Medical care
living in Belgium with a pension or benefit from the Netherlands

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This leaflet is meant for people who live in Belgium or are going to live in Belgium and who only receive a pension or benefit from the Netherlands (AOW old age pension, WIA or WAO incapacity benefit, Anw survivor benefit, early retirement pension or a similar type of pension or benefit).

In which country will you be covered under health insurance?
You will be entitled to medical care both in Belgium and the Netherlands. The costs of your care, however, will be paid for by the Netherlands. You will not be insured in the Netherlands under the National Act on Exceptional Medical Expenses (AWBZ) or the Dutch Health Insurance Act (Zvw), and you will not have to pay AWBZ and Zvw contributions in the Netherlands.

What do you need to do to get medical care?
You can receive care in Belgium if you register with a Belgian health insurance fund. For this, you need an S1 form, which you can obtain from the Dutch Health Care Insurance Board (CVZ). You must give the form to your Belgian health insurance fund. If you still have a basic health insurance policy with a Dutch health insurer, you must not forget to cancel it.

The Belgian health insurance package includes:
- care by a G.P.;
- hospital care;
- specialist care;
- medicines;
- dental care.

You can also receive medical care in the Netherlands, which is covered by Agis Zorgverzekeringen. To receive this care, you need a European Health Insurance Card (EHIC). You can apply for an EHIC to the CVZ. If you show this card, the care provider can charge the costs of your treatment directly to Agis.

Medical care in the Netherlands includes:
- care under the basic health insurance package (e.g. hospital care, specialist care, medicines, care by a G.P.);
- short-term care as defined under the AWBZ scheme.

What do you have to pay?
The Belgian health insurance fund will charge a small membership fee. You are also required to pay a personal contribution (remgeld) to your Belgian health insurance fund every time you use health care in Belgium. You can also take out hospitalisation insurance in Belgium, which provides for full or partial
reimbursement of personal contributions or additional hospitalisation costs. However, if you are 65 or over, it may not be possible to take out hospitalisation insurance.

You also have to pay special contributions to the Dutch Health Care Insurance Board (CVZ). These contributions will be deducted from your pension or benefit and are lower than the AWBZ and Zvw contributions you would have to pay if you were insured in the Netherlands. This is because the CVZ applies a ‘country of residence factor’ (woonlandfactor), a formula which ensures that the contribution is in line with the average health care rates in your country of residence. These contributions are obligatory and help cover the costs of care received outside the Netherlands by recipients of a Dutch pension or benefit. See the “Figures” appendix for the percentages and rates, and an explanation of the country of residence factor.

You should bear in mind that a compulsory policy excess often applies for care received in the Netherlands as from 2014. If you use care for which a policy excess applies, Agis Zorgverzekeringen will send you a bill for this afterwards.

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**How are your family members insured?**

If you have a partner or children under 25 without income of their own, they will not be covered for medical expenses. However, they will still be entitled to medical care in Belgium and the Netherlands. In Belgium, they can receive care provided under the Belgian health insurance package. For short-term care, your family members can also go to the Netherlands.

Your family members must register with a Belgian health insurance fund together with you, using your S1 form. To receive care in the Netherlands, you and your co-insured family members can use the European Health Insurance Card (EHIC).

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**What do you have to pay for your family members?**

Medical expenses incurred by your family members are settled between Belgium and the Netherlands. You also have to pay a fixed annual contribution for your family members over 18 to the CVZ. The amounts concerned are shown in the “Figures” appendix.

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**Supplementary insurance**

You can take out supplementary insurance with your Belgian health insurance fund (hospitalisatieverzekering) or a private insurance company in Belgium. Every insurance provider will have its own insurance package, conditions and contributions.
Flemish health insurance  This insurance covers part of the costs of non-medical assistance or informal care, such as home help. As you receive a benefit from the Netherlands, you will not covered by Flemish health insurance yourself. The same goes for your partner.

What if...

... you live in Belgium and are staying in the Netherlands temporarily?  
In that case, you will also be entitled to care in the Netherlands. You do not need permission for this. This will be care which is reimbursable under the Zvw and AWBZ schemes. To receive care, you need a European Health Insurance Card (EHIC). Your care provider will send the bill directly to Agis.

... you paid too much or too little health insurance contribution to the CVZ?  
Every year, you will receive a final annual settlement with a statement of contribution paid and contribution due. If you paid too much contribution, the amount overpaid will be automatically refunded. If you paid too little contribution, you will have to pay the remaining amount due to the CVZ.

... you need medical care while staying abroad?  
If you go on holiday to an EU country (not Belgium or the Netherlands) you must apply to the CVZ for a European Health Insurance Card (EHIC). With this card, you can get emergency medical assistance in these countries. In some cases, you may still be required to pay for medical care yourself, for example, if the hospital in the other country will not treat you, of for some other reason. In that case, you can apply to the CVZ for reimbursement.

We advise you to take out travel insurance for the costs which are not covered by the health insurance.

... you receive a Dutch sickness or unemployment benefit?  
In that case, you will be socially insured as if you were working. This also applies to medical care. You can find more information about this in the leaflets entitled “Living in Belgium and working in the Netherlands” and “Living in the Netherlands and working in Belgium”.

Health care allowance  
If your income is below a certain level, you may be entitled to a health care allowance. This allowance is meant to help cover the costs of care for yourself and your co-insured family members. You can apply to the Dutch Tax Administration for a health care allowance for yourself and for co-insured family members aged 18 or over. See www.toeslagen.nl. Please bear in mind that a country of residence factor is taken into account when establishing the amount of the health care allowance.
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, 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)76 548 58 40
email: bbz@svb.nl
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Other useful addresses

Dutch Health Care Insurance Board (CVZ), International Department
College voor zorgverzekeringen, afdeling buitenland
Eekholt 4, Diemen
Postbus 320, 1110 AH Diemen
+31 (0)10 428 95 51 (vragen over zorgverzekering bij wonen in het buitenland)
+31 (0)20 797 85 55 (overige vragen)

Flemish Health Insurance Fund
Vlaamse Zorgkas
Koning Albert II laan 35, bus 36
B-1030 Brussel
www.vlaamsezorgkas.be

Tax Administration
Cross-Border Employment and Enterprise Team (GWO Team)
Belastingdienst
Team Grensoverschrijdend Werken en Ondernemen (GWO)
0800-90220 (from Belgium, without international code 00 and country code 31) or 0800-024 12 12 (from within the Netherlands)
International Tax Helpline +31 (0)55 538 53 85
www.belastingdienst.nl
www.toeslagen.nl

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