



## **Global Employer Services** Social security

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### **OSS: Important changes in contributions**

As previously announced, the OSS communicated several changes to the contributions for the OSS general scheme (previously DIBISS/ORPSS).

The OSS has followed up by announcing that changes to the minimum and maximum contributions, in view of an affiliation with the OSS general scheme, are to be implemented from 1 April 2017 at the earliest (instead of 1 February 2017 as initially foreseen).

It should be noted that a reduced interest rate of 2% instead of 3.75% will be applicable as of 1 April 2017, and that unisex mortality tables will be introduced in order to eliminate differences between male and female pension entitlements.

As communicated earlier, the contributions currently paid to the general scheme should in principle be multiplied by 1.9 in order to ensure that an employee's pension build-up remains unchanged. Consequently, the monthly contributions for the general OSS scheme will be set at a minimum of EUR 312 per month and a maximum of EUR 1,897.25 per month, as of April 2017.

Modifications/delays could still occur as the Royal Decree implementing the amended rates and unisex scales is yet to be officially published. Furthermore, the increased contributions only concern those paid to the general scheme.

The contributions to the additional schemes remain unchanged, until further notice.

#### Practical implications when continuing the affiliation

- If the current OSS contribution equals the current minimum of EUR 249.60 or less than the new set minimum of EUR 312 per month, no action is needed. The amount will automatically be changed to the new minimum amount of EUR 312. If an increase in the amount is preferred (above EUR 312), the OSS needs to be contacted in writing (letter/email) or by phone.
- Employers currently paying monthly contributions exceeding EUR 312 should explicitly inform OSS if they want to increase their monthly contribution ([wijziginggegevens-osz@onssrsziss.fgov.be](mailto:wijziginggegevens-osz@onssrsziss.fgov.be)). If the OSS is not informed, participation is maintained with the currently paid contribution.
- Payments made via direct debit will remain unchanged (if no change to the amount is preferred) or will be automatically changed to the new minimum / adjusted amount.
- Payments made via bank transfer or standing order can remain unchanged (if no change to the amount is preferred) or have to be changed to the new minimum / adjusted amount as of 1 April 2017.

Deloitte is readily available to assist communicating the requested changes to the OSS. In this respect, the team should be informed of the required changes, if any, by 24 February 2017 at the latest.

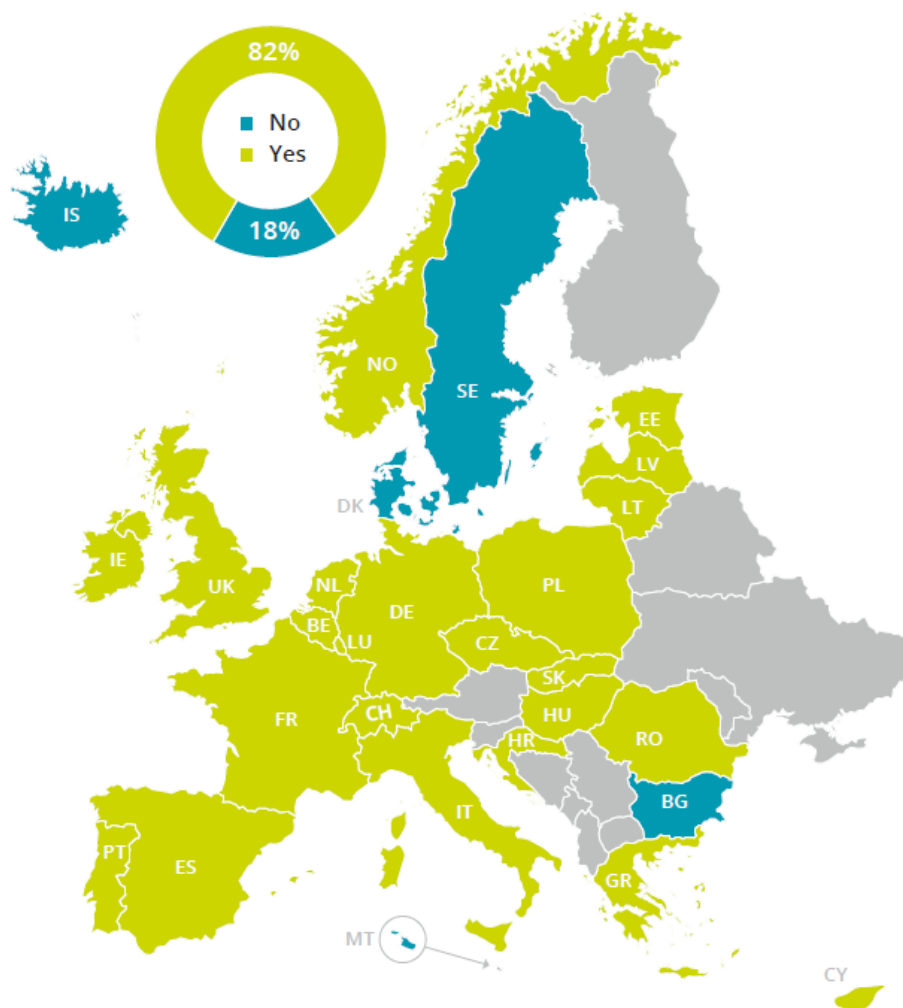
While reflecting on possible increases to currently paid contributions, employers should reconsider whether it is still profitable, both from the employer and employee's perspective, to continue an affiliation with OSS or whether an alternative would be more beneficial. Contractual obligations laid down in secondment agreements/policies should also be looked at. Deloitte can also provide assistance in this area.

Furthermore, the minimum and maximum contributions to the general scheme are lump sum amounts that are not linked to the employee's salary level. Deloitte can assist with determining the contribution amount that should be paid each month into OSS to guarantee a pension build up similar to the Belgian pension amount the employee would have built up if he/she would have continued with the mandatory Belgian social security scheme whilst working outside the EEA or Switzerland.

#### Deloitte study

Deloitte recently published a [comparative Social Security Benefits Study](#) which looked at social security schemes across the European Economic Area. From the survey, as illustrated in below figure, it can be concluded that around 80% of the countries have a public scheme of voluntary social security contributions, enabling employees to be further covered when

moving abroad (either as a continued coverage of the mandatory scheme on a voluntary basis or as a standalone scheme, disconnected from the mandatory scheme). This can be crucial for activities in non-treaty countries, where the local scheme often provides severely reduced to no social protection for expats.



Deloitte is readily available to provide more detailed information regarding these topics.

## Contacts

If you have any questions concerning the items in this alert, please contact your usual tax consultant at our Deloitte office in Belgium or:

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