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Belgium: Blue- and white-collar pension harmonization delayed

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Belgium announced a delay — from 2025 to 2030 — for the harmonization of its blue- and white-collar supplementary pension plans. The decision to delay implementation was included in a cross-sector interprofessional agreement that will apply from 2021 to 2022. Under the agreement, social partners have until 2027 to finalize collective agreements on the harmonization.

Belgian employers will need to take action on the harmonization of their blue- and white-collar supplementary pension plans, because as of 2030, they will no longer be able to provide different plans based on these distinctions. After that date, if no action is taken, employers risk blue-collar workers claiming membership in white-collar staff pension plans. The measures were first published in a law on 5 May 2014, which mandated the progressive harmonization of supplementary pension schemes.

From 2030, employers can still operate different pension plans based on permitted criteria, including different pension contributions based on salary levels or job grades. However, depending on the workforce profile, some employers could face increased pension costs.

If they have not done so already, employers should begin to consider the ramifications involved in modernizing their supplementary pension provisions to meet the requirements of the law.

Related resources

Non-Mercer resources

- [Pension law](#) (French) (Official Journal, 5 May 2014)
- [Advice note 2237 on Interprofessional Agreement 2021-2022](#) (Dutch) (15 July 2021)
- [Advice note 2237 on Interprofessional Agreement 2021-2022](#) (French) (15 July 2021)

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- [Belgium finalizes highlights of inter-professional agreement for 2021-22](#) (12 August 2021)

Other Mercer resource

- [Mercer Point of View](#) (Dutch) (February 2021)

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