

Essenscia  
International salary  
cost survey





## 1. Scope of the study

Essenscia is a multisectoral umbrella organization that represents numerous sectors of activities in the field of chemicals, plastics and life sciences. Essenscia represents and defends the sector's interests at Belgian and European Level through an active involvement in the European Council of Chemical Manufacturers' Federations and the Federation of Belgian Companies.

Several member companies in Belgium, France, Germany and the Netherlands have answered a survey initiated by Essenscia to provide salary information in order to be able to highlight the differences existing in the tax and social security legislation of each country and analyze the competitiveness in respect of salary cost within the Belgian landscape.

Essenscia has asked Deloitte and Laga in the framework of the established High Level Group with the Federal Government:

1. To provide a social security tax and individual income tax computation for each country based on the average figures of the data collected;
2. To determine the hourly cost for each scenario and each country as well as the cost of the increase;
3. To compute several ratios and to compare these ratios with the Belgian situation;
4. To provide an overview of the social security tax and individual income tax rules in each country concerned.

The aim of this study is to highlight the differences existing between the personal income tax legislation and the social security contributions across the selected countries and to analyze the competitiveness of Belgium.

For our calculations, each country's national legislation has been taken into account. As a consequence, the personal situation of the workers has an effect on the computation (e.g. tax deduction or credit relating to the family situation). We refer to the extra notes mentioned on the computation sheets when data has been adjusted for comparative purposes.

Our calculations are based on the information received from Deloitte's respective French, German, and Dutch offices. The applicable labour law has not been analyzed in each country and falls outside of the scope of this study.

## 2. Facts and assumptions

All computations have been made considering the following assumptions:

- We have used the data collected through a benchmark of 18 companies provided by Essenscia;
- The employer social security contributions used for the gross to net calculations are the amounts provided by Essenscia; For the gross-up calculations we have calculated the employer social security percentage based on the Essenscia information;
- Foreign tax and social security computations have been provided by Deloitte foreign offices;
- Data collected mentions medical insurance/hospital plan, pension plan/insurance (local pension plan) and reimbursement of transport (individual). These items have been added up under "other benefits" in the enclosed computations sheets;
- Married;
- Two dependent children for tax purposes;
- Resident taxpayer;
- Application of the national social security scheme;
- Belgian communal taxes: 7%;
- Profile:
  - about 40 years old - ± 20 years seniority;
  - drives his own car to work, 17km one way (17km is an average based on an essenscia survey).
- Three shifts regime:
  - Process-operator in a three shifts regime in the manufacturing industry (mainly plastics industry)
  - Three shifts regime: shift work is a form of work organization in which different groups of employees in the same enterprise perform the same kind of work in succession, with one group following the other. Three shift regime are usually organised as follows: first shift 06h00 till 14h00, second shift 14h00 till 22h00, third shift 22h00 till 06h00.
  - Job description:
    - part of a shift team under the direction of a shift supervisor
    - operating, controlling and correcting the process/production machinery;
    - correcting malfunctions and adjusting deviations or establishing a provisional diagnosis;
    - exchange of data.
- Full continuous shifts:
  - Process-operator in full continuous shifts.
  - Full continuous shifts: shift work is a form of work organization in which different groups of employees in the same enterprise perform the same kind of work in succession, with one group following

the other. Full continuous shifts are used to keep operating around the clock, throughout almost the entire year, for example using a five-shift system.

- Job description:
  - o part of a shift team under the direction of a shift supervisor;
  - o operating, controlling and correcting the process/ production machinery;
  - o correcting malfunctions and adjusting deviations or establishing a provisional diagnosis;
  - o participating in the technical maintenance and shutdown activities;
  - o exchange of data;

<sup>1</sup> Article 275/5 of the Belgian income tax code 1992

### 3. Conclusions of our study

#### 3.1. General remarks

As a general conclusion, we noticed that without the application of the withholding taxes exemption<sup>1</sup> (exonération partielle du précompte professionnel pour le travail en équipe et le travail de nuit / Gedeeltelijke vrijstelling van bedrijfsvoorheffing voor ploeg- en nachtarbeid), the salary cost in Belgium is higher than in the other above-mentioned countries. Even by applying the specific exemption, Belgium remains the country with one of the highest salary costs.

By comparing the employer social security contributions of the other countries, we also noticed that the employer social security contributions for Belgium are higher than the average. This can partially be explained by the difference of the percentage of the social security contribution scheme as well as by the fact that, for example in the Netherlands, the social security contributions scheme is funded via the tax system which is not the case in Belgium.

Please note that we have not considered the differences in benefits linked to the various social security schemes.

The computations performed take a different gross salary in each country into consideration (resulting from the benchmark exercise done by Essenscia). There are multiple reasons behind these differences. One of the reasons might be the differences in salary evolutions such as the fact that Belgium implements the automatic indexation of the gross salary which takes the gross amount of the remuneration higher than in other countries. Another reason for these differences might be the cost of living differentials between countries. A number of studies analyze these differences in detail, for instance the OECD comparative study on price levels.

#### 3.2. 3 shifts

If we add up the salary cost of France and Germany in order to obtain an average total cost, we notice that the salary cost of Belgium is 13% higher than the average. By applying the withholding exemption, the difference decreases to 6% for Belgium<sup>2</sup>.

<sup>2</sup> Please note that The Netherlands have not been taken into account due to insufficiently available salary data

Regarding the hourly salary cost, we notice that one hour of work costs EUR 29,6 in Belgium, EUR 30,8 in France and EUR 25,8 in Germany.

Although starting with a higher gross salary in Belgium, the net difference for the employee is 1,2% lower than the total average obtained by adding up the net income of Germany and France.

We have also calculated that an additional net salary of EUR 100,00 would result in a total additional cost for the employer in Belgium of EUR 296,00 (taking into account the withholding tax exemption) while for France it would be EUR 206,00 and for Germany EUR 236,00.

### 3.3. Full continuous

If we add up the salary cost of Germany, France and The Netherlands in order to obtain an average total cost, we notice that the salary cost of Belgium is 33% higher than this average. By applying the withholding exemption, the difference decreases to 27%.

As in the other scenarios mentioned above, Belgium has the highest employer social security contributions. The hourly salary cost for a Belgian employer is of EUR 49,5 compared to EUR 35,4 for Germany, EUR 40,6 for France and EUR 31,1 for the Netherlands.

We also have calculated that an additional net salary of EUR 100,00 would result in a total additional cost for the employer in Belgium of EUR 296,00 (taking into account the withholding tax exemption) while for France it would be EUR 306,00, for Germany EUR 170,00, and for the Netherlands EUR 168,00.

## 4. Potential recommendations

### 4.1. Tax incentive

Even by applying the specific withholding wage tax exemption, Belgium remains, in most cases, the country with the highest salary cost.

1. Therefore, one of the potential recommendations might be to increase the percentage of the Belgian withholding tax exemption in order to reduce the total cost for the employer.
2. A similar system to the German system could be put in place. As a reminder, these premiums are only tax-exempted in case the premiums will be paid in addition to the base salary and the premiums per hour do not exceed:
  - For night shift: 25 % of the gross base salary per hour
  - For Sunday shift: 50 % of the gross base salary per hour
  - For holiday shift: 125 % of the gross salary per hour (except 24.12/25.12/26.12 and 01.05 - 150% of the gross salary per hour)

These premiums are only social security exempt if the gross base salary per hour does not exceed 25 €.

3. An alternative system could consist of a combined system whereby the tax deduction is of a corporate nature (decrease of corporate tax or increase of Belgian tax withholding system already in place) combined with a partial structural decrease of the employer's social security contributions on the night and shift premiums.

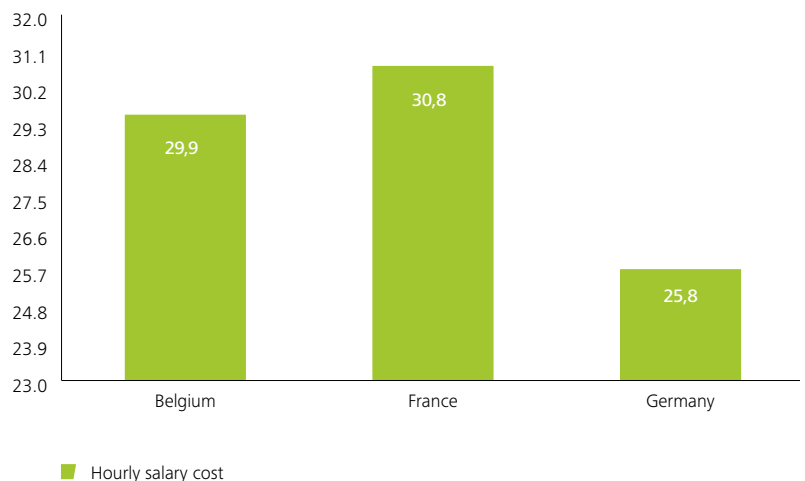
### 4.2. Social security incentive

A special rate of social security contributions for the night and shift premiums could be investigated and implemented as is the case for double holiday pay or other benefits (a fixed percentage could be envisaged based on calculations made to calculate the financial impact).

### Computations - 3 shifts

Income tax and social security computations	Belgium	France	Germany	AVG-neighbours	%
Salary cost	52.965	49.328	42.311	45.820	13%
Application of WHT exemption	-4.285	0	0	0	100%
<b>Total salary cost</b>	<b>48.679</b>	<b>49.328</b>	<b>42.311</b>	<b>45.820</b>	<b>6%</b>
Employers SS	13.698	15.829	4.976	10.403	24%
Gross base salary	26.932	24.793	27.810	26.302	2%
Premiums	5.714	6.598	7.548	7.073	-24%
Holiday allowance	5.202	1.095	926	1.010	81%
<b>Total gross salary</b>	<b>37.848</b>	<b>32.487</b>	<b>36.283</b>	<b>34.385</b>	<b>9%</b>
Blue-collar SS (if deductible)	-4.962	-7.241	-7.228	-7.234	-46%
Personal income taxes	-9.094	-132	-5.572	-2.852	69%
Special social security contribution	-345	0	-306	-153	56%
Other benefits	1.418	1.012	1.052	1.032	27%
<b>Net salary</b>	<b>24.866</b>	<b>26.126</b>	<b>24.229</b>	<b>25.178</b>	<b>-1%</b>
<b>Actual number of hours worked hours per year</b>	<b>1.643</b>	<b>1.600</b>	<b>1.643</b>	<b>1.621</b>	<b>1%</b>
Hourly salary cost	29,6	30,8	25,8	28,3	5%
Employer SS average rate	36,19%	48,72%	13,71%	30,25%	
Ratio net/gross	65,70%	80,42%	66,78%	73,22%	
Ration net/salary cost	51,08%	52,96%	57,26%	54,95%	
// without the exemption	46,95%	52,96%	57,26%	54,95%	

Hourly salary cost - with application of the WHT exemption



## Computations - Full continuous

Income tax and social security computations	Belgium	Germany	France	The Netherlands	AVG-neighbours	%
Salary cost	86.175	57.913	63.292	51.662	57.622	33%
Application of WHT exemption	-7.149	0	0	0	0	
<b>Total salary cost</b>	<b>79.027</b>	<b>57.913</b>	<b>63.292</b>	<b>51.662</b>	<b>57.622</b>	<b>27%</b>
Total employers SS	21.282	8.822	20.035	5.641	11.499	46%
Gross base salary	34.626	29.789	27.363	27.414	28.189	19%
Premiums	19.790	17.911	12.162	12.132	14.068	29%
Holiday allowance	8.087	857	700	2.910	1.489	82%
<b>Total gross salary</b>	<b>62.504</b>	<b>48.556</b>	<b>40.225</b>	<b>42.456</b>	<b>43.746</b>	<b>30%</b>
Blue-collar SS (if deductible)	-8.231	-8.340	-9.190	0	-5.843	29%
Personal income taxes	-20.008	-7.113	-732	-8.494	-5.446	73%
Other deduction	-607	-391	0	-6.765	-2.385	
Other benefits	2.389	535	3.032	3.565	2.377	0%
<b>Net salary</b>	<b>36.047</b>	<b>33.247</b>	<b>33.335</b>	<b>30.762</b>	<b>32.448</b>	<b>10%</b>
<b>Actual number of hours worked hours per year</b>	<b>1.595</b>	<b>1.638</b>	<b>1.559</b>	<b>1.663</b>	<b>1.620</b>	<b>-2%</b>
Hourly salary cost	49,5	35,4	40,6	31,1	35,6	28%
Employer SS average rate	34,05%	18,17%	49,81%	13,29%	26,29%	
Ratio net/gross	57,67%	68,47%	82,87%	72,46%	74,17%	
Ratio net/salary cost	45,61%	57,41%	52,67%	59,55%	56,31%	
// without the exemption	41,83%	57,41%	52,67%	59,55%	56,31%	

Hourly salary cost - with application of the WHT exemption



## 5. Enclosures

### 5.1. Comparative table of social security regimes

#### 5.1.1. Belgium

##### 5.1.1.1. Social security scheme

Please find hereafter an overview of the employer and blue collar worker social security contributions in Belgium:

	Employer	Employee
Pension insurance	8,86%	7,50%
Health Care insurance	3,80%	3,55%
Z.I. Uitkeringen	2,35%	1,15%
Children payments( Kinderbijslagen)	7,00%	-
Unemployment insurance	1,46%	0,87%
Yearly vacation payments	16,27%	-
Professional malady	1,00%	-
Work accident	0,30%	-
Education vacation	0,05%	-
Childcare (kinderopvang)	0,05%	-
Asbestos fund	0,01%	-
Special work accident contribution	0,02%	-
<b>Total</b>	<b>41,17%</b>	<b>13,07%</b>

The base amount for manual workers for the computation is 108% of the gross salary. Please note that due to structural deductions, the social security contributions are being slightly decreased.

##### 5.1.1.2. Tax rates<sup>3</sup>

Income	Tax rates
0 - 7.900,00	25%
7.900,00 - 11.240,00	1.975,00 + 30%
11.240,00 - 18.730,00	2.977,00 + 40%
18.730,00 - 34.330,00	5.973,00 + 45%
> 34.330,00	12.993,00 + 50%

There is a general partial exemption for payment of the withholding tax in Belgium. This exemption only applies to the private sector. The general exemption equals 1% computed on the total amount of gross remuneration (fixed and variable remuneration).

There is a specific partial exemption of payment of the withholding tax to be levied on the remuneration paid to workers for shift work in teams or night work. Provided certain conditions are fulfilled, the law quite simply provides that employers are exempt from paying the Belgian Treasury part of the professional withholding tax up to 15,60% of the remuneration (except on holiday and year-end allowances).

The exemption of withholding tax payment has been raised from 10,70% to 15,60% (Law of March 27, 2009, published in the Belgian official gazette of April, 7 2009) provided that the worker performs 1/3 of his working time in shifts or at night during a reference period (i.e. the month during which the tax advantage is requested).

The effective period of activity but also any suspension of execution of the employment contract during which the salary of the worker is continued to be paid, are taken into account for the calculation of the above-mentioned 1/3 standard. On the other hand, the suspension of execution of the employment contract during which the payment of the salary was stopped (ex. temporary unemployment, unpaid absence ...) are not taken into account.

The partial exemption from withholding tax payment has also been increased recently for overtime hours up to 100 hours (as from 1 January 2009) / up to 130 hours (as from 1 June 2010). The employee also benefits from a tax advantage being a tax reduction. The tax advantage for the overtime hours is mentioned separately in the salary statement (point 18, code 246, 233, 234).

These exemptions give the employers more financial resources which they can immediately use in whatever way they judge the most economically appropriate.

<sup>3</sup> Tax rates do not take into consideration any tax reduction/deduction due to the personal situation/particular scheme.

## 5.1.2. France

### 5.1.2.1. Social security scheme

Basically, the employee's part of French social contributions amounts to 22% of the gross salary. The employer's part amounts to 45% of the gross salary. Moreover, the gross salary which is the basis of computation for French social contributions is composed by the base salary, the benefits in kind the employee may receive, the bonus and any components the employee may receive in counterpart of the activity performed.

All the brackets remain the same. Only the final amount due by the employee and the employer varies with regard to the gross base salary package.

However, some social security contributions are based on the total gross amount (with no ceiling applied) and the others are limited to different ceilings (the highest ceiling for 2010 is 276.960 €).

There is neither specific exemption from social security contributions nor any other incentives provided by the authorities.

We point out that most rates are fixed and applicable to all companies regardless the sector of industry or region in which the company operates. The only rates that may vary are the rates of the "Mutuelle et de prévoyance" which depends on the contract that the company will subscribe with the insurance company.

### 5.1.2.2. Tax rates<sup>4</sup>

Income	Tax rates
0 - 5.852,00	0%
5.853,00 - 11.673,00	5,5%
11.674,00 - 25.926,00	14%
25.926,00 - 69.505,00	30%
> 69.505,00	40%

<sup>4</sup> Tax rates do not take into consideration any tax reduction/deduction due to the personal situation/particular scheme.

### 5.1.3. Germany

#### 5.1.3.1. Social security scheme

The premiums for night shift, Sunday shift and holiday shift in the full continuous scenario are exempted from tax and social security contributions (Section 1 Nr. 1 Domestic German Social Security Regulation "Sozialversicherungsentgeltverordnung").

These premiums are only tax-exempted in case the premiums will be paid in addition to the base salary and the premiums per hour do not exceed (§ 3b German Income Tax Act):

- For night shift: 25 % of the gross base salary per hour
- For Sunday shift: 50 % of the gross base salary per hour
- For holiday shift: 125 % of the gross salary per hour (except 24.12/25.12/26.12 and 01.05 - 150% of the gross salary per hour)

These premiums are only social security exempted in case the gross base salary per hour does not exceed 25 €.

Please find hereafter an overview of the employer and blue collar worker social security contributions in Germany.

#### 5.1.3.2. Health insurance

There is a compulsory and a private health insurance in Germany.

The compulsory insurance covers the worker and his families. The contribution is 14 % of gross salary up to € 3,750. The employer pays one-half of the monthly contributions. In addition, the worker has to make an additional payment of 0.9%. Salaried workers whose wages exceed the ceiling may opt out of the compulsory scheme and choose private health insurance.

Privately insured persons may claim a contribution from their employer toward their premium equal to that required for the compulsory health insurance.

#### 5.1.3.3. Care insurance

This scheme is compulsory. Contributions are 1.95% of gross monthly salary up to € 3,750, payable half by employer and half by employee. Additionally, since January 1st, 2005, employees without children and being at least 23 years old must pay a supplemental 0.25% of their contribution base.

#### 5.1.3.4. Unemployment insurance

Also a compulsory scheme, it is financed by contributions of 2.80% of the gross monthly salary up to € 5,500 (former Western states), payable half by employer and employee each.

#### 5.1.3.5. Pension Insurance

The statutory pension scheme implies contributions of 19.9% of gross monthly salary up to € 5,500 (former Western states), payable half by employer and half by employee.

#### 5.1.3.6. Tax rates<sup>5</sup>

Income	Tax rates
0 – 7,834.00	0%
7,835.00 - 52,551.00	14.0 - 42.0%
52,552,00 - 250,000.00	42.0%
> 250.000,00	45.0%
Solidarity surcharge	5.5% of income tax
Church tax*	8.0 or 9.0% of income tax

\*(Applies if registered member of an official church)

<sup>5</sup> Tax rates do not take into consideration any tax reduction/deduction due to the personal situation/particular scheme.

	Pension Insurance	Unemployment Insurance	Health Insurance	Care Insurance	
				With Children	Without Children and at least 23 years old
Gross income ceiling / month	€ 5,500.00	€ 5,500.00	€ 3,750.00	€ 3,750.00	€ 3,750.00
Employee's rates / month	9.95%	1.4%	7.9%	0.975%	0,0123
Employee's cont. Max / month	€ 547.25	€ 77.00	€ 262.50	€ 36.56	€ 45.94
Employer's rates / month	9.95%	1.4%	7.0 %	0.975%	0.975%
Employer's cont. Max / month	€ 547.25	€ 77.00	€ 262.50	€ 36.56	€ 36.56

## 5.1.4. The Netherlands

### 5.1.4.1. Social security scheme

	Employer	Employee
National insurance maximum amount:		10.007,56
<i>Old age</i>		17,90%
<i>Widows and orphans</i>		1,10%
<i>Medical expenses</i>		12,15%
Employee insurance:		
<i>Employer's part payable</i>	7.043,56	
<i>Max. payable by employee</i>		2.233,56%

### 5.1.4.2. Employee insurance scheme

The employee insurance scheme is funded by employer contributions only. The employer pays the employee insurance premiums through the monthly Dutch wage tax returns. There are three insurance schemes for employed persons:

### 5.1.4.3. The sickness benefits act (ZW, Ziektewet)

The Dutch Civil Code stipulates that employers must continue to pay out (part of) the salary of sick employees during the first two years of sickness (see paragraph "Statutory sick pay"). The Sickness Benefits Act only serves as a safety net, providing sickness benefits in a few special circumstances, for example to employees who do not, or no longer, have an employer or in case of pregnancy.

### 5.1.4.4. The disability benefit act (WIA, wet werk en inkomen naar arbeidsvermogen)

An employee has to be incapacitated to work for two years before he may be eligible for a disablement benefit. The Disability Act (WIA) has a Return to Work regime (WGA) for partially disabled employees and an Income Provision regime for fully disabled employees (IVA). Employers may opt for insuring the risk of partial disability of their employees with a commercial insurer or with the UWV (social security agency). Employers and employees can agree to recover 50% of the WGA contributions from the employees' wages.

Fully disabled employees (WIA) with hardly any prospect of recovery qualify for a 75% benefit of last-earned wages. In the first five years of occupational disability, the patient must cooperate in an annual medical examination to see whether recovery is possible. Partially

disabled employees (WGA) are entitled to guidance from the UWV in their efforts to return to work.

### 5.1.4.5. The unemployment insurance act (ww, werkloosheidwet)

If a person loses his job, he can claim unemployment benefits. If entitled to an unemployment benefit, the duration and the amount of this benefit depend on a person's employment record and age.

### 5.1.4.6. National insurance scheme

There are five national insurance schemes: General Old Age Pensions Act (AOW), General Surviving Relatives Act (ANW), the General Act on Exceptional Medical Expenses (AWBZ), the Health Care Insurance Act (ZVW) and the General Child Benefits Act (AKW).

The contributions for the national insurance schemes are collected by the Dutch tax authorities and are, with the exception of the Health Care Insurance Act premium, included in the wage tax rates of the first two tax brackets.

### 5.1.4.7. General old age pensions act (AOW, algemene ouderdomswet)

The AOW provides old age pension for all insured persons who have reached the age of 65. For each year of residency in the Netherlands between his 15th and his 65th birthday a person is entitled to 2% of the full pension. A person's income or assets do not affect the rate of the benefit.

### 5.1.4.8. General surviving relatives act (ANW, algemene nabestaandenwet)

The ANW provides entitlement to benefits for survivors. The amount of the benefit is income related. The ANW also awards an orphans benefit to a child who has lost both parents.

### 5.1.4.9. General act on exceptional medical expenses (AWBZ, algemene wet bijzondere ziektekosten)

Under the AWBZ, the entire population of the Netherlands is insured for a number of health care provisions. These include homecare and exceptional medical risks, such as admission to a nursing home.

### 5.1.4.10. The health care insurance act (ZVW, zorgverzekeringswet)

The Health Care Insurance Act comprises a compulsory basic insurance and a supplementary, non-compulsory

insurance. Under the Health Care Insurance Act, in principle the compulsory insurance applies to anyone who:

- is a Dutch resident, and
- is not a Dutch resident, but is subject to wage tax, because of employment in the Netherlands.

The insured person will have to deal with two types of premium: the *nominal premium* and the income related premium. The nominal premium will be set by the insurer. The nominal premium not only varies per insurer, but also per policy. The premium with an insurer for a certain policy should be the same for all insured persons. The annual nominal premium amounts to around EUR 1,165. In addition to the nominal premium, an insured person owes an *income-related premium*. This income-related premium amounts to 6.9% over a maximum income of EUR 32,369. The employer has the obligation to reimburse the employees' income-related premiums over the wages through the payroll. This reimbursement is considered taxable wage. To counter any undesirable income effects, a *care bonus* ("Zorgtoeslag") has been implemented for insured persons for whom the premium costs are too burdensome. The amount of the care bonus is income-related and will be determined by a special department of the tax authorities. The government will distribute the care bonus directly to the insured person.

#### 5.1.4.11. General child benefits act (AKW, *algemene kinderbijslagwet*)

The AKW offers financial benefit to assist in the cost of children under the age of 18. For the AKW no premium has to be paid.

#### 5.1.4.12. Tax rates<sup>6</sup>

Income	Tax rates
0 - 17.878,00	2,35%
17.878,00 - 32.127,00	10,85%
32.127,00 - 54.776,00	42%
> 54.776,00	52%

<sup>6</sup> Tax rates do not take into consideration any tax reduction/deduction due to the personal situation/particular scheme.

# Comparative table

### Comparative table

Social security contributions	Belgium		France														
	Employer	Employer	Employer														
Pension insurance	8,86%	7,5%	8,4% (gross income ceiling/ month = € 2.885)  1,6% on the total gross salary														
Complementary pensions	-	-	<b>Non managerial staff:</b> <table border="1"> <thead> <tr> <th>Salary</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>2.885</td> <td>5,7</td> </tr> <tr> <td>2.885-11.540</td> <td>13,3</td> </tr> </tbody> </table> <b>Managerial staff:</b> <table border="1"> <thead> <tr> <th>Salary</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>2.885</td> <td>7,2</td> </tr> <tr> <td>2.885-11.540</td> <td>21,136</td> </tr> <tr> <td>11.540 - 23.080</td> <td>12,6</td> </tr> </tbody> </table>	Salary	%	2.885	5,7	2.885-11.540	13,3	Salary	%	2.885	7,2	2.885-11.540	21,136	11.540 - 23.080	12,6
Salary	%																
2.885	5,7																
2.885-11.540	13,3																
Salary	%																
2.885	7,2																
2.885-11.540	21,136																
11.540 - 23.080	12,6																
Health care insurance	3,8%	3,55%	12,80% 0,3% (solidarité autonomie)														

	France	Germany	The Netherlands		
	Employee	Employer	Employee	Employer	Employee
	6,65% (gross income ceiling/ month = € 2.885)	9,95% (gross income ceiling/ month = € 5.500/ year = € 66.000) (for former West Germany) max € 547,25	9,95% (gross income ceiling/ month = € 5.500/ year = € 66.000) (for former West Germany)	-	17,9% (max € 5.860)
	0,1% on the total base salary				
	<b>Non managerial staff:</b>	-	-	-	-
	<b>Salary</b>	%			
	2.885	3,8			
	2.885-11.540	8,9			
	<b>Managerial staff:</b>				
	<b>Salary</b>	%			
	2.885	3,8			
	2.885-11.540	8,624			
	11.540 - 23.080	7,7			
	0,75%	<b>Compulsory health insurance</b> 7% (gross income ceiling/ month = € 3.750/ year = € 45.000) (max € 262,50)	<b>Compulsory health insurance</b> 7,9% (gross income ceiling/ month = € 3.750/ year = € 45.000) (max € 262,50)	7,05% (max € 2.340)	7,05% (max € 2.340)
		<b>Care Insurance - with children</b> 0,975% (gross income ceiling/ month = € 3.750/ year = € 45.000) (max € 36,56)	<b>Care Insurance - with children</b> 0,975% (gross income ceiling/ month = € 3.750/ year = € 45.000) (max € 36,56)		
		<b>Care Insurance - without children and at least 23 years old</b> 0,975% (gross income ceiling/ month = € 3.750/ year = € 45.000) (max € 36,56)	<b>Cre Insurance - without children and at least 23 years old</b> 1,2250,0123% (gross income ceiling/ month = € 3.750/ year = € 45.000)		

Social security contributions (continued)	Belgium		France	
	Employer	Employer	Employer	
Disablement benefits	-	-	-	
Z.I. uitkeringen	2,35%	1,15%	-	-
Child allowances	7,00%	-	5,40%	-
Unemployment insurance	1,46%	0,87%	4,4%	(gross income ceiling/ month = € 11.540)
Yearly vacation payments	16,27%	-	-	
Professional malady	1,00%	-	-	
Work accident	0,30%	-		Variable according to risks
Education vacation	0,05%	-	-	
Child care	0,05%	-	-	
Asbestos fund	0,01%	-	-	
Special work accident contribution	0,02%	-	-	
Extended social contribution	-	-	-	
CRDS	-	-	-	
Surviving relatives	-	-	-	
Exceptional medical expenses				
Various taxes	-	-	-	

	France	Germany		The Netherlands	
	Employee	Employer	Employee	Employer	Employee
	-	-	-	<b>Base premium</b> 5,70% (max € 2.777)	-
				<b>Premium WAO</b> 0,07% (max € 34)	
				<b>Var. Premium WGA</b> 0,53% (max € 258)	
	-	-	-	-	-
	-	-	-	-	-
	2,4% (gross income ceiling/ month = € 11.540)	1,4% (gross income ceiling/ month = € 5.500/ year = € 66.000) (for former West Germany)	1,4% (gross income ceiling/ month = € 5.500/ year = € 66.000) (for former West Germany)	<b>Base premium</b> 4,20% (max € 1345)	
				<b>Var. premium</b> 1,82% (max € 887)	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	7,5% of the total base salary less 3%	-	-	-	-
	0,5% of the total base salary less 3%	-	-	-	-
	-	-	-	-	1,10% (max € 360)
					12,15% (max € 3978)
	-	-	-	-	-

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