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If you live in the Netherlands and work in Belgium and you need to report sick, you must comply with the Belgian rules for reporting sick. Your employer will then continue to pay your wages for up to one month. After that, you will receive a sickness benefit from your health insurance fund in Belgium. If you are no longer able to work, you may qualify for an unemployment or incapacity benefit.

**What to do when reporting sick**

If you are a national of an EU country, you should report sick to your employer and notify the Dutch Institute for Employee Benefit Schemes (UWV) as soon as possible. The UWV will arrange for a statement regarding your illness to be sent your Belgian health insurance fund. After the initial period of up to one month, the health insurance fund will pay the sickness benefit. UWV may ask you to come in for a medical examination.

If you are not a national of an EU country, you should report sick to your employer and notify the UWV within three days. You should keep in mind that your Belgian employer is entitled to dismiss you after you have been incapacitated for work for six months.

*If you have a (recognised) occupational disease or have suffered an accident at work*

In that case, you may be entitled to a benefit from your employer’s insurance company or from the Occupational Diseases Fund (FBZ). For more information, contact the Bureau for Belgian Affairs.
How much will you get if you fall ill?

If you are a manual worker, your employer will pay your normal salary during the first 7 days of illness. After that, the health insurance fund will pay a sickness benefit until the end of the 12th month of your illness. If you are an office worker, your employer will pay your normal salary during the first 30 days of illness. After that, you will receive a sickness benefit until the end of the 12th month of your illness.

Sickness benefit is only paid for the first year of illness. The benefit is paid at 60% of the last earned wages and is subject to a certain maximum amount. See the “Figures” appendix for the amounts and percentages.

What you have to do in return for receiving a sickness benefit

You are expected to do everything within your power to go back to work as soon as possible. Your employer and your Belgian health insurance fund can help you with this. Together, you can determine what you can still do. It is important that you comply with the rules for reporting sick and receiving a sickness benefit. Otherwise, your benefit may be suspended.

What happens if you have been ill for more than a year?

Your Belgian sickness benefit will stop after twelve months. If you are incapacitated for work for less than 66%, you will usually start to receive an unemployment benefit on medical grounds. If you are incapacitated for work for 66% or more, you can get an incapacity benefit. Your Belgian health insurance fund will pay this benefit. The amount you will get depends on your family composition and your former wages:

- if you have a family, the benefit will be 65% of your last earned wages;
- if you are single, the benefit will be 53% of your last earned wages;
- if you have a spouse or domestic partner whose income is above the statutory minimum level, your benefit will be 40% of your last earned wages;
- if you have a spouse or partner without any income, or with an income below the statutory minimum level, your benefit will be 53% or 65% of your last earned wages, depending on your family composition.

See the “Figures” appendix for the statutory minimum income.
Illness or incapacity for work - living in the Netherlands and working in Belgium

Will you remain covered by social insurance if you become ill or incapacitated for work? You will remain insured in Belgium as long as you receive wages or a sickness benefit. This means that you will continue to build up rights to old age pension, be eligible for child benefit and be covered by health insurance. However, your insurance in Belgium will stop if you start receiving an incapacity benefit. For more information, see the leaflet entitled “Living in the Netherlands with a benefit from Belgium”.

Tax
During the first year of illness, you will remain liable to pay tax in Belgium. If you have stopped working and started receiving an incapacity benefit, you will have to pay tax in the Netherlands.

What if …

… you also worked in the Netherlands? You will then receive a partial incapacity benefit both from the Netherlands and Belgium, the amount of which will depend on the number of years you have worked in each country. For more information about this, contact the Bureau for Belgian Affairs.

… you want to start working again in the first year of your illness? In that case, you will have to ask permission from the health insurance fund’s medical officer.

….. you fall ill within 120 days of your first working day in Belgium? Belgium has a benefit requirement known as the qualifying period, which may affect the entitlement to invalidity benefit after the first year of illness.

Stay informed
This leaflet contains general information. Additional conditions and exceptions may apply to your situation, and rules and regulations are subject to change. We therefore advise you to check our website regularly (www.svb.nl/bbz).

If you have any questions, please feel free to get in touch with the Bureau for Belgian Affairs. We will be happy to assist you.

Bureau for Belgian Affairs
Rat Verleghstraat 2 Breda
Postbus 90151, 4800 RC Breda
+31 (0)76 5485840
email: bbz@svb.nl
www.svb.nl/bbz
Other useful addresses

Institute for Employee Benefit Schemes (UWV)
Employees Helpline 0800-92 94
www.uwv.nl

National Institute for Health and Invalidity Insurance (RIZIV)
Rijksinstituut voor Ziekte en Invaliditeitsverzekering
Tervurenlaan 211
B-1150 Brussel
+32 (0)2 7397690
www.riziv.be

Occupational Diseases Fund (FBZ)
Fonds voor Beroepsziekten
Sterrenkundelaan 1
B-1210 Brussel
+32 (0)2 2266211
www.fmpfbz.fgov.be

Industrial Accidents Fund (FAO)
Fonds voor Arbeidsongevallen
Troonstraat 100
B-1050 Brussel
+32 (0)2 5068411
www.fao.fgov.be

Tax Administration Cross-Border Employment and Enterprise team (GWO Team)
Belastingdienst
Team Grensoverschrijdend Werken en Ondernemen
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0800-024 12 12 (from within the Netherlands)
0800-90 220 (from Belgium, without international code 00 and country code 31)
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