



SOCIAL SECURITY COORDINATION

GUIDING PRINCIPLES AND RULES

Moving and working in another EU country is a fundamental right of all EU citizens, and a cornerstone of the Single Market. Free movement would not be possible without EU rules on coordination of social security. These rules ensure social security protection when moving within Europe (EU28, Iceland, Liechtenstein, Norway and Switzerland).

CREATING BRIDGES BETWEEN NATIONAL SYSTEMS

Social security systems are the Member States' exclusive responsibility and are **not harmonised** in the EU.

However, the EU has rules to **coordinate** interaction between national social security systems. To guarantee that citizens can enjoy uninterrupted cover when moving to another Member State, there is a need to create **bridges between national systems**.

Social security coordination rules prevent a person from being left without protection, or having double coverage in a cross-border situation.

The EU rules on social security coordination apply to national legislation on:

Sickness, maternity and equivalent paternity benefits

Old-age pensions, pre-retirement and invalidity benefits

Survivors' benefits and death grants

Unemployment benefits

Family benefits

Benefits in respect of accidents at work and occupational diseases



This system of rules has been in place since 1959 and has been regularly updated throughout the years.

FOUR BASIC PRINCIPLES

Social security rules are based on four principles:

- **One country only:** you are covered by the system of one Member State at a time, and pay your contributions in one country only.
- **Equal treatment or no discrimination:** you have the same rights and obligations as the nationals of the country where you are insured.
- **Aggregation:** when you claim a benefit, your previous periods of insurance, work or residence in other Member States are taken into account if necessary, for example, to demonstrate that you satisfy the minimum period of insurance required under national law to be entitled to a certain benefit.
- **Exportability:** if you are entitled to a cash benefit in one Member State, you may generally receive it even if you are living in a different Member State.

WHO IS AFFECTED?

The rules cover anyone who moves to another Member State to settle permanently, work temporarily or study, and even those who are travelling to take a holiday.



Tourists

During the summer months, millions of Europeans go to another European country on holiday. The European Health Insurance Card provides access to health services in each Member State for anyone requiring care during a temporary stay. Care is provided on the same basis as for residents of the Member State in question.



Mobile workers

As a general rule, a mobile worker, whether employed or self-employed, is subject to the legislation of the Member State of work.

A special category are posted workers who are sent to work in another Member State for a limited time (max. 24 months) and remain insured in the sending Member State.



Retired people

Anyone who has worked in several Member States throughout their career is entitled to combine their periods of insurance in order to obtain a full pension.



Jobseekers

Jobseekers who decide to look for a job in another Member State can receive unemployment benefits from their Member State and take those during a certain period to another Member State to look for a job there.