

Living abroad and working in Belgium



This information sheet contains information for people living abroad and working in Belgium. There are separate information sheets for those living in the Netherlands or France.

Registration

Registering in Belgium

Since you work in Belgium, you must register with a Belgian health insurance fund. You can register with CM.

- **Not yet registered** with CM in your own name? Complete the registration form and ask your employer in Belgium to complete the 'Requirement for compulsory sickness and invalidity insurance' form. You can request both documents from CM by phone or email. Contact details are at the bottom of this information sheet.
- If you are already **registered with CM in your own name** and are moving from Belgium to a foreign country and continuing to work in Belgium: Send us your foreign address by phone or e-mail. Contact details are at the bottom of this information sheet.

You can use your Belgian identity card to identify yourself at the pharmacy and in hospital. What if you don't have a Belgian electronic identity card? CM will provide you with an ISI+ card to identify yourself at the pharmacy and in hospital.

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.

Registering in your country of residence

CM can provide you with a treaty form to ensure that you have health insurance cover. There are different forms depending on your place of residence.

Living in	Register with	Treaty form
Germany	Krankenkasse of your choice	S1
United Kingdom	HM Revenue & Customs	S1
Luxembourg	Caisse Nationale de Santé	S1
All other EEA countries*/Switzerland	Health insurance fund (of your choice)	S1
Albania	Compulsory Health Insurance Fund, Tirana	BE-AL106
Bosnia-Herzegovina	Cantonal Insurance Institute or Brcko District Health Department	BE-BIH106
Morocco	CNSS	BE-MAR106
Montenegro	Insurance Fund of the Republic	BE-MNE106

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North Macedonia	Health Insurance Fund of Montenegro, Podgorica	BE-RM106
Serbia	The Health Insurance Fund of the Republic	BE-SRB106
Tunisia	CNAM, Tunis	BE-TN106
Turkey	Departmental directorate of the SGK	BE-TR106

When you stop working in Belgium

Are you stopping work in Belgium? Please let us know as soon as possible. Contact details are at the bottom of this information sheet.

Co-insured members of your household

Members of your household can also be insured at CM provided they are registered as dependants with your foreign insurance agency. The country of residence determines who is included on the registration as a member of your household. Your foreign insurance agency informs CM when dependants are registered or deregistered. Upon registration, the members of your household may also receive an ISI+ card.

If you live in a country other than those listed above In this situation you can register with CM, but you must also register with a foreign insurance agency. CM cannot provide a treaty form because there is no treaty with your country of residence. Members of your household can be registered as dependants, provided they live at the same address as you.

Medical care in Belgium

As a CM member, you and your co-insured 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 the 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. If it is not possible to put your receipt in a CM letterbox, send it to CM. The address is at the bottom of this information sheet.

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 country of residence

You and your dependants are entitled to reimbursement of medical care in your country of residence according to the laws of that country.

If you have paid the CM contribution, you are also registered with our travel assistance insurer Mutas. Mutas provides an allowance for urgent medical care during holidays abroad.

Which are the countries/territories for which reimbursement is provided?

For yourself and your dependants who do not receive child benefit

Åland Islands, Albania, Algeria, Andorra, Austria, Azores, Balearic Islands, Bosnia-Herzegovina, Bulgaria, Canary Islands, Ceuta-Melilla enclave, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Guadeloupe, French Guiana, Hungary, Iceland, Ireland, Israel, Italy, Jordan, Kosovo, Latvia Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Madeira, Isle of Man, Malta, Martinique, Mayotte, Monaco, Montenegro, Morocco, Norway, the Netherlands, Poland, Portugal, Reunion, Romania, Saint-Martin, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, United Kingdom and Vatican City. For all other countries, we recommend taking out separate travel insurance.

Global cover is provided for your co-insured household members who receive child benefit.

You can submit the original bills to CM along with the document "Request for intervention for care abroad" and proof of payment. You can download this document from www.cm.be/reisbijstand. You will also find an overview of the reimbursement rates and the articles of association of the travel assistance insurance provider Mutas. In case of hospitalisation, contact the Mutas emergency centre within 48 hours (+32 2 272 09 00) If you have paid the CM contribution, you are also registered with our travel assistance insurer Mutas. Mutas provides an allowance for urgent medical care during holidays abroad.

Important note: repatriation by Mutas is always to Belgium and not to the country of residence.

CM can provide a specific form for you and your co-insured household members before your departure. Contact CM at the e-mail address or phone number at the bottom of this information sheet.

A. On holiday in an EEA country* (excluding Belgium and your country of residence)/Switzerland/North Macedonia/United Kingdom

On request, CM will provide you and your co-insured household members with a European Health Insurance Card (EHIC). Download the My CM app so that you always have your European Health Insurance Card in your pocket or request your card before you leave.

B. Holidays in Australia

On request, CM will provide you and your co-insured household members with a European Health Insurance Card (EHIC). Download the My CM app so that you always have your European Health Insurance Card in your pocket or request your card before you leave. When staying in Australia, you must register with a local Medicare office. Once you are there, present your ID card and your EHIC to receive a Medicare Card. This entitles you to free care in public hospitals and for outpatient care. You should submit these costs to Medicare in Australia.

C. On holiday in a country with which Belgium has a bilateral agreement

For the following countries, CM can issue a form for you and your co-insured household members on request:

Albania BE.AL111

Algeria: B.Alg 8

Bosnia-Herzegovina: BE.BIH111

Morocco: BE.MAR.111

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Montenegro: BE.MNE111

Serbia: BESRB111

Tunisia: BE.TN111

Turkey: BE.TR111

Important note: We are unable to provide some of these forms to people who are self-employed in Belgium. Some of the forms are also subject to nationality requirements. Be sure to contact CM at the e-mail address or phone number at the bottom of this information sheet.

D. On holiday in another country

There is no specific form. Only co-insured household members receiving child benefit are entitled to CM travel assistance. Take the telephone number of the Mutas emergency centre with you (+32 2 272 09 00)

Planned care in an EEA country* (excluding Belgium and your country of residence)/Switzerland/United Kingdom

If you or your dependants are going to one of the above countries for planned care, you will need a **Form S2**. You can request this form from CPAM, which will then forward the request to CM.

Work disablement

Have a certificate of work disablement completed by a Belgian or foreign doctor and send it to CM's consulting doctor. More information is available at [Work disablement declaration](#) (employees and unemployed).

Multiple activities

If you are simultaneously engaged in salaried/self-employed work in more than one country, it is best to contact CM. 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.

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. It is mandatory for persons **aged over 25 living in an EEA country*/Switzerland/United Kingdom** who have **social insurance in Belgium based on employment in Flanders** (and for their dependants aged over 25) **to register for the Flemish health insurance scheme. The annual premium is €100 per person (2026 premium)**. You have to pay this bill if you are working in Flanders on 1 January of the calendar year. More information is available at www.cm.be/cm-zorgkas.

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.