

Living abroad and receiving a pension or disability benefit from Belgium



This information sheet contains information for people living abroad and receiving a Belgian pension/disability benefit. There are separate information sheets for those living in the Netherlands or France.

Registration

Registering in Belgium

Since you receive a Belgian pension/disability benefit, 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'. Ask CM for this document by phone or email (see contact details at the bottom of this information sheet). We will then send you a questionnaire and ask you to provide us with a Belgian pension certificate/proof of disability benefit. The questionnaire is needed to check whether your insurance can be paid for by Belgium. CM will ensure your file is in order once you have sent these (completed) documents by e-mail or post to CM (see contact details at the bottom of this information sheet).

- If you are already **registered with CM in your own name** and **moving from Belgium to a foreign country**: Send us your foreign address by phone or e-mail. Contact details are at the bottom of this information sheet. We will then send you a questionnaire to check whether your insurance can continue to be paid for by Belgium.

You can use your **Belgian identity card** to **identify yourself at the pharmacy and in hospital**. If you do not have a Belgian identity card, CM will provide you with an ISI+ card. You can use this card to identify yourself at the pharmacy and in hospital.

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-AL121
Bosnia-Herzegovina	Cantonal Insurance Institute or Brcko District Health Department	BE-BIH121
Morocco	CNSS	BE-MAR121
Montenegro	Insurance Fund of the Republic	BE-MNE121
North Macedonia	Health Insurance Fund of Montenegro, Podgorica	BE-RM121
Serbia	The Health Insurance Fund of the Republic	BE-SRB121
Tunisia	CNAM, Tunis	BE-TN121
Turkey	Departmental directorate of the SGK	BE-TR121

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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

Members of your household can also be insured by CM provided they are registered as dependants with your foreign insurance agency. The country of residence determines who is included as a dependant. 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 and your dependants can register with CM, but you must also register with a foreign insurance agency. Since Belgium has not concluded a treaty with your country of residence, a treaty form cannot be issued either. 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 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 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.

On holiday

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 (this does not include your country of residence).

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, Hungary, Iceland, Ireland, Israel, Italy, Jordan, Kosovo, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Madeira, Malta, Isle of Man, Monaco, Montenegro, Morocco, Norway, the Netherlands, Poland, Portugal, Reunion, Romania, 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.

For your dependants who receive child benefit

Global coverage applies. 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).

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 dependants before your departure. Contact CM at the e-mail address or phone number at the bottom of this information sheet.

Forms you will need for your holiday:

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

CM will provide a European Health Insurance Card (EHIC) for you and your co-insured household members on request. 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. On holiday in Australia

CM will provide a European Health Insurance Card (EHIC) for you and your co-insured household members on request. Download the My CM app so that you always have your European Health Insurance Card in your pocket or request a card before you leave. When staying in Australia, it is recommended to 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 on request for you and your dependants: Apply for this form before your departure:

Albania: BE.AL111

Algeria: B.Alg 8

Bosnia-Herzegovina: BE.BIH111

Morocco: BE.MAR111

Montenegro: BE.MNE111

Serbia: BESRB111

Tunisia: BE.TN111

Turkey: BE.TR111

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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

No specific form is provided for this. Only your dependants who receive 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 your foreign insurance agency, which will then forward the request to CM.

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. It is mandatory for persons **aged over 25 living in an EEA country*/Switzerland/United Kingdom** who have **social insurance in Belgium based on former employment in Flanders** (and for their dependants aged over 25) **to register under the Flemish health insurance scheme. The annual premium is €100 per person (2026 premium).** You have to pay this bill if you are receiving a pension or disability benefit from Belgium on 1 January of that 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.