European Commission

Your social security rights

in Belgium

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EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in your own country and satisfy the condition, you will be entitled to receive support, but you also have the right to receive benefits if you are a national of any EU country and move to another. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming.

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Family

Family benefits

This chapter tells you what you need to know in order to receive family benefits in Belgium.

As family benefits fall within the competence of the federated entities, four different schemes coexist in Belgium. They are respectively managed by the Brussels-Capital Region, the French-speaking Walloon Region, the Flemish Community and the German-speaking Community.

In what situation can I claim?

Every child domiciled in Belgium is entitled to family benefits.

What conditions do I need to meet?

In all federated entities, family benefits are conditioned on the child's residence. They are thus not linked to the socio-professional status of the parents.

Children domiciled in one of the federated entities are entitled to family benefits up to the age of 18 (25 if the child follows studies or a vocational training). In the French-speaking Walloon Region, however, the age limit to be entitled to family benefits is 21 years for children born after 1st January 2001 unless they earn an income (25 years, if the child is a job seeker, student or in a work-study programme).

In the Flemish Community, both parents are, as a rule, beneficiaries but, in some cases, only one of them is designated as recipient. In the other federated entities, the mother is, as a rule, considered as beneficiary.

What am I entitled to and how can I claim?

Family benefit schemes of the federated entities provide for:

a) a monthly basic allowance

b) social supplements related to family situation and household income

c) monthly age supplements (restricted to some federated entities)

d) birth or adoption grants

e) supplementary allowances for children with disabilities

f) annual age supplements

g) Monthly basic allowances

		1st child	2nd child*	3rd child*	Orphan
Flemish Community	Born before 01/01/2019 (for the nth younger child on 31/12/2918)	€106.27	€196.64	€265.87	€ 408.19
	Born on or after 01/01/2019	€184.62 per child (basic amount)			Supplement of €147.71 or of €184.61
French-speaking Walloon Region	Born before 01/01/2020	€119.12	€220.41	€329.08	€457.60
	Born on or after 01/01/2020	€192.73 per child up to 18 years of age 205.16 per child over 18 years of age			€426.65 or supplement of 50% of the basic allowance
German-speaking Community		€188.89	€188.89	€354.29	Supplement of €147.36 or of €290.51
Bilingual Brussels-Capital Region	Born before 31/01/2019	€164.04 per child (basic allowance)			Supplement of 50% or of 100% of basic allowance
	Born on or after 01/01/2020	€175.76 per child (basic allowance)			

***** In Flanders, for children born before 1st January 2019, the child's ranking is reversed when calculating the benefit amount.

a) Social supplements

		1st child*	2nd child*	From 3rd child*	Single parent family	Large family (at least 3 children) Flemish Community: sick, long-term disabled and disabled persons
Flemish Community	Born before 01/01/2019 (according to the ranking of the younger child on 31/12/2018)	€70.09 or €37.31	€49.52 or €37.31	€21,88	€43.03 from 3rd child	€132.37 for 1st child
	Born on or after 01/01/2019	€73.68 or €37.31 (1)		€108.29 or €85.22 (1)		
French-speaking Walloon Region	Born before 01/01/2020	€60.64	€37.59	€6.60	€30.31 from 3rd child	
	Born on or after 01/01/2020	€31.09 or €68.39 (1)			€12.43 or €24.87 (1)	€24.87 or €42.43.52 (1)
German-speaking Community		€93.23 (3)	€93.23 (3)	€93.23 (3)		
Bilingual Brussels-Capital Region	Low income	€46.87 or €58.59 (2)	€82.02 or €93.74 (2)	€128.89 or €140.60 (2)	€11.72 or €23.44 (2)	
	Medium income		€29.29 (1)	€84.36 (1)		

***** In Flanders, for children born before 1st January 2019, the child's ranking is reversed when calculating the benefit amount.

(1) Social supplements are means-tested. Where appropriate, the amount of the social supplement varies according to the annual income of the household.

(2) Social supplements are means-tested. Where appropriate, the amount of the social supplement varies according to the annual income of the household and the age of the child.

(3) Social supplements if the child is entitled to the increased reimbursement from the sickness insurance and if he/she has no entitlement to the supplement for orphans.

Note

The **German-speaking Community** will maintain the payment of the same total amount as provided by the Act on Child Benefits (*Loi générale relative aux allocations familiales, LGAF*) and granted for the month of December 2018 beyond 1st January 2019 if such amount is indeed more favourable than the total amount due under the new decree of 23/04/2018 on family benefits which entered into force in January 2019.

The new amounts shown in the tables are however paid when they become (in the addition) higher than the amount frozen then copied referring to the situation in December 2018. The new amounts also become only payable after the number of beneficiary children grouped around a same recipient has been modified – and this from the 1st month following the event.

The **bilingual Brussels-Capital Region** will maintain the payment of the same total amount as provided by the Act on Child Benefits (*Loi générale relative aux allocations familiales, LGAF*) and granted for the month of December 2019 beyond 1st January 2020 if such amount is indeed more favourable than the total amount due under the Order of 25/04/2019 governing family benefits which entered into force in January 2020.

The new amounts shown in the tables are however paid when they become higher than the amount frozen then copied from December 2019.

a) Monthly age supplements

		6-11 years	12-17 years	Over 18 years
Flemish Community	Born before 01/01/2019	€33.43	€51.09	€64.96
	For the eldest child not benefitting from a supplement	€16,76	€25.53	€29.43
French-speaking Walloon Region	Born before 01/01/2020	€20.75	€31.60	€36.42
Bilingual Brussels-Capital Region			€11.72	€11.72 or €23.44 (if in higher education)

Age supplements do not exist in the German-speaking Community. The same is true in the Flemish Community for children born on or after 01/01/2019.

In the French-speaking Walloon Region, there is *no longer a monthly age-related supplement for children born on or after 1 January 2020. For these children, the basic amount of child benefit increases when they reach the age of 18.* Other supplements are provided in particular circumstances for children born before 01/01/2019 in the Flemish Community, as well as in the French-speaking Walloon Region.

a) Birth or adoption grants

Flemish Community	Birth initial amount (*Startbedrag geboorte*)	€1, 269.25
	Adoption initial amount (*Startbedrag adoptie*)	€1, 269.25
French-speaking Walloon Region	Birth grant (*Prime de naissance*)	€1, 367.74
	Adoption grant *(Prime d'adoption*)	€1,367.74 (for children born after 01/01/2020) €1,613.82 (for children born before 01/01/2020)
German-speaking Community	Birth grant	€1,376.16
	Adoption grant	€ 1,376.16
Bilingual Brussels-Capital Region	Allowance for 1st or multiple birth	€1,288.87
	Allowance for 2nd and each subsequent birth	€585.85
	Adoption grant for 1st adoption	€1,288.87
	Adoption for 2nd and each subsequent adoption	€585.85

b) Supplementary allowances for children with disabilities

These supplementary allowances are granted to disabled children under the age of 21. Their amount varies according to the degree of disability (number of points on the socio-medical scale):

Flemish Community	€93.18	€ 24.09	€289.58	€478.02	€543.54	€582.36	€621.18
French-speaking Walloon Region and bilingual Brussels-Capital Region	€104.46	€139.12	€324.64	€535.90	€609.35	€652.88	€696.40
German-speaking Community	€105.26	€137.74	€318.18	€522.68	€593.65	€635.75	€677.86

a) Annual age supplements / School allowance

For the **Flemish Community**: this is a school allowance (*schoolbonus*)

Age	Amount
0-4 years	€23.07
5-11 years	€40.38
12-17 years	€57.68
18-24 years	€69.22

For the **French-speaking Walloon Region**:

Child born before 01/01/2020		
Age	**Amount**	
	Without social supplement	**With social supplement**
0-5 years incl.	€26.39	€36.42
6-11 years incl.	€56.74	€77.30
12-17 years incl.	€79.16	€108.22
18-24 years incl.	€105.56	€145.69

Child born on or after 01/01/2020	
Age	**Amount**
0-4 years incl.*	€24.87
5-10 years incl.	€37.30
11-16 years incl.	€62.17
17-24 years incl.	€99.47

For the **bilingual Brussels-Capital Region**:

Age	Amount
0 - 5 years	€23.90
6 - 11 years	€35.85
12 - 17 years	€59.76
18 - 24 years	€57.76
18 - 24 years – if in higher education	€95.61

For the **German-speaking Community**:

The annual allowance is uniformly fixed at €60.04 for all children. The age of the child has no impact of the amount of this allowance.

Some federated entities provide for still other supplements in some specific circumstances.

Forms you may need to fill in

All the forms for family benefits can be downloaded from the following websites:

Flemish Community:

https://gpedia.groeipakket.be/nl/formulieren/internationale-formulieren/eu-verordeningen-sed-formulieren

https://gpedia.groeipakket.be/nl/formulieren/internationale /eu-verordeningen-e

French-speaking Walloon Region: https://aviqkid.aviq.be/Pages/contact.aspx

Bilingual Brussels-Capital Region: www.iriscare.brussels

German-speaking Community: http://www.ostbelgienfamilie.be/desktopdefault.aspx/tabid-5904/

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter:

Your child lives in **Flanders**? You will find more information on https://www.groeipakket.be/

Your child lives in **Brussels**? You will find more information on http://www.iriscare.brussels/fr/citoyens/familles-avec-enfants/informations-generales-pour-vos-allocations-familiales/.

Your child lives in **Wallonia**? You will find more information on https://www.aviq.be/ and https://aviqkid.aviq.be/

Your child lives in the **German-speaking Community**? You will find more information on http://www.ostbelgienfamilie.be/desktopdefault.aspx/tabid-5886/10077_read-54689/

If you are uncertain about which entity is responsible for managing your family allowance file, you can find more information on the website of the Belgian liaison body: https://www.familybenefitsbelgium.be/en/home

Commission publication and websites:

- Family benefits: your rights abroad as a European citizen.

Whom do I contact?

Flemish Community:

Flemish Groeipakket: political aspects:

Agence Opgroeien:

Hallepoortlaan 27, 1060 Brussel

internationaal@opgroeien.be

Flemish Groeipakket: operational aspects:

Vlaams agentschap voor de uitbetaling van toelagen in het kader van het Gezinsbeleid (VUTG):

Koning Albert II-Laan 15, bus 288, 1210 Brussel

info@groeipakket.be

French-speaking Walloon Region: AVIQ - Rue de la Rivelaine 21 - 6061 Charleroi - +32 (0)71 33 71 17 or 0800 16061 - mediationfamilles@aviq.be

Bilingual Brussels-Capital Region: Iriscare - Rue Belliard 71 bte 2 – 1040 Bruxelles - +32 (0)2 435 64 33 - mediation@iriscare.brussels

German-speaking Community: Ministerium der Deutschsprachigen Gemeinschaft Belgiens - Fachbereich Familie und Soziales - Kaperberg 6 - 4700 Eupen - +32 (0)87 789 920 - familienleistungen@dgov.be

In the event of any problems with your rights as a European citizen: EU helpdesks.

Maternity and paternity benefits

This chapter provides you with information about how to benefit from maternity and paternity benefits in Belgium.

If you have worked and paid social insurance contributions in another European Union country, your period of work and the contributions you have paid can be taken into account as part of the benefit calculation.

In what situation can I claim?

In the event of pregnancy employees, unemployed persons or self-employed persons can benefit from maternity leave. However the conditions to be met, the duration of the leave and the amount of the benefits are different for each category.

Salaried or self-employed workers who are fathers or co-parents are entitled to twenty days paternity or birth leave.

What conditions do I need to meet?

To be entitled to maternity leave you must meet the following administrative conditions:

- you have completed a work placement of six months or you are exempt;
- if you are an employee or unemployed, you have worked (or been unemployed) 120 days during the 6 months previous to your maternity rest period;
- you have paid a minimum amount of social security contributions;
- there is no break period of more than thirty days between the date your maternity rest period starts and your last working day (or day of unemployment).

With the exception of the waiting period, the administrative conditions are the same as those applied to sickness benefits in the context of being unable to work.

What am I entitled to and how can I claim?

Duration and period of maternity leave

If you are an **employee** or unemployed, in principle maternity leave lasts for 15 weeks and includes two periods:

- **Prenatal leave** is a maximum period of 6 weeks before the expected date of delivery:

Five weeks of prenatal leave are optional and can be taken after the birth;

The week immediately preceding delivery is a compulsory week of maternity leave;

- **Postnatal leave** is a period of 9 weeks which starts on the day of the birth (or the day after the birth when the worker had started work on the day of the birth). Postnatal leave is compulsory.

If you are **self-employed** maternity leave lasts for 12 weeks (13 in case of multiple births). You are obliged to take at least 3 weeks uninterrupted: the week before the birth and the first 2 weeks after the birth. The remaining nine weeks (ten weeks in case of multiple births) are optional. During the optional period, the self-employed may undertake part-time work. The maximum duration of the optional maternity leave is therefore 18 weeks (20 weeks in the case of multiple births).

Amount of maternity benefit

The amount of maternity benefit depends on your status (employed, unemployed or self-employed) and on your income.

If you are an **employee**, your maternity benefit is calculated as:

- 82% of your salary (no ceiling) for the first 30 days;
- 75% of salary (subject to ceiling) from the 31st day onwards;
- Maximum: € 137.35 per day from 1 January 2026.

If you are **unemployed**, in principle the amount of benefit on 1 January 2026 is equal to:

- a basic benefit equivalent to the amount of your unemployment benefit + an additional allowance of 19.5% of gross capped salary at € 145.59 for the first 30 days;
- a basic benefit equivalent to the amount of your unemployment benefit + an additional allowance of 15% of gross capped salary at € 137.35 starting from the 31st day.

If you are **self-employed** the amount of the benefit is a flat-rate weekly amount. The amount is the amount which is applicable on the first day of maternity leave. As at 1 February 2025, the amount of maternity benefit per week is € 890.31 or € 445.16 for maternity leave at part-time for the first 4 weeks and € 814.32 or € 407.16 for maternity leave at part-time from the 5th week.

Maternity benefits are paid by your mutual insurance fund. The application for benefits should be addressed to your mutual insurance fund supported by a medical certificate stating the presumed date of the delivery as well as the start date of the maternity leave.

Paternity or birth leave

As a father or co-parent, you are entitled to twenty working days paternity leave on the birth of a child. You must take this leave within the four months following the birth. You can take the leave days all at once or spread them.

Your employer will pay you your full salary for the first three days.
For the next 17 days your mutual insurance fund will be responsible for payment. The amount paid by the latter will be 82% of capped daily gross salary at € 150.17 (leave from 1 January 2026).

For more information about maternity and paternity or birth benefits, go to the social security portal.

Self-employed workers (fathers or co-parents) are eligible for a paternity and birth allowance, which can be granted either as an allowance for a maximum interruption of 20 days or 40 half-days or as an allowance for a maximum of 8 days (or 16 half-days) plus a birth support, i.e. an amount to cover expenses incurred for domestic helpers. The interruption can be taken as half-days but has to take place within the first 4 months after the child's birth. The allowance is a flat-rate amount paid daily (€ 99.51 per day or € 49.76 per half-day).

Benefits in kind can also be paid during and after pregnancy: injections, pre and post-natal care, monitoring and assistance during labour and delivery in a hospital.

Jargon busters

- **National Institute for Sickness and Invalidity Insurance (INAMI):** a public body which administers the sickness, maternity and invalidity sector and distributes the financial resources between the different insurance organisations http://www.inami.fgov.be/fr/Pages/default.aspx.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter:

- https://www.socialsecurity.be/;
- http://socialsecurity.belgium.be.

Commission publication and websites:

- Social security benefits: your rights abroad as a European citizen

Who do you need to contact?

Federal Public Service for Social Security

- Address: Centre administratif botanique, Finance Tower, Boulevard du Jardin botanique 50, PO Box 100 - 1000 Brussels
- Main telephone number: +32 25286011
- www.socialsecurity.belgium.be

National Institute for Sickness and Invalidity Insurance (INAMI)

- Address: Avenue Galilée 5/01 – 1210 Brussels
- Telephone: +32 (0)2 524 97 97
- Email: communication@inami.fgov.be or the contact form
- Website: http://www.inami.fgov.be/fr/

Auxiliary Fund for Sickness & Invalidity Insurance (CAAMI)

- CAAMI web page to find your nearest regional office.

To contact the mutual insurance funds:

- National Alliance of Christian Mutual Insurance Funds
- National Union of Non-denominational Mutual Insurance Funds
- National Union of Socialist Mutual Insurance Funds
- National Union of Liberal Mutual Insurance Funds
- National Union of Free Mutual Insurance Funds
- The SNCB Holding health insurance fund

In the event of any problems with your rights as a European citizen: EU helpdesks.

Health

Healthcare

This chapter tells you what you need to know in order to benefit from the health insurance system in Belgium.

For persons travelling or living in the European Union outside Belgium, the European health insurance card allows you to benefit from public health care at reduced cost or even free.

If you have worked and paid social insurance contributions in another European Union country, your period of work and the contributions you have paid can be taken into account as part of the benefit calculation.

In what situation can I claim?

The health insurance system covers practically the whole population: employees and persons treated as such, self-employed workers and persons treated as such, other categories (students, disabled persons, beneficiaries of integration income, etc.) as well as dependants of the aforementioned persons.

To be recognised as a dependant, you should reside in the family of the beneficiary of the insurance, with the exception of the separated spouse (de facto or living apart) and children under age 25. You must not have an income (pension, annuity, etc.) greater than € 3,151.36 gross per quarter (amount in force in the 1st quarter of 2026).

What conditions do I need to meet?

To be able to obtain benefits:

- you must be registered with a health insurance body, which in turn must itself be affiliated to a national union of authorised mutual insurance funds, or register with CAAMI;
- your contributions may not be lower than a fixed minimum amount. If this is not the case, an additional contribution has to be paid to maintain the right to healthcare;
- Your affiliation to the insurance body remains valid until the end of the second year following the last year during which you were insured, at the latest.

What am I entitled to and how can I claim?

The benefits in relation to preventive and curative care are reimbursed according to the scales laid down in agreements established between practitioners and the health insurance system.

Medical and dental care

- You are free to choose your doctor or your dentist;
- you are free to consult a specialist;
- In principle, the health insurance fund will reimburse 60-75% of the fees charged for healthcare services.
- Co-payment of € 6 (€ 1.50 for those on the preferential scheme) for consultations with general practitioners; € 4 (€ 1) if you have a “dossier medical global”.
- Co-payment of € 12 (€ 3 for those on the preferential scheme) for consultations with specialist physicians; physiotherapy is reimbursed only if prescribed by a doctor;
- the dental care which will be reimbursed includes preventive and conservative treatment, extractions, dental prosthesis and orthodontic treatment (depending on the age limit: 9 years for a first-line treatment and end of the intervention at the latest at the age of 22);
- you pay the fees directly to the doctor or dentist and you are then reimbursed by your insurance fund.

More information about reimbursement of medical costs is available on https://socialsecurity.belgium.be/en.

Pharmaceutical products

- You are free to choose the pharmacy where you get the medication prescribed by the doctor or dentist;
- you pay the amount of the cost directly to the pharmacist, who will give you a receipt for the medication provided;
- the amount reimbursed by the health insurance varies depending on the social and therapeutic usefulness of the prescribed medication;
- the prescription of an outpatient medication is done electronically (except in exceptional circumstances)
- you will only have to pay the pharmacist the portion of the price not covered by your health insurance fund.
- Since 1 January 2026, the minimum cost of a medicine at a public pharmacy has been €1 per pack for those eligible for the preferential scheme and €2 for standard beneficiaries.

Hospitalisation

- The cost of care is shared between you and your health insurance fund. The hospital will invoice your health insurance fund directly for the costs covered by your insurance;
- on admission to hospital, you make a flat-rate prepayment. The amount varies depending on your status (those benefiting from the preferential scheme, the unemployed, dependent children);
- the cost of the daily care is a flat-rate amount which covers the costs of your stay and your care in hospital. A large proportion of this amount is paid by your health insurance fund. The amount which you have to pay yourself varies according to your status;
- you will also be charged a flat-rate daily amount for the reimbursed medications used during your hospital stay.

More information about hospitalisation at https://www.socialsecurity.be/.

Jargon busters

- **Prescription** document by which an authorised health professional sets out the treatment recommendations for a patient.
- **CAAMI:** Auxiliary Fund for Sickness & Invalidity Insurance. Public institution which carries out the same tasks as the mutual insurance funds. Unlike the latter, the auxiliary fund is required to register any beneficiary who applies without them needing a subscription to additional insurance https://www.caami-hziv.fgov.be/fr/membres/**Preferential scheme:** in certain circumstances certain categories of patient benefit from an improved level of reimbursement for their medical costs. This is referred to as the preferential scheme. The personal share that these patients pay for their medical care is therefore lower. More information about the status of beneficiary of the preferential scheme can be found at https://www.socialsecurity.be.
- **Personal share or co-payment** the amount which you have to pay yourself, after deducting the insurance element.
- **INAMI:** National Institute for Sickness and Invalidity Insurance. A public body which administers the sickness, maternity and invalidity sector and distributes the financial resources between the different insurance organisations (mutual insurance funds). http://www.inami.fgov.be.

Know your rights

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- https://www.socialsecurity.be;
- www.socialsecurity.belgium.be.

More information about the European health insurance card can be found on the information and services portal of the federal authorities and on the dedicated page of the European Commission.

Who do you need to contact?

National Institute for Sickness and Invalidity Insurance (INAMI)

- Address: Avenue Galilée 5/01 - 1210 Brussels
- Telephone: +32 (0)2 524 97 97 Email: communication@inami.fgov.be or the contact form
- Website: http://www.inami.fgov.be/fr/Pages/default.aspx

Auxiliary Fund for Sickness & Invalidity Insurance (CAAMI)

- CAAMI web page https://www.caami-hziv.fgov.be/fr/membres/ to find your nearest regional office.

To contact the mutual insurance funds:

- National Alliance of Christian Mutual Insurance Funds
- National Union of Non-denominational Mutual Insurance Funds
- National Union of Socialist Mutual Insurance Funds
- National Union of Liberal Mutual Insurance Funds
- National Union of Free Mutual Insurance Funds
- Auxiliary Fund for Sickness and Invalidity Insurance
- The SNCB Holding health insurance fund

In the event of any problems with your rights as a European citizen: EU helpdesks

Long-term care

This chapter tells you what you need to know in order to benefit from long-term care benefits in Belgium.

In what situation can I claim?

While there is no specific insurance for long-term care in Belgium, federal and federated regulations however provide for benefits aimed at dependent, disabled or elderly persons, who require specific equipment or long-term care. In particular:

- the **integration allowance (AI)**; federal social assistance due to offset the additional costs associated with a loss or reduction of autonomy;
- the benefits in kind provided by the federal compulsory healthcare and sickness benefit insurance for persons unable to perform on their own the basic activities of daily living (nursing care at home and assistance of a third party, for example);
- the **allowance for assistance to the elderly (APA)** in the Walloon Region and in the Brussels-Capital Region: allowance for disabled persons designed to offset the additional costs associated with a loss or reduction of autonomy;
- the allowances provided by the Flemish Social Protection (*Vlaamse Sociale Bescherming*):

care budget for the severely dependent persons: aid and assistance of a non-medical nature supplied by third parties to persons with reduced autonomy in a residential, semi-residential or out-patient setting;

care budget for persons with disabilities: allowance granted to persons with a recognized disability and with a limited need for assistance. The budget can be used freely for assistance needs: nursing care at home, day care, accompaniment, purchase of service vouchers, community care, etc.;

care budget for elderly persons requiring care: allowance designed to offset the additional costs associated with a loss or reduction of autonomy. This budget replaced the APA for persons residing in the Flemish region;

- personal assistance budget provided by the Walloon social protection for disabled persons;
- benefits in kind provided by the social protection of each of the federated entities for elderly persons as well as persons with a mental or physical disability (reception and accommodation in rest homes, in day care centres as well as stays in psychiatric nursing homes and assisted-homes initiatives or technical aids such as mobility aids or individual/integration aids, for example).

What conditions do I need to meet?

(Federal) compulsory healthcare and benefit insurance

To benefit from the compulsory insurance:

- you have to be affiliated to a health insurance body which is itself affiliated to a certified national union of mutual insurance funds, or register with the Auxiliary Fund for Sickness & Invalidity Insurance (CAAMI);
- your contributions have to reach at least a given minimum amount. If such is not the case, an additional contribution has to be paid to maintain the entitlement to healthcare;
- your affiliation to the health insurance body expires at the latest at the end of the second year following the last year for which you were insured;
- you suffer from a lack or reduction of autonomy.

Integration allowance

To provide assistance with the additional costs which you will meet as a disabled person in arranging your day-to-day living space (motorised wheelchair, special equipment for the bathroom or the kitchen, etc.), an integration allowance (AI) may be awarded to you if:

- your disability is certified by an approved medical doctor;
- your income does not exceed certain limits;
- you are at least 18 years of age and under 66;
- you are included in the population register;
- you are domiciled in Belgium and actually reside there.

More information about the integration allowance is available on https://www.socialsecurity.be

Flemish Social Protection (*Vlaamse sociale bescherming*) in the Flemish region.

Flemish Social Protection is a set of interventions and funding systems for long-term care within the Flemish Community.

Membership is compulsory in Flanders and voluntary in the bilingual Brussels-Capital Region. A contribution of €35 or €100 is requested (in 2026) from each insured person, which finances the healthcare budgets.

To be eligible for a care budget for the severely dependent persons or for a care budget for elderly persons requiring care, the insured person must have resided 5 years in the Flemish region or in the Brussels-Capital region and be member of an agreed care fund. To be eligible for a care budget for the severely dependent persons, the beneficiary must also have a reduced self-sufficiency capacity within a residential, semi-residential or outpatient framework. To be eligible for a care budget for elderly persons requiring care,a person must be at least 66 years of age with a disability or a reduction in self-sufficiency (7 points or more on the autonomy scale), and must have a low income. Medical examinations for the care budget for elderly needing assistance are still conducted at the federal level.

More information available on https://www.vlaamsesocialebescherming.be.

Walloon Social protection in the Walloon Region

To be eligible for the Walloon social protection (benefits in kind), you have to reside on the territory of the French-speaking Walloon Region. To be entitled to the personal assistance budget for persons with disabilities, several criteria must be satisfied by the applicants:

- they have to be Belgian citizens or be assimilated to a person having the Belgian nationality, or have 5 years of continuous residence in Belgium;
- they have to be domiciled on the territory of the French-speaking Walloon Region (i.e. in one of the Walloon communes except for the 9 communes forming the German-speaking Community);
- they have to be under 65 years of age when submitting their first application for an intervention;
- they have to have a disability.

More information available on https://www.aviq.be

To qualify for the allowance for assistance to elderly persons, the conditions are to be at least 65 years old, to be of Belgian nationality or equivalent and to be domiciled in French-speaking Walloon territory.

Additionally, they must have a disability and have low income. For more information, visit www.aviq.be.

Brussels social protection in the bilingual Brussels-Capital Region

To be eligible for the Brussels social protection, you must meet several criteria:

- To reside permanently and effectively in the bilingual territory of the Brussels-Capital Region, or to be considered the equivalent of such;
- To be at least 65 years old at the time of submitting the application;
- Your reduction in autonomy should be assessed by a doctor from the Centre for the Evaluation of Autonomy and Disability;
- Your income and that of your household should not exceed a certain limit;
- You should not already be receiving an integration allowance or income replacement benefit.

More information available on https://www.iriscare.brussels

For individual assistance:

- Your disability occurred before the age of 65;
- Your disability meets the conditions set out in the order and in the nomenclature of individual assistance

Social protection in the German-speaking Community

To be entitled to the allowance for assistance for the elderly, several criteria must be satisfied by the applicants:

- they have to be domiciled on the territory of the German-speaking Community; and be insured primarily in Belgium
- they have to be under 65 years of age when submitting their first application for an intervention;
- they have to require assistance.

The average allowance granted amounts to €266.71 per month if you have BIM status.

More information available on http://www.ostbelgienlive.be

What am I entitled to and how can I claim?

(Federal) compulsory healthcare and benefit insurance

Nursing care at home: assessment is made on the basis of the Katz evaluation scale (bathing, dressing, transfers and locomotion, toileting, continence, feeding).

Assistance of a third party: the level of need of assistance of a third party is assessed on the basis of the total number of points assigned within the framework of the degree of autonomy evaluation.

To submit an application: www.socialsecurity.belgium.be.

Integration allowance

The degree of autonomy is generally established by a medical expertise: it serves as a basis for calculating the amount of the allowance payable. The latter can be cumulated with the income replacement allowance. The earnings of the person concerned as well as those of the partner with whom he/she forms a household are taken into account when calculating the allowance.

To submit an application: https://handicap.belgium.be/fr/nos-services/allocation-integration.htm

Flemish social protection

The care budget for the severely dependent recognized as heavily relying on nursing at home amounts to €140 per month.
Elderly persons living in a rest home, a retirement and nursing home or a psychiatric nursing home can also be entitled to an allowance of the same amount.

To submit an application: https://www.vlaamsesocialebescherming.be/zorgbudget-voor-zwaar-zorgbehoevenden

The care budget for persons with disabilities, also called basic assistance budget (BOB), is an allowance granted to persons with a recognized disability and with a limited need for assistance. It is a fixed amount of €300 per month which can be used freely for assistance needs: nursing care at home, day care, accompaniment, purchase of service vouchers, community care, This budget is automatically granted (no application possible). This care budget is no longer being awarded to new recipients.

More information available on: https://www.vlaamsesocialebescherming.be/zorgbudget-voor-mensen-met-een-handicap

The care budget for elderly persons (66 years and over) requiring care can reach a maximum amount of €725 per month according to the income and the importance of care needed (February 2025 index).

To submit an application: https://www.vlaamsesocialebescherming.be/zorgbudget-voor-ouderen-met-een-zorgnood

The Walloon social protection

More information concerning benefits related to long-term care in the French-speaking Walloon Region and concerning the relevant application procedures available on https://www.aviq.be/

The allowance for assistance for the elderly is financial aid granted under the conditions specified above. It can be applied for via the www.wal-protect.be portal.

The Brussels social protection

The APA (allowance for assistance for the elderly) has been granted by the Joint Community Commission since 1 January 2024. The medical evaluation is carried out by the Iriscare Centre for the Evaluation of Autonomy and Disability.

To submit an application:

The APA for Brussels residents - myIriscare

More information concerning benefits related to long-term care in the bilingual Brussels-Capital Region and concerning the relevant application procedures available on http://www.iriscare.brussels/fr/citoyens/

The German-speaking Community social protection

More information concerning benefits related to long-term care in the German-speaking Community and concerning the relevant application procedures available on https://ostbelgienlive.be/desktopdefault.aspx/tabid-3132/5785_read-35691/

Jargon busters

- **AI**: integration allowance
- **APA**: allowance for assistance to the elderly
- **ZBO**: zorgbudget voor ouderen met een zorgnood - care budget for elderly people in need of care
- **BOB**: basic assistance service
- **CAAMI:** Auxiliary Fund for Sickness & Invalidity Insurance
- **SPF Social Security**: Federal public service responsible for social security.

Forms you may need to fill in

To submit an application, see

- https://www.socialsecurity.be/
- https://www.vlaamsesocialebescherming.be
- https://www.aviq.be/
- https://www.wal-protect.be/home
- http://www.iriscare.brussels/fr/citoyens/
- http://www.ostbelgienlive.be

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter.

For more information about the Federal compulsory healthcare and benefit insurance:

- https://www.socialsecurity.be

For more information about the AI:

- http://handicap.belgium.be/fr/

For more information about the Flemish social protection:

- https://www.vlaamsesocialebescherming.be/

For more information about the Walloon social protection:

- https://www.aviq.be/

For more information about the Brussels social protection:

- http://www.iriscare.brussels/fr/

For more information about the social protection in the German-speaking Community:

- http://www.ostbelgienlive.be

Commission publication and websites:

- Social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

- List of the mutual insurance funds ***(mutualités***) for the Federal compulsory healthcare and benefit insurance
- For the AI:

Service public fédéral Sécurité sociale

Direction générale Personnes handicapées

- Boulevard du Jardin Botanique 50 bte 150 - 1000 Bruxelles
- Tel: 0800/98 799 (from abroad – payable : +32 2 528 69 99)
- Website: https://handicap.belgium.be/fr/index.htm
- For APA in the bilingual Brussels-Capital Region:

L'Office bicommunautaire de la santé, de l'aide aux personnes et des prestations familiales ("Iriscare"), Service APA

- Rue de Trèves 70, boîte 2, 1000 Bruxelles
- Tel: 0800/35 499
- Website: https://www.iriscare.brussels/fr/citoyens/
- For the APA in the **French-speaking Walloon Region**: AVIQ – APA Unit - Families Department

Audit and Inspection Division for Family Operators

Rue de la Rivelaine, 21

6061 CHARLEROI

Toll-free number 0800/16.061 – website: https://www.aviq.be/fr/faq-apa

- List of **health insurance funds** (*zorgkassen*) for the Flemish social protection
- List of **Walloon health insurance bodies** for the Walloon social protection
- List of **Brussels health insurance bodies** for the Brussels social protection
- For the social protection in the German-speaking Community:

Ministerium der Deutschsprachigen Gemeinschaft

- Gospertstrasse 1 - 4700 Eupen
- Tel. 087/59.63.00

Website: www.ostbelgienlive.beIn the event of any problems with your rights as a European citizen: EU helpdesks.

Sickness cash benefits

This chapter provides you with information to enable you to claim daily sickness benefit in Belgium.

If you have worked and paid social insurance contributions in another European Union country, your period of work and the contributions you have paid can be taken into account as part of the calculation your benefit.

In what situation can I claim?

If you are an employee or a self-employed worker and you are no longer able to work as a result of an illness or an accident, you are entitled to income replacement (unless it results from occupational disease or a work-related accident). However, a specific scheme will apply, depending on your status.

What conditions do I need to meet?

If you are an **employee** (or unemployed)**,** you must meet the following conditions:

- be registered with a mutual insurance fund (*mutualité*) as holder;
- have accumulated a total of 180 days of work (or assimilated period);
- have completed a qualifying period of 12 months;
- demonstrate the payment of a minimum level of contributions during that period;
- not have had a period of interruption of more than 30 days between the start of the incapacity and the last working (or unemployment) day;
- be acknowledged as unable to work by the medical officer of the health insurance fund (cessation of all activity, loss of earnings).

If you are **self-employed**, you must meet the following conditions:

- you must demonstrate payment of contributions for a minimum of 6 months;
- you must be able to demonstrate that you have paid sufficient contributions in a reference period preceding your incapacity for work;
- there must not have been a period of interruption of more than 30 days between the date of your incapacity for work and the last quarter of social security contributions.

What am I entitled to and how can I claim?

If you are an **employee** you must provide the medical adviser of your health insurance fund with a medical certificate completed by the doctor who is treating you.

During an initial period the benefits are paid by the employer:

- white-collar workers receive 100% of their earnings for a month;
- manual workers receive

100% of their earnings for the first seven days of incapacity;

85.88% from the 8th to the 14th day of incapacity, or via a supplementary allowance;

From the 15th to 30th day: 25.88% of compensation not exceeding the ceiling set by the disability health insurance and 85.88% of the amount exceeding the ceiling.

The sickness insurance starts when the guaranteed salary period paid by the employer is over.

The compensation rate is 60% of earnings. The ceiling taken into account for the compensation is € 183.1311 per day (for incapacities from 1 January 2026).

If you are still unable to work after a year, you will be entitled to invalidity benefit.

More information on the INAMI website.

If you are **self-employed**, you must meet the following conditions:

- You must have completed a waiting period of 6 months or be exempt;
- You must be able to demonstrate that you have paid sufficient contributions for the compensation sector in a reference period preceding your incapacity for work;

There must not have been a period of interruption of more than 30 days between the date of your incapacity for work and the last quarter of social security contributions (or equivalent period) or an exemption from social security contributions.

Jargon busters

- **Invalidity benefit:** benefit which you can claim if you have received sickness benefits for 1 year and you are still certified as being unable to work.
- **INAMI:** National Institute for Sickness and Invalidity Insurance. A public body which administers, among others, the sickness, maternity and invalidity sector and distributes the financial resources between the different insurance organisations (mutual insurance funds) INAMI website.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter:

- https://www.socialsecurity.be/;

The amounts of benefits for employees on the INAMI website.

Commission publication and websites:

- Social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

Federal Public Service for Social Security

- Address: Centre administratif botanique, Finance Tower, Boulevard du Jardin botanique 50, PO Box 100 - 1000 Brussels
- Main telephone number: +32 25286011
- Email : social.security@minsoc.fed.be http://socialsecurity.belgium.be/fr

National Institute for Sickness and Invalidity Insurance (INAMI)

- Address: Avenue Galilée 5/01 - 1120– Brussels
- Telephone: +32 (0)2 524 97 97
- Email: communication@inami.fgov.be or the contact form
- Website: http://www.inami.fgov.be/homefr.htm

To contact the mutual insurance funds:

- National Alliance of Christian Mutual Insurance Funds
- National Union of Non-denominational Mutual Insurance Funds
- National Union of Socialist Mutual Insurance Funds
- National Union of Liberal Mutual Insurance Funds
- National Union of Free Mutual Insurance Funds
- Auxiliary Fund for Sickness and Invalidity Insurance
- The SNCB Holding health insurance fund

In the event of any problems with your rights as a European citizen: EU helpdesks

Incapacity

Benefits in respect of accidents at work and occupational diseases

This chapter tells you what you need to know in order to claim benefits in respect of accidents at work and occupational diseases in Belgium.

In what situation can I claim?

- An accident at work is defined as “any accident that happens to a worker during the course and by the fact of the performance of his contract of employment and which causes an injury”.
- If the occupational disease is on the official list and the victim is employed in a sector where he or she is exposed to that risk, the causal link between the exposure and the disease is presumed. An open system coexists alongside the list.

What conditions do I need to meet?

Occupational diseases

If you are **employed in the private sector**, bound by a contract of employment, you are insured. The following are also insured:

- apprentices and trainees, even if these receive no remuneration;
- persons who, because of a physical work incapacity or unemployment, are undertaking a vocational rehabilitation or training course;
- pupils and students who are exposed to a risk of occupational disease during their studies.

If you are **employed in the public sector**, you are insured against the risk of occupational disease. However, the administrative route to be followed by a particular case is not the same depending on the relevant authority or body.

If you are a **self-employed worker** you are not yet covered by mandatory insurance in relation to occupational diseases. Nonetheless you can still apply to the sickness and invalidity insurance scheme for self-employed workers.

Accidents at work

Any worker who is incapacitated as a result of an accident at work is entitled to compensation. An accident at work is defined as:

- A sudden event (which distinguishes an accident at work from an occupational disease) which causes an injury and which happens during the course and by the fact of the performance of the contract of employment;
- Accidents at work on the way to and from work.

What am I entitled to and how can I claim?

Occupational diseases

Victims of an occupational disease or persons entitled on their behalf are entitled to compensation paid by the Federal Agency For Occupational Risks (l’Agence fédérale pour les risques professionnels - Fedris). You may be entitled to one of the following compensations:

- for permanent loss of working capacity;
- for temporary loss of working capacity;
- for reimbursement of medical costs related to the treatment of an occupational disease;
- for the assistance of another person;
- after a death caused by an occupational disease, the compensation is then paid to the persons entitled on their behalf.

Please note. The information which appears on this page only applies to paid employees in the private sector. Salaried workers in the public sector should contact their public sector personnel department.

You can never receive compensation which is higher than the maximum amount of your basic salary. This is also the case if you receive several compensation payments from Fedris because, for example, you have contracted different occupational diseases, and for any compensations paid following an accident at work.

More information can be found at https://www.socialsecurity.be/.

Accidents at work

- Any worker who is incapacitated as a result of an accident at work is entitled to compensation;
- the costs of medical care provided to the victims of an accident at work are reimbursed;
- in the event of a death resulting from an accident at work, the close relatives may be entitled to an annuity.

In the event of an accident at work, you are entitled to compensation for:

- temporary total or partial loss of working capacity (you receive daily allowances);
- permanent loss of working capacity (you receive an allowance during the review period and an annuity after that period).

The compensations, allowances and annuities are calculated from the starting point of the basic remuneration.

More information can be found at https://www.socialsecurity.be.

Jargon busters

- **FEDRIS:** The Federal Agency for Occupational Risks (l'agence fédérale pour les risques professionnels) is a Belgian public social security institution resulting from the merger of the Occupational Diseases Fund and the Accidents at Work Fund which ensures that the rights of victims of occupational accidents and diseases are respected.
- **Occupational disease:** occupational diseases are caused directly and definitively by the exercise of an occupation. There is an official list of these diseases, but it is also possible for a disease which is not on the list to be certified as an occupational disease.
- **Basic remuneration:** the salary which you earned during the year preceding the accident in the job role occupied at the time of the accident.

Forms you may need to fill in

- The forms relating to occupational diseases can be downloaded from the Fedris website, see below;
- Accident at work declaration form: http://www.fedris.be/fr.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter;

- www.socialsecurity.belgium.be;
- The Fedris website : http://www.fedris.be/;
- https://www.socialsecurity.be/.

Commission publication and websites:

- Unemployment and social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

Fedris:

- Address: Avenue de l'Astronomie 1 - 1210 Brussels

- Telephone: +32 22266400
- Email: secr@fedris.be
- Website: http://www.fedris.be

In the event of any problems with your rights as a European citizen: EU helpdesks

Invalidity benefits

This chapter tells you what you need to know in order to claim invalidity benefits in Belgium.

In what situation can I claim?

When you have been certified as having been incapacitated from work for more than a year you switch to invalidity. The period of invalidity therefore begins from the second year of your inability to work.

What conditions do I need to meet?

If you are **employee** or unemployed you must:

- be registered with a mutual health insurance fund, as holder;
- have worked for 180 days within a period of one year. Certain periods of inactivity, for example paid leave, sickness absence, etc., are counted as working periods;
- be certified as having been unable to work for a year;
- demonstrate that the minimum contributions have been paid.

If you are a **self-employed worker**:

- You must have completed a work placement of 6 months or be exempt;
- You must be able to demonstrate that you have paid sufficient contributions for the compensation sector in a reference period preceding your incapacity for work;
- There must not have been a period of interruption of more than 30 days between the date of your incapacity for work and the last quarter of social security contributions (or equivalent period) or an exemption from social security contributions.

What am I entitled to and how can I claim?

It is the Invalidity Medical Council (Conseil médical de l'invalidité - CMI) of the INAMI which decides whether to certify the invalidity and on any possible extensions on the basis of a medical report drawn up by the medical officer of the employee's mutual insurance fund.

The invalidity benefit payments can continue until retirement age, provided that the beneficiary continues to fulfil the medical conditions.

Amount

The amount of the benefit depends on your family circumstances and on the date the incapacity started:

- It amounts to 65% of the lost earnings (capped), if the incapacitated person has at least one dependant (maximum € 119.04 per day for incapacities occurring from 1 January 2024);
- If you have no dependants, this amount is set at 55% (maximum € 100.72 from 1 January 2024);
- If there is a cohabitant the rate is 40% of the lost earnings (capped), maximum € 73.25 per day for invalidities occurring from 1 January 2024.

The daily compensation cannot be lower than the following amounts (as at 1st January 2026):

- for a regular worker: € 79.51 (with dependants), € 63.01 (single, without dependants) or € 54.02 (cohabitation without dependants);
- with regard to a non-regular worker: € 68.31 with dependant(s) and € 50.55 for others.

If the dependant receives a monthly income below € 1,231.01, the holder is regarded as having a dependant.

If the dependent receives a monthly professional income between € 1,231.01 and € 2,154.11, the holder is considered single.

It is the same if the dependent has a monthly replacement income (possibly combined with a professional income) between € 1,231.01 and € 1, 354.81.

More information about the amounts of invalidity benefit for employees can be found on the INAMI website.

If you are a self-employed worker, the amount of your sickness benefit is a flat-rate amount which depends on your family circumstances. During the period of invalidity it also depends on the cessation or otherwise of her business.

The amount of the benefit is linked to the index. Sickness benefits are paid by your mutual insurance fund.

Jargon busters

- **INAMI:** National Institute for Sickness and Invalidity Insurance. A public body which administers the sickness, maternity and invalidity sector and distributes the financial resources between the different insurance organisations (mutual insurance funds). http://www.inami.fgov.be/fr/Pages/default.aspx.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter:

- The website of the Federal Public Service for Social Security : http://www.socialsecurity.be;
- The INAMI website.

Commission publication and websites:

- Unemployment and social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

National Institute for Sickness and Invalidity Insurance (INAMI)

- Address: Avenue Galilée 5/01 - 1120 Brussels
- Telephone: +32 (0)2 524 97 97
- Email: communication@inami.fgov.be or the contact form
- Website: http://www.inami.fgov.be/fr/Pages/default.aspx

To contact the mutual insurance funds:

- National Alliance of Christian Mutual Insurance Funds
- National Union of Non-denominational Mutual Insurance Funds
- National Union of Socialist Mutual Insurance Funds
- National Union of Liberal Mutual Insurance Funds
- National Union of Free Mutual Insurance Funds
- Auxiliary Fund for Sickness and Invalidity Insurance
- The SNCB Holding health insurance fund

In the event of any problems with your rights as a European citizen: EU helpdesks

Old-age and survivors

Survivors' benefits

This chapter tells you what you need to know in order to claim survivors' benefits in Belgium.

If you have worked and paid social insurance contributions in another European Union country, your period of work and the contributions you have paid can be taken into account as part of the benefit calculation.

In what situation can I claim?

In the event of death, the survivor's pension enables the surviving spouse to obtain a pension calculated on the employment or self-employment career of his/her deceased spouse. Originally, the survivor's pension was reserved for widows but since 1984 it has also applied to widowers.

What conditions do I need to meet?

In order to benefit from a survivor's pension you must:

- have reached the age of 51 years (if death in 2026);
- have been married to the worker for at least a year at the time of the death (or in a situation considered as similar);
- be an unremarried widow or widower. If remarried, the survivor's pension is suspended;
- not have been recognized as unworthy of inheriting because of offences committed against your spouse.

Situations considered as similar to a year of marriage:

- the marriage was directly preceded by a period of legal cohabitation and the total of these periods (cohabitation + marriage) is at least 1 year;
- a child was born from your marriage or your child was born within three hundred days of the death of your spouse;
- at the time of death, a child was a dependant for whom you or your spouse were receiving family benefits;
- the death was due to an accident subsequent to the date of the marriage;
- the death was due to an occupational disease contracted in the exercise or on the occasion of the exercise of the profession: the origin or the exacerbation of this disease, however, must be later than the date of your marriage;
- the death was due to an occupational disease contracted in the course of an assignment from the Belgian government or in the context of Belgian technical assistance: the origin or the exacerbation of this disease, however, must be later than the date of your marriage.

A surviving spouse who does not fulfil the age condition but fulfils the other conditions to be eligible to the survivor's pension is entitled to a transitional allowance for:

Duration of the transitional allowance	Family situation
18 months	If no dependent children
36 months	If dependent children aged 13 or more exclusively, or
48 months	If at least one dependent child under 13 (*) If at least one dependent child with disability, or If one child is born within 300 days from the death.

(*) Children reaching the age of 13 during the calendar year of death are considered as being 13 years of age for the full year. There is no ceiling to the combination of the transitional allowance with social benefits and professional income.

More information on the SFP website: http://www.sfpd.fgov.be/fr.

What am I entitled to and how can I claim?

Generally, it is necessary to apply for a survivor's pension. However there are instances where the assessment is carried out automatically, without prior request.

You can apply for your survivor's pension via this website: http://www.mypension.be.

Amount

For the **employees**' scheme, the parameters used to calculate the amount of the survivor's pension vary depending on whether your spouse was a pensioner or not.

- If our spouse was receiving a pension (calculated at the household rate or at the single rate). The amount of the survivor's pension amounts to 80% of the pension calculated at the household rate of the deceased spouse (which corresponds to a pension at the single rate);
- If your spouse was not yet in receipt of a pension. The survivor's pension is then 80% of the projected retirement pension, calculated at the household rate, which would have been awarded to the spouse. However, certain special rules are aimed at reducing the inequalities.

The calculation of your transitional allowance is always the same: it follows the rules applied to the calculation of the survivor's pension when the deceased spouse was not yet retired.

More information available on the SPF website: http://www.sfpd.fgov.be/fr or on https://www.socialsecurity.be.

For the **self-employed workers**' scheme**,** the pension calculation varies depending on the fact that your deceased spouse had reached the pension age and/or was receiving or not a retirement pension when he/she died.

The pension amount is determined among other factors by:

- the duration of the professional career of the deceased spouse;
- the importance of the employment earnings received for each valid year of the professional career of your deceased spouse.

If the conditions for creating a right to the minimum pension are fulfilled, the amount of your survivor's pension is also calculated on the basis of the flat-rate minimum pension and the duration of the career of your deceased spouse.

Only the highest pension amount (according to employment earnings or according to the minimum pension) is granted.

In case a personal pension (retirement and/or survivor's) is received, the amount of the survivor's pension may be limited.

If only the age condition is not fulfilled, you will be entitled to a transitional allowance.

More information available on the INASTI website.

For the **civil servants' scheme**, the calculation of the survivor's pension amount depends on the relation with the deceased civil servant (spouse or ex-spouse). Survivor's pensions for orphans are also provided.

The amount of the survivor's pension received as spouse is calculated as follows: 60% of the reference salary multiplied by the ratio between, on the one hand, the eligible periods and services expressed in terms of months, identical to those who would be taken into consideration for a retirement pension starting on the same date and, on the other hand, the number of months between the 20th birthday and the death, with a maximum of 480 months. This ratio can never be higher than 1. The reference salary corresponds to the average salary of the last 10 years in the career of the deceased civil servant.

When a spouse and an ex-spouse are taken into consideration for a survivor's pension when the death occurs, the survivor's pension of the spouse is shared between the spouse and the ex-spouse. The share paid to the ex-spouse is calculated on the basis of the number of career years coinciding with the marriage. When the survivor's pension is shared, the surviving spouse always receives at least half of the survivor's pension amount. Possible orphans may be entitled to a part of the pension.

The transitional allowance is calculated in the same way as the survivor's pension for the spouse. It is granted in its entirety to the surviving spouse. There is **no sharing** with orphans or ex-spouses from another marriage.

Survivor's pensions and transitional allowances are capped by ceilings.

More information available on the SPF website: http://www.sfpd.fgov.be/fr et sur https://www.socialsecurity.be.

Jargon busters

- **SFP: Federal Pensions Service**. Public social security institution responsible for administering old-age and survivor's pensions for employees and of civil servants: http://www.sfpd.fgov.be/fr.
- **INASTI:** National Insurance Institute for the Self-employed (Institut national d'assurances sociales pour travailleurs indépendants). A public social security institution, INASTI administers pensions for self-employed workers. http://www.nisse.be/en?_ga=2.158811133.65664522.1497365541-1987368120.1497365541

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter;

- SFP website: http://www.sfpd.fgov.be/fr.
- INASTI website: http://www.inasti.be/fr.

Commission publication and websites:

Benefits in the event of bereavement: your rights abroad as a European citizen.

Who do you need to contact?

If you are **employed** or civil servant: Federal Pension Service (**SFP**)

- Free phone number from Belgium: 1765
- Chargeable number from abroad: +32 78151765
- Address: Tour du Midi – Esplanade de l'Europe 1 - 1060 Brussels
- Website: http://www.sfpd.fgov.be/fr

If you are **self-employed**: the National Insurance Institute for the Self-employed (**INASTI**)

- Free phone number from Belgium: 1765
- Pay phone number from abroad: +32 78151765
- Address: Quai de Willebroeck 35 - 1000 Brussels
- Email: info@rsvz-inasti.fgov.be
- Website: http://www.inasti.be/fr

In the event of any problems with your rights as a European citizen: EU helpdesks

Old-age pensions and benefits

This chapter tells you what you need to know in order to claim a pension and other old-age benefits in Belgium.

If you have worked and paid old-age insurance contributions in another European Union country, your period of work and the contributions you have paid can be taken into account in the calculation of the amount of your pension.

In what situation can I claim?

Every person who has worked either as a paid employee, a self-employed person or a public sector employee in Belgium has a right to a retirement pension at the end of their career.

What conditions do I need to meet?

In Belgium the legal pension age is set at:

- 66 years for those born after 31 December 1959 and before 1 January 1964;
- 67 years for those born after 31 December 1963.

However, all individuals can receive an early retirement pension, if certain age and career conditions are met. From 1 January 2019 onwards, recipients have to be at least 63 years of age and have 42 years of service.

There are exceptions for long careers; pension can be taken at 60 for those with 44 years of service, and 61 for those with 43 years of service.

Depending on the profession, there are 3 pension regimes in force:

- For employees, the amount of the pension is calculated based on three parameters: the length of the professional career, the remuneration received during the career and the family circumstances. More information is available on the website of the Federal Pensions Service (SFP) : http://www.sfpd.fgov.be/fr or at https://www.socialsecurity.be/;
- For self-employed workers the parameters which come into play are identical to those used in the regime for salaried workers (career, remuneration and family circumstances). However certain aspects are different. More information is available on the website of the National Insurance Institute for the Self-employed (INASTI) and at https://www.socialsecurity.be/;
- For civil servants the pension regime is different from that for employees. The earnings obtained throughout the career are not taken into consideration, but a reference salary is used which corresponds to the average of the last 10 years' salary for the public servant who was not aged 50 as at 1 January 2012. More information is available on the website of the Federal Pensions Service (FPS) : http://www.sfpd.fgov.be/fr and at https://www.socialsecurity.be.

It is possible for you to resume or pursue professional activities as a pensioner. However there are certain requirements which you have to meet. For more detailed information please refer to the Federal Pensions Service website (SFP): http://www.sfpd.fgov.be/fr or to the National Insurance Institute for the Self-employed (INASTI) website: http://www.inasti.be/fr.

What am I entitled to and how can I claim?

The pension for employees is calculated in relation to the length of insurance, earnings on which contributions have been paid (within the ceiling limit) and the family circumstances of the pensioner. It is based on the following formulae (S = the reference salary)

- For a single person or a married person without a dependent spouse: S x 60% x length of period of insurance / 45;
- For a married person with a dependent spouse: S x 75% x length of period of insurance / 45.

Other benefits, linked to pensions, may be provided for the elderly:

- the heating allowance granted to retired miners (€ 40.25 per year): it is awarded for each year of work completed in the mines with a maximum of 30 years (maximum € 1,207.56);
- a holiday allowance and supplementary holiday allowance: the holiday allowance is granted annually to recipients of an old-age pension for the month of May in the current year. The allowance is a flat-rate amount and depends on the type of pension.

Whether you are an employee, self-employed or civil servant, you can submit your pension application

- to the municipal administration of your place of residence;
- by going to a Pointpension of the Federal Pension Service or of the National Insurance Institute for the Self-employed (INASTI);
- online via https://www.socialsecurity.be/citizen/fr/static/applics/penonline/index.htm ou https://www.mypension.be/fr .

If you live in another EU Member State, you must send your application to the local pension institution in that State.

To avoid delays in the processing of your case, you are advised to submit your application at the earliest 1 year before reaching retirement age.

There are two ways in which you can receive your pension. It is paid by default on a bank or post office account opened in your name and can also be paid, upon request, by postal order sent to you at home.

Jargon busters

- Holiday allowance: benefit paid by the SPF to pensioners having previously worked as employees or permanently appointed civil servants..
- SFP: Federal Pensions Fund (Service fédéral des pensions). Public social security institution responsible for administering old-age and survivor's pensions for salaried workers and public sector pensions. http://www.sfpd.fgov.be/fr.
- INASTI: National Insurance Institute for the self-employed (Institut national d'assurances sociales pour travailleurs indépendants). A public social security institution, INASTI administers pensions for self-employed workers. http://www.inasti.be/fr.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter:

- The website of the Federal Pensions Service
- The website of the National Insurance Institute for the Self-employed
- The website of the Federal Public Service for Social Security
- Information from the FGTB trade union: http://www.fgtb.be/
- Information from the CSC trade union
- Information from the CGSLB trade union

Commission publication and websites:

- Retiring abroad: your rights as a European citizen

Who do you need to contact?

If you are **employed or a civil servant**: the Federal Pensions Service (SFP)

- Free phone number from Belgium: 1765
- Chargeable number from abroad: +32 78151765
- Address: Tour du Midi – Esplanade de l'Europe 1 - 1060 Brussels
- Website: http://www.sfpd.fgov.be/fr

If you are **self-employed**: the National Insurance Institute for the Self-employed (INASTI)

- Free phone number from Belgium: 1765Pay phone number from abroad: +32 78151765
- Address: Quai de Willebroeck 35 - 1000 Brussels
- Email: info@rsvz-inasti.fgov.be
- Website: http://www.inasti.be/fr

In the event of any problems with your rights as a European citizen: EU helpdesks

Social assistance

The right to social integration

This chapter tells you what you need to know in order to be entitled to the right to social integration in Belgium.

In what situation can I claim?

If your means of support are insufficient and you are unable to obtain adequate income yourself you are entitled, in principle, to a right to social integration.

Three instruments are available to the public centres for social assistance (CPAS) in order to guarantee the right to social integration: employment, the integration income and the individualized social integration project, or a mix of these instruments.

What conditions do I need to meet?

You are entitled to a right to social integration in three particular circumstances:

- from the moment you apply until such time as you actually start working or you have sufficient resources;
- if you are benefiting from, and complying with the requirements of, an individualised project for social integration;
- if you are unable to access the labour market for health reasons or on grounds of equity.

What am I entitled to and how can I claim?

The entitlement to social integration is a residual right in relation to social security, which is granted by the CPAS (Centre public d'action sociale - Public Centre for Social Assistance) to any person who meets all the legal conditions set out in legislation in relation to the right to social integration. These conditions essentially relate to nationality, residence in Belgium, age and insufficient resources.

The amount depends on the category to which you belong:

- If you live with someone with whom you share the household expenses (rent, energy, etc.), you will be regarded as cohabiting and can receive an amount of € 842.12 per month. It need not necessarily be your partner;
- If you live alone, you will be regarded as single and can receive an amount of € 1,263.17 per month;
- If you have at least one child who is a minor in your care, you will be deemed as having a dependent family and you can receive an amount of € 1,707.11 per month.

The CPAS has to take into account all of your resources except certain resources which are exempt as well as, under certain circumstances, the resources of the people with whom you live (the spouse, but also a first-generation ascendant or descendant). Therefore you may not receive the full amount equating to the social integration income referred to above, because your own resources have to be deducted from that amount.

More information can be found at https://www.socialsecurity.be

Jargon busters

- **Individualised social integration project:** drawn up between the CPAS and the person requesting assistance; its objective is to achieve maximum integration and participation in the life of society.
- **FPS SI:** Federal Public Service for Social Integration. A public body which aims to guarantee a dignified existence to every person who does not qualify for social security and who lives in poverty. The closest partners of the FPS SI are the CPAS.
- **CPAS:** Centre public d'action sociale - Public Centre for Social Assistance. A CPAS has a number of social services at its disposal and provides various types of assistance of a financial, tangible or intangible nature (taking responsibility for bills, food packages, guidance on budgeting, etc.) in order to allow a person to be able to lead a life which is consistent with human dignity. Each commune has its own CPAS offering a wide range of services and types of assistance.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter:

- SPP website Social integration: http://www.mi-is.be/fr ;
- https://www.socialsecurity.be .

Commission publication and websites:

- Social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

CPAS present in every commune or town in Belgium**.**

PPS Social Integration:

- Address: Centre administratif Botanique
  Finance Tower
  Boulevard du Jardin Botanique 50 boîte 165
  1000 Bruxelles
- Telephone: +32 25088586
- Email: question@mi-is.be
- Website: http://www.mi-is.be/fr

In the event of any problems with your rights as a European citizen: EU helpdesks

Other social assistance allowances

This chapter tells you what you need to know in order to benefit from other social assistance allowances in Belgium.

In what situation can I claim?

If your means of support are inadequate and you cannot change this situation by yourself, you are entitled, in principle, to other social assistance allowances in addition to social integration income:

- Guaranteed income for elderly persons (GRAPA);
- Allowances for disabled persons (ARR and additional family benefits).

What conditions do I need to meet?

Guaranteed income for elderly persons (GRAPA)

The GRAPA or guaranteed income for elderly persons is a minimum income allocated by the authorities to the aged people who have reached pension age, subject to certain conditions relating to nationality and residence in Belgium. The GRAPA is awarded when a person has insufficient means to live.

Allowances for disabled persons

The federal authorities grant financial assistance to disabled persons who do not have sufficient income to provide for their needs. The allowances system for disabled persons is intended for the most deprived. This is a residual scheme. Disabled persons must meet certain conditions in order to benefit from this social assistance (certification of disability, income, age).

Income replacement allowance (ARR)

It can be awarded to a disabled person if their disability limits their capacity to work and therefore their ability to acquire an income through work. This assistance is however linked to several conditions, such as:

- nationality;
- age;
- status;
- place of real residence;
- income (of the disabled person and of the person with whom they share a household).

What am I entitled to and how can I claim?

Guaranteed income for elderly persons (GRAPA)

As soon as you reach the legal retirement age, the Federal Pensions Service (SFP) automatically checks if you are entitled to the GRAPA. Entitlement to this financial assistance is automatically considered if you are receiving an allowance for disabled persons or the integration income and reach the statutory pension age.

- If you live with one or more persons, you can receive the basic amount of € 12,642.97 per annum (or € 1,053.58 per month);
- If you live alone, you can receive the higher amount of € 18,964.46 per annum (or € 1,580.37 per month).

If you have applied for a pension this also constitutes a GRAPA application. If you have not applied for a pension you should contact your municipal administration or the Federal Pensions Service.

Allowances for disabled persons:

- the income replacement allowance (ARR): the amount of the allowance is defined based on the family circumstances of the disabled person: single, in a household, cohabiting, dependent children, in an institution;
- the additional family benefits for children with disabilities. To obtain this allowance please contact your family benefits fund.

Disabled persons are also entitled to social and fiscal benefits, with for example:

- a reduction in taxes;
- access to social housing;
- parking card.

More information about social and fiscal benefits for disabled persons is available on the website of the FPS Social Security:

http://socialsecurity.belgium.be/fr and at http://handicap.belgium.be/fr/

Jargon busters

- APA: Allowance for assistance to the elderly. Forms part of the allowances for disabled persons and applies to over 65 year olds.
- AI: Integration allowance. To help disabled persons meet the costs of improvements to the quality of their day-to-day lives (motorised wheelchair, special equipment, etc.)
- ARR: Income replacement allowance.
- GRAPA: Guaranteed income for elderly persons.
- SFP: Federal Pensions Service (Service fédéral des pensions)

Forms you may need to fill in

For the ARR, requests can be made via "My Handicap" (https://www.socialsecurity.be/citizen/fr/static/applics/myhandicap/index.htm)

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter;

To find out more about the GRAPA please refer to the SPF website on https://www.sfpd.fgov.be/fr/droit-a-la-pension/grapa

More information about allowances for disabled persons on the Federal Public Service for Social Security website and on the social security portal.

More information about the additional family benefits:

- Flemish Community: https://www.fons.be/
- Brussels-Capital Region: http://www.iriscare.brussels/fr/iriscare-fr/
- Walloon Region: https://www.aviq.be/familles/index.html

German-speaking Community: http://www.ostbelgienlive.be/ Commission publication and websites:

- Social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

Guaranteed income for elderly persons: Federal Pensions Service (SFP):

- Free phone number from Belgium: 1765
- Chargeable number from abroad: +32 78151765
- Address: Tour du Midi – Esplanade de l'Europe 1 - 1060 Brussels
- Website: http://www.sfpd.fgov.be/fr

Allowances for disabled persons: Federal Public Service for Social Security office for disabled persons:

- Contact form on the website
- Free phone number from Belgium: 0800 98799
- Website: http://www.handicap.fgov.be/fr

In the event of any problems with your rights as a European citizen: EU helpdesks

Unemployment

Unemployment

This chapter tells you what you need to know in order to claim unemployment benefits in Belgium.

If you have worked and paid social security contributions in another European Union country, your period of work and the contributions you have paid can, under certain conditions, be taken into account in the calculation of the amount of your benefits in Belgium.

In what situation can I claim?

Employees covered by social security can obtain unemployment benefits if they meet the necessary conditions.

Young persons who are unemployed after their vocational training can, in certain circumstances, receive a flat-rate allowance called an integration benefit, the amount of which varies depending on their family situation and their age. Payment of this benefit is limited to one year.

No unemployment insurance scheme exists for self-employed persons. However there is a transitional benefit (a financial benefit and continuation of some social security rights in the event of forced cessation of work in the event of force majeure or cessation because of economic difficulties. This benefit is not granted by unemployment insurance. It should be requested from the self-employed worker's social insurance fund**.**

What conditions do I need to meet?

To be eligible for unemployment benefits, you must meet the following conditions:

- You must have worked a minimum number of days (between 312 and 624) during a specific period (from 21 to 42 months), depending on your age;
- You must be unemployed and without income due to circumstances beyond your control;
- You must be able to work and be available for employment;
- You must register as a job seeker with the relevant regional employment service (FOREM, Actiris or VDAB) and be willing to accept suitable employment or participate in training offered;
- You must actively seek employment yourself and cooperate with the support and training programs offered by the employment service. Individual interviews are held to assess your efforts to reintegrate into the labour market. If your efforts are deemed insufficient, payment of your benefits may be suspended;
- You must not have reached retirement age;
- Your usual place of residence must be in Belgium.

The Supplementary Unemployment Benefit Scheme (RCC) allows certain older workers to receive additional compensation alongside their unemployment benefits. To be eligible for the Supplementary Unemployment Benefit Scheme (RCC), you must:

- Be 62 years of age with a work history of 40 years (men) or 38 years (women);
- Have been dismissed from your job;
- Be entitled to unemployment benefits;
- Leave the labour market.

More information about the RCC is available on the ONEM website: http://www.onem.be/fr.

What am I entitled to and how can I claim?

Unemployment benefits are granted for all the days of the week except Sunday.

You have to apply for benefits to your trade union or to the Auxiliary Unemployment Benefits Fund (the CAPAC).

Duration

The duration of the payment of unemployment benefit is limited to 12 months, and may be extended by 2 months per financial year, up to a maximum of 12 additional months. The amount of the benefit gradually reduces ("digression") depending on the duration of the unemployment and taking into account the previous work history as an employee. You must be making effective attempts to find work and, as appropriate, adhere to the action plan which has been put in place for you. Otherwise your benefits may be reduced or temporarily suspended.

First benefit period:

Every person who is fully unemployed receives a benefit for 12 months, calculated as a percentage of their average daily wage. There is a cap on this wage.

The first benefit period is divided into three phases: a phase "11" lasting 3 months, a phase "12" lasting 3 months and a phase "13"lasting 6 months. During these phases, the percentages and wage caps decrease.

Second benefit period:

After the first 12 months, each unemployed person receives a benefit for 2 months corresponding to a percentage of their average daily wage. There is a cap on this wage. The percentages vary according to family circumstances; this 2-month period is extended by 2 months for each year of employment history.

Amount

The amount of the benefit depends on:

- the amount of the last salary received (subject to an upper monthly limit of € 3,299.11 for the first 6 months of unemployment, of € 3,074.83 for the 6 following months and of € 2,873.36 after 12 months);
- the family situation (cohabiting with dependent family, single, cohabiting without dependent family) starting from the second year of unemployment;
- the length of your professional activity prior to your unemployment situation;
- the length of time since you registered as unemployed. For the first year (3 + 3 + 6 months):

	Amount of the last salary received
first 3 months of unemployment	65%
next 3 months	60%
following 6 months	60%

Income guarantee benefit (AGR - *Allocation de garantie de revenu*)

If you are unemployed and you undertake part-time work in certain cases you can receive a supplementary allowance which is additional to your earnings. This income guarantee benefit (AGR) aims to guarantee that you have an overall income which:

- is at least equal to your unemployment benefit if your part-time work does not exceed 1/3 of your time;
- is higher than your unemployment benefit if your part-time work exceeds 1/3 of your time.

Jargon busters

- Unemployment regime with company supplement (RCC): formerly an early retirement arrangement, this system enables certain older workers who are made redundant to obtain a supplementary allowance which is additional to unemployment benefit and is borne by their ex-employer. This system is not an early retirement pension.
- National Employment Office (ONEM - Office national de l'emploi): the ONEM is a public social security institution which implements the unemployment-insurance system and other similar benefits, as well as certain employment measures.
- Income guarantee benefit (AGR) allowance received in addition to your earnings if you undertake part-time work.

Forms you may need to fill in

The forms to complete are available online on the ONEM website

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter;

- https://www.socialsecurity.be/;
- The website of the Federal Public Service for Social Security;
- The website of the FGTB trade union;
- The website of the CSC trade union;
- The website of the CGSLB trade union.

Commission publication and websites:

- Unemployment and social security benefits: your rights abroad as a European citizen.

Who do you need to contact?

The National Employment Office (ONEM)

Find the office where you live: https://www.onem.be

- Address (central administration): Boulevard de l'Empereur 7 - 1000 Brussels
- Telephone number (main): +32 25154111
- Website: https://www.onem.be

Paying organisations:

Fédération générale des travailleurs de Belgique (FGTB) - Belgian General Federation of Labour

- Address (central administration): Rue Haute 42 - 1000 Brussels
- Telephone: +32 25068211
- Website: http://www.fgtb.be

Centrale générale des syndicats libéraux de Belgique (CGSLB) - General Federation of Liberal Trade Unions in Belgium

- Address (central administration): Chaussée de Haecht 579 - 1031 Brussels
- Telephone: +32 22463111
- Website:http://www.cgslb.be/fr

Confédération des syndicats chrétiens (CSC) - Confederation of Christian Trades Unions

- Address (central administration): Avenue Roi Albert 95 - 9000 Ghent
- Telephone: +32 92225751
- Website: https://www.csc-en-ligne.be/default.html https://www.csc-en-ligne.be

Caisse auxiliaire de paiement des allocations de chômage (CAPAC) – Auxiliary Unemployment Benefits Fund

- Address (central administration): Rue de Brabant 62 - 1210 Brussels
- Telephone: +32 22091313
- Website: https://www.capac.fgov.be/fr

In the event of any problems with your rights as a European citizen: EU helpdesks

Moving abroad

Combining social insurance contributions from other countries

This chapter tells you what you need to know if you have paid social insurance contributions in other countries in the European Economic Area (EEA) or in Switzerland and you come (or return) to Belgium.

Which social security coordination rules apply in relation to the United Kingdom after Brexit?

EU rules on social security coordination no longer apply to and in the United Kingdom as of 1 January 2021. However, the rights of persons covered by the Withdrawal Agreement concluded between the EU and the United Kingdom continue to be protected.

For persons not covered by the Withdrawal Agreement, social security coordination between the EU and the United Kingdom is regulated by the relevant Protocol to the Trade and Cooperation Agreement. While similar to EU rules and comprehensive in scope, the Protocol does not provide for an identical level of protection as the EU Regulations.

In what situation can I claim?

If you leave to go and work in another country in the European Union, or in another country covered by the same rules, in general you will no longer pay your social security contributions in Belgium but rather in the new country where you are working.

If you have lived, worked and/or paid social insurance contributions in another country in the EU, or in a country covered by the same rules, the period of your stay in one of those countries, the period during which you worked there or the contributions you paid there can be taken into account for the purposes of calculating your benefits in Belgium.

European regulations guarantee that:

- in Belgium you will have the same rights and the same obligations in relation to social security as a Belgian worker;
- your periods of work and your social security contributions in another country and in Belgium will be taken into consideration in assessing your entitlements to social security benefits in Belgium;
- in certain circumstances you will be able to receive the social security benefits of your country of origin when you reside in Belgium;
- your periods of work in other countries will be accumulated for the purposes of assessing your entitlements to social security and for the calculation of the amounts, for example retirement pensions, in Belgium.

What conditions do I need to meet?

The procedures for the granting of social security benefits are set out in the regulations. The relevant benefits are:

- family benefits;
- healthcare benefits;
- sickness benefits (including maternity and paternity benefits);
- invalidity benefits;
- benefits in respect of accidents at work;
- benefits in respect of occupational diseases;
- unemployment benefits;
- retirement pensions;
- survivors' pensions.

What am I entitled to and how can I claim?

If you have worked in another country in the European Economic Area or in Switzerland and you come (or return) to Belgium, you must have:

- Evidence of your health insurance contribution with form E104 and U1 which you can obtain from your social security fund in the country you are leaving. Make sure you check with them that you have all the necessary documents.

If you are in receipt of unemployment benefit in another EEA country or in Switzerland, you can export these benefits to Belgium so that you can look for work there. You should fill in form U2

When you contact your insurance fund in Belgium to apply for social benefits you should advise them of:

- the country where you worked;
- the name and the address of your employer there;
- the period during which you worked there;
- your social security number.

Jargon busters

- **Form E104:** certification in relation to the totality of the periods of insurance, employment or residence. This document summarises the periods of insurance completed in a Member State. It is used by the relevant department in another State where the person is working, for the purposes of acquiring rights to sickness, maternity and death insurance benefits (allowances) when a worker starts work in a particular State but does not meet that State's conditions for claiming benefits.
- **Form U1:** Periods to be taken into account for the granting of unemployment benefits. It is aimed at unemployed persons who claim benefits in one Member State after having worked in another Member State.
- **Form U2:** maintenance of the right to unemployment benefits. This form is designed for the unemployed worker who wants to transfer his place of residence to another Member State in order to look for work there.
- **EEA:** European Economic Area. The 28 Member States of the EU except for Croatia, plus Norway, Iceland and Liechtenstein.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter;
Social security portal:

- https://www.socialsecurity.be;
- for your social security rights.

Commission publication and websites:

- http://ec.europa.eu/social/main.jsp?catId=849&langId=fr.

Who do you need to contact?

The National Employment Office (ONEM) Find the office where you live:

- https://www.onem.be.
- Address (central administration): Boulevard de l'Empereur 7 - 1000 Brussels
- Telephone number (main): +32 25154111
- Website: https://www.onem.be

National Institute for Sickness and Invalidity Insurance (INAMI)

- Address: Avenue de Tervueren 211 - 1150 Brussels
- Telephone: +32 27397111
- Email: communication@inami.fgov.be
- Website: http://www.inami.fgov.be/fr/Pages/default.aspx

Auxiliary Fund for Sickness & Invalidity Insurance (CAAMI)

- CAAMI web page to find your nearest regional office.

To contact the mutual insurance funds:

- National Alliance of Christian Mutual Insurance Funds
- National Union of Non-denominational Mutual Insurance Funds
- National Union of Socialist Mutual Insurance Funds
- National Union of Liberal Mutual Insurance Funds
- National Union of Free Mutual Insurance Funds
- The SNCB Holding health insurance fund

In the event of any problems with your rights as a European citizen

Main residence

Main residence

This chapter tells you about the conditions required in respect of the main residence and what you need to comply with in order to obtain social security benefits in Belgium.

In what situation can I claim?

The main residence is the place where you normally live, whether alone of within a family or household.

Determination of the main residence

The main residence is determined by the factual situation. It is therefore the place where you actually live for most of the year. This fact is established on the basis of various elements, and in particular:

- the place where you go home after work;
- the place where the children go to school;
- the energy consumption and telephone charges;
- the usual residence of the spouse or the other members of the family.

Merely the intention of making a place the main residence is not sufficient. You must also actually live there.

Formal recognition of the main residence

Formal recognition of the main residence happens after checks have been carried out. The municipal administration defines the procedures. Generally it involves a visit by the district officer, who checks whether you actually live at the address provided.

Consequences of formal recognition

If your main residence is in a particular municipality and the checks show that it is indeed your main residence you are then entered into the population register of that municipality.

As a general rule you must have established your main residence in Belgium in order to benefit from the social security benefits in that country.

Know your rights

The links below allow you to find out more about your rights. These sites are not dependent upon the European Commission and so do not represent the viewpoints of the latter;

- On the website of the Directorate General for Institutions and Populations of the Federal Public Service for Home Affairs;
- On the portal for information and official services.

Commission publication and websites:

- http://ec.europa.eu/social/main.jsp?catId=849&langId=fr.

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: europa.eu/european-union/contact_en

On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: europa.eu/european-union/contact_en

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: europa.eu/european-union/index_en

EU publications

You can download or order free and priced EU publications at: publications.europa.eu/en/publications. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see europa.eu/european-union/contact_en).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (data.europa.eu/euodp/en) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.