

Living in Belgium and receiving pension or disability benefit from abroad



This information sheet contains information for people living in Belgium and receiving pension/disability benefits from abroad. Please note: there are separate information sheets for people receiving pension/disability benefits from the Netherlands or France.

Registration

Registering in Belgium

As a resident of Belgium, you must register with a Belgian health insurance fund. You can register with CM.

- **Not yet registered with CM in your own name?** If so, please contact CM at www.cm.be/contact. Since you receive pension/disability benefits from abroad, you will also have to register with a foreign insurance agency. Please send us the corresponding form (see table below).
- **Already registered with CM in your own name?** Since you receive pension/disability benefits from abroad, you will also have to register with a foreign insurance agency. Send us the corresponding form:

Pension/disability benefit from	Register with	Name of form required by CM from foreign insurance agency
Germany	Krankenkasse of your choice	S1
United Kingdom	HM Revenue & Customs	S1
Luxembourg	Caisse Nationale de Santé	BL2 or S1
All other EEA countries*/Switzerland	Health insurance fund (of your choice)	S1
Albania	Compulsory Health Insurance Fund, Tirana	AL-BE121
Bosnia-Herzegovina	Cantonal Insurance Institute or Brcko District Health Department	BIH-BE121
Morocco	CNSS	MAR-BE121
Montenegro	Insurance Fund of the Republic	MNE-BE121
North Macedonia	Health Insurance Fund of Montenegro, Podgorica	RM-BE121
Serbia	The Health Insurance Fund of the Republic	SRB-BE121
Tunisia	CNAM, Tunis	TN-BE121
Turkey	Departmental directorate of the SGK	TR-BE121

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If you receive pension/disability benefits from a country other than those listed above, you will need to register with a foreign insurance agency. You cannot register with CM if you are or may be entitled to medical care paid for by a foreign statutory scheme.

CM supplies you with yellow stickers. You affix these to every document you send to CM. **You pay an annual CM contribution (€119,88 in 2026) for CM's services and benefits.** A list of these is available at www.cm.be/voordelen.

Household members

Are there members of your household living in Belgium who are not registered with CM in their own name or cannot be registered as dependants of another Belgian insured? If so, please contact CM at www.cm.be/contact. CM will then report your dependants to your foreign insurance agency.

Medical care in Belgium

As a CM member, you and your dependants are entitled to **reimbursement for medical care** in Belgium according to Belgian law. After a consultation with or treatment by a doctor, dentist, physiotherapist or other healthcare provider, you will receive an official receipt called a **Getuigschrift voor verstrekte hulp / Attestation de soins donnés** ("certificate of care provided"). This proves that you have paid the healthcare provider and entitles you to reimbursement from CM. To receive your reimbursement, affix a **yellow sticker** to the top of the receipt and put it in a **CM letterbox**. Looking for a CM letterbox? You can find a list at www.cm.be/contact.

The **reimbursement will arrive in your account as soon as possible**. If you submit more than one receipt at the same time (physiotherapist, dentist etc.) the reimbursements may not all be made on the same day. Some reimbursements require additional information to be requested or consent is needed from the consulting physician.

For hospital admissions and at the pharmacy, the **costs will be settled directly with CM** on presentation of your Belgian electronic identity card or ISI+ card. You only pay your personal contribution, co-payments and any supplements. A list of the reimbursement rates is available at www.cm.be/voordelen.

Medical care in your former country of work

Your registration with a foreign insurance agency entitles you and your dependants to reimbursement of medical care in your former country of work according to the laws of that country. Contact your foreign health insurance fund for additional information.

Medical care in all other countries

Contact your foreign insurance agency to find out about the conditions for reimbursement. Check with your foreign insurance agency in good time whether you have sufficient insurance or whether you need to take out separate travel insurance.

If you receive a pension/disability benefit from an EEA country*/Switzerland/United Kingdom, apply for a **European health insurance card** from your foreign health insurance fund when you go on holiday to another EEA country*/Switzerland/United Kingdom (except Belgium and your former country of work).

Have you required **urgent care while on holiday abroad**? If there is a personal contribution to be paid after intervention by your foreign insurance agency under the compulsory health insurance system, you can apply for reimbursement from CM's travel assistance insurer Mutas. You can do this as long as you

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have paid your CM contribution. You can apply for reimbursement at www.cm.be/contact. You must show documentation from your foreign insurance agency detailing the intervention and your contribution. You are also entitled to repatriation via Mutas. If you require this, call the Mutas emergency centre on 0032 22 72 09 00.

If you receive **pension/disability benefits from an EEA country*/Switzerland/United Kingdom** and you need **planned care** in an EEA country/Switzerland/United Kingdom (except Belgium and your former country of work), you will need **Form S2**. You can request this form from CM's medical administration using the contact details found at the bottom of this information sheet. CM will then forward your application to your foreign insurance agency.

Pension/disability benefits from more than one country

If you are simultaneously receiving a pension or disability benefit from more than one country, it is best to contact the CM International Agreements group. The e-mail address and phone number are at the bottom of this information sheet.

Hospitalisation insurance

CM hospitalisation insurance is not an unnecessary luxury. When you stay in hospital in Belgium, the bill can quickly mount up because the health insurance fund does not reimburse all the costs. CM offers a range of plans: **CM-Hospitaalplan, CM-Hospitaalplan Plus, CM-Hospitaalfix and CM-Hospitaalfix Extra**. More information is available at www.cm.be/verzekeringen.

If you would like to register for supplementary hospitalisation insurance or would like more information, please contact CM at www.cm.be/contact.

CM MediKo Plan

Does your child need to see an orthodontist in Belgium for braces? Or do you wear glasses yourself? Do you regularly see a physiotherapist in Belgium? Your medical costs can quickly mount up in these situations. Besides the basic protection CM offers you, the CM MediKo Plan gives you **extra protection against high medical costs outside hospital**. Interested? You can find out more at www.cm.be/verzekeringen/cm-mediko-plan or call 0032 78 151 151.

Maternity and child benefits

For more information on maternity and/or child benefits, please contact Famifed at www.famifed.be.

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Flemish Social Protection (Flemish health insurance)

The Flemish Social Protection helps home care patients requiring a high level of care and care home residents to cope with non-medical costs. Persons **aged over 25** who are **resident in Belgium** and receive a **pension/invalidity benefit from an EEA country*/Switzerland/United Kingdom** (and their dependants aged over 25) **can voluntarily join Flemish Social Protection. The annual premium is €100 per person (2026 premium)**. For more information about this voluntary scheme: Contact CM-Zorgkas, tel. 078 15 40 40 or [use the contact form](#).

If you do not want to join Flemish Social Protection but you still receive a request for payment, contact CM, International Agreements group to request an exemption certificate. You will find contact details at the bottom of this information sheet.

Contact details

Limburg Flemish Brabant	lid.internationaalrecht@cm.be 0032 2 204 32 01 Herkenrode-singel 101, 3500 Hasselt
Antwerp East Flanders West Flanders	lid.internationaalrecht@cm.be 0032 2 204 32 01 Korte Begijnenstraat 22, 2300 Turnhout

*For your information: a list of all EEA (European Economic Area) countries

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.