

Living in Belgium and working abroad



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

Registration

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? Please contact CM at www.cm.be/contact. Since you work abroad, you must also register with a foreign insurance agency. Send us the corresponding form:

Working in	Register with	Treaty form
Germany	<ul style="list-style-type: none">If you earn €6,450/month or less: You are required to join a Krankenkasse of your choice.If you earn more than €6,450/month: You can join a Krankenkasse of your choice or take out private insurance. PLEASE NOTE: If you opt for private insurance, there will be no S1 and therefore no further affiliation with CM will be possible.	S1
United Kingdom	HM Revenue & Customs	S1
Luxembourg	Caisse Nationale de Santé	BL1 or S1
All other EEA countries*/Switzerland	Health insurance fund (of your choice)	S1
Albania	Compulsory Health Insurance Fund, Tirana	AL-BE106
Bosnia-Herzegovina	Cantonal Insurance Institute or Brcko District Health Department	BIH-BE106
Morocco	CNSS	MAR-BE106
Montenegro	Insurance Fund of the Republic	MNE-BE106
North Macedonia	Health Insurance Fund of Montenegro, Podgorica	RM-BE106
Serbia	The Health Insurance Fund of the Republic	SRB-BE106
Tunisia	CNAM, Tunis	TN-BE106
Turkey	Departmental directorate of the SGK	TR-BE106

If you work in a country other than those listed above, you will need to register with an insurance agency in that country. You cannot register with CM if you are or may be entitled to medical care paid for by a foreign statutory scheme.

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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

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? Please contact CM at www.cm.be/contact. Contact details are available at www.cm.be/verzekeringen. CM will then report your dependants to your foreign insurance agency.

End of employment abroad

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

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 work

Your registration with a foreign insurance agency entitles you and your dependants to reimbursement of medical care in your 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 your entitlements and 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.

Are you employed in an EEA country*/Switzerland/United Kingdom and **going on holiday to another EEA country*/Switzerland/United Kingdom (except Belgium and your country of work)**? Apply for a European Health Insurance Card from your foreign health insurance fund.

Have you required urgent care while on holiday abroad? If you have paid the CM contribution, you are also registered with our travel assistance insurer Mutas. If there is a personal contribution to be paid

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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 apply for a reimbursement at www.cm.be/contact. You will need 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 are employed in 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. Ask CM for this form via the medical administration. You will find contact details at the bottom of this information sheet. CM will then forward your application to your foreign insurance agency.

Work disablement

Work disablement means you are (temporarily) unable to work or claiming unemployment benefit due to an illness, accident or pregnancy that means you have to cease from all activities. Inform your employer about this. You should also contact your foreign insurance agency to ask about the procedure for reporting sickness.

Multiple activities

If you are simultaneously engaged in salaried/self-employed work in 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 **living in Flanders, aged over 25 and working in an EEA country/Switzerland/United Kingdom** can **voluntarily join** Flemish Social Protection (together with their dependants aged over 25). **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. The e-mail address and phone number are 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.