

Contact us for more information, for a personal advise and to register, by mail at [info@mutualia.be](mailto:info@mutualia.be), by phone at 02/733.97.40. or via our website at [www.mutualia.be](http://www.mutualia.be), our advisors are always at your disposal for more information.

Mutualia is a health insurance fund on a human scale, completely neutral, pluralistic, politically unbound AND is the very first health insurance fund ever set up in Belgium, with over 150 years of know-how and market knowledge. A high priority is given to personalised services and tailor-made solutions according to your needs.

#### OUR HEAD OFFICE

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02/733.97.40

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[WWW.MUTUALIA.BE](http://WWW.MUTUALIA.BE)



How to access  
the Belgian social  
security system?

Are you staying temporarily in Belgium, starting to work in Belgium, or moving to the Belgian territory? Mutualia finds the best solution for every situation and helps you quickly through all administrative procedures!

[WWW.MUTUALIA.BE](http://WWW.MUTUALIA.BE)



Health is our most precious possession! So make sure you enjoy the best that Belgium has to offer in terms of health. Mutualia health insurance fund informs you and is at your disposal for personalised advice.

## SYSTEM OF INTERNATIONAL AGREEMENTS

### Are you staying temporarily in Belgium?

Within the European Economic Area, the free movement of people has been simplified as much as possible. International agreements have therefore been concluded under the auspices of Europe.

Moreover, Belgium has also signed bilateral conventions with numerous other countries to facilitate the reimbursements of medical benefits.

There are several options for registration :

#### The European Health Insurance Card (EHIC)

The European card is individual and is issued in your name by the social security institution of the country in which you are registered. This card entitles you to the reimbursements provided for medically necessary, unplanned care during a temporary stay in Belgium.

#### The S2 (or E112) form

This form entitles you to the reimbursements of planned medical care (non-urgent and planned hospitalisation, IN VITRO fertility treatment,

## WHAT IS A MUTUAL HEALTH INSURER?

To be entitled to social security benefits in Belgium, you must register with a health insurance fund. Mutualia acts as the intermediary between the INAMI (National Institute for Health and Disability Insurance) and its members. Mutualia is responsible for reimbursing the costs of medical care (hospital, doctor, pharmacy, etc.) as well as the payment of benefits in the event of incapacity to work (accident, long-term illness, childbirth, etc.).

planned care in day clinic, ...). This document is issued by the social security institution of the country in which you are registered.

## WHAT TO DO IF YOU NEED MEDICAL CARE?

### For medically necessary care (EHIC)

Upon admission to hospital, a registration form is completed and sent to the health insurance fund together with a copy of the European Health Insurance Card. This allows you to register fully FREE OF CHARGE at Mutualia. You will then benefit from the reimbursements provided by the Belgian legislation (approximately 75% of the legally established rate). The personal share of the costs will be charged to you by the hospital.

### Planned medical care (S2)

When you are admitted to hospital, a registration form will be filled in and sent to the health insurance fund together with your original S2 (E112) form. With this form you can register fully FREE OF CHARGE at Mutualia. You will then benefit from the reimbursements provided by the Belgian legislation (approximately 75% of the legally established rate). The personal share of the costs will be charged to you by the hospi-

tal (since the S2/E112 form does not entitle you to a full reimbursement).

## DO YOU WORK IN BELGIUM?

### You are working in Belgium on behalf of a Belgian employer?

You are obliged to register with a health insurance fund in Belgium and thus automatically fall under the Belgian social security system. As a result, you benefit from the reimbursements of medical care and many other benefits and services.

### You are working in Belgium on behalf of a foreign employer who belongs to a country of the European Union?

In this case, you are still covered by the social security system of the country in which you pay your social security contribution (if you come from an EU-country). You can then apply to the social security system of your country of origin to obtain an S1/E106, provided that your legal address is in Belgium. On the basis of this document, you can register in the Belgian social security system and benefit from reimbursements of your medical care in Belgium, while at the same time retaining all your rights in your country of origin. Your advantage: you benefit from faster reimbursements for all medical care provided by the Belgian health insurance.

## RESIDING ON THE BELGIAN TERRITORY

### You are staying in Belgium and are still covered by the social security of your country of origin, an EU-country?

In certain special cases, you may still be covered by the social security system of your country of origin and still benefit from reimbursements of your medical care in Belgium (including planned medical care), without having to submit a specific request in your country of origin.

### Job Secondment:

You are employed by a company established in an EU-country, the European Economic Area or Switzerland and you come to carry out your professional activity in Belgium on a temporary basis? How can you register? You must apply to the social security system of your country of

origin for an S1 (or E106) form, to which you must add a completed registration form and a proof of residence in Belgium. It is also possible to insure your family members accompanying you in Belgium (spouse or cohabitant with no income and your children).

### Pension:

You receive a pension from an EU-country (other than Belgium) and you come to live in Belgium? How can you register? You must apply for an S1(E121) form from the social security system of the country that pays your pension. You will then add a completed registration form and a proof of residence in Belgium. It is also possible to insure your spouse or cohabiting partner without an income that accompanies you in Belgium.

### You are no longer covered by the social security system of your country of origin and live in Belgium?

You can then register as a resident with a Belgian insurance company and this, provided that you are registered with the national register of natural persons and are in possession of a valid residence permit.

## FOR AN OPTIMAL COVERAGE: OUR OPTIONAL ADDITIONAL SERVICES

### Affordable hospitalization insurances tailored to your needs

Mutualia's hospitalization insurance offers a perfect additional coverage for the hospitalization costs that remain at the patient's charge. Mutualia offers different formulas of hospitalization insurance, so that there is always a coverage tailored to your needs and your resources. In any case, you can be sure of an optimal reimbursement at an affordable price.

Save you financial worries and the administrative hassle regarding an hospitalization and choose Mutualia as your health partner.

You have a different form or you can't find your specific situation in this brochure? Contact us. Our services will be happy to help you.