- You may find the answer at www.hetacv.be
  - → mijn loopbaan
    - → werken in de privésector
      - → afdanking en ontslag
- Scan this OR-code.





# JOB SATISFACTION AND CAREER

Would you like to have a chat about your job? Do you feel like you need additional training to be able to continue your job into the future? Or perhaps you want to make a new professional start and would like to talk it over with someone who has knowledge in this area? Of course you can do that. We will gladly help you out.

ACV Puls gives high priority to training and education options. Our professional career coaches would be delighted to give you a steer in your professional life and job satisfaction. This can be provided in a group or individually.

#### 1. Training and education

Each full-time or part-time employee in the private sector is entitled to Flemish Educational leave to attend training within the scope of his or her job. This means you are entitled to a specific number of hours' leave without loss of salary. LBC Onderwijs (LBC Education) offers numerous interesting and informative training courses throughout Flanders.



#### Find out more:

- ww.lbconderwijs.be
- Scan this QR-code for the ACV-brochure 'Opleiding voor werknemers'.



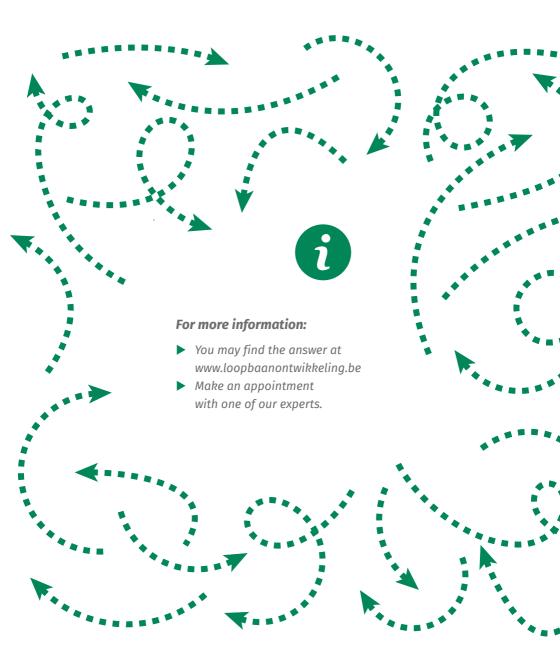
#### 2. Career Development Centre

People change. You too have the right to take a different path or to simply take stock of your life. So your career should not lag behind. The ACV Puls Career Development Centre offers professional career guidance tailored to your needs at very affordable prices (and virtually free of charge for ACV members).



Our career coaches are ready to assist you, both during and outside of office hours. They are your experienced sparring partner, with whom you can freely exchange ideas. Looking for a better worklife balance? Are you considering a career change? In need of job application advice? Or do you simply want to reflect on your job?

The ACV Puls Career Centre offers career guidance on an individual and group level. On top of this, we organise numerous interesting workshops covering a variety of topics such as job applications, visibility, resilience, assertiveness and avoiding burnout.





## ENDING YOUR CAREER

**SLOWING DOWN?** 

#### 1. SWT (unemployment scheme with company allowance)

SWT, formerly known as early retirement, is a type of dismissal where the employer has to provide you with a C4 form.

The minimum age for SWT (general scheme) is 62 years, with a minimum career length of 40 years for men and, in 2020, 36 years for women. This will increase to 37 in 2021, 38 in 2022, 39 in 2023 and 40 in 2024. In some industry sectors and in a number of exceptional situations, employees can opt for SWT from an earlier age.

#### 2. End of career

Towards the end of your career, you can reduce your number of working hours, and consequently work less, in accordance with the same rules as for taking time credit (part-time employment – either 50% or 20% reduction in working hours). The main difference is that at this stage of your career there is no maximum duration.

To qualify, you have to meet a number of requirements in relation to your age, length of service and the nature of your job.



## The terms and conditions for each age category

- Brochure 'Tijdskrediet en landingsbanen'
- Check www.hetacv.be
  - → Mijn loopbaan
    - → Werken in de privésector
      - → Tijdskrediet en thematisch verlof
- Scan this OR code.



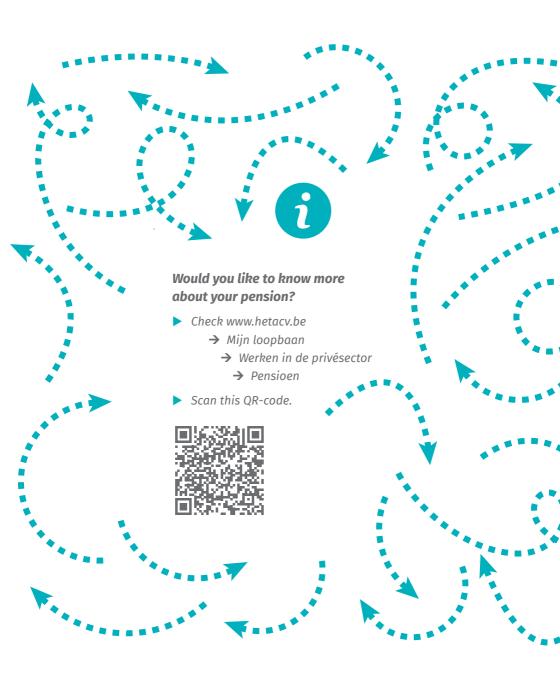
#### 3. How much is my pension worth?

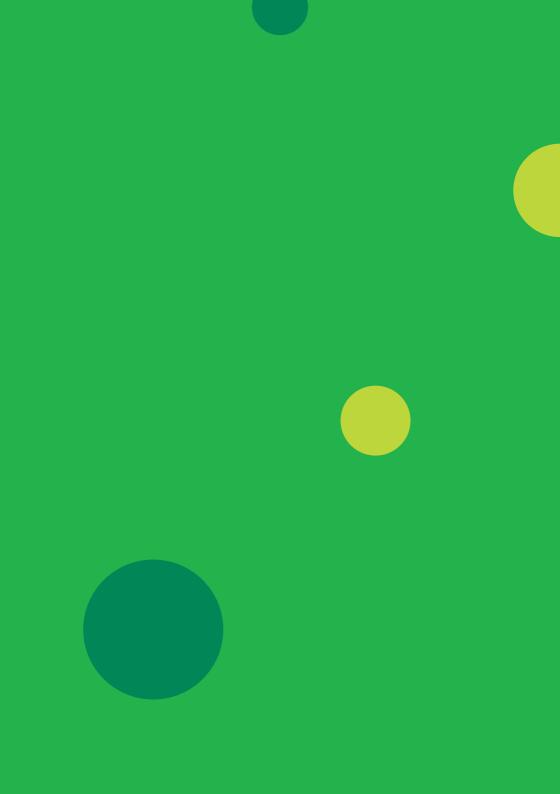
The legal retirement age in Belgium is still 65 years for both men and women. This will gradually increase to 67 over the coming years.

Since last year (2019), it has become possible to take early retirement from the age of 63 after a career spanning 42 years. After a career span of 30 years, you are entitled to the minimum pension ( $\in$  1,236.55 if you are single, versus a family pension of  $\in$  1,545.20).

The amount of your pension is calculated and based on your career, your salary and your family situation. You can calculate the estimated value of your pension at **www.mypension.be**.







## Information about your representative on the shop floor.

ACV Puls, that's us. You and I and so many others. Do you have a question about your job, remuneration or employment conditions, or do you simply want to have a chat with someone from ACV Puls?

Talk to your trade union representative in your organisation. He/she will be delighted to help you on your way.

