



All you need to know about social security in Belgium!

Are you Spanish and have you decided to come and work in Belgium ? Or are you a company, which employs Spanish workers ? It's often difficult to leave everything behind and to come and live in another country. A new language, a new work organisation... and, above all, a new social security system! Fortunately, Business & Expats Health Insurance will help you understand all the necessary formalities involved in Belgian social security.

How does the social security system work in Belgium ?

The Belgian healthcare system is funded in part by state subsidies and in part by employee and self-employed contributions. This means that healthcare expenses (doctors' consultations, medication, hospitalisation, etc.) are reimbursed and that a replacement income may be paid should you be unable to work. In concrete terms, health insurance funds reimburse these expenses and pay benefits in the event of incapacity for work. There are a number of health insurance funds and everyone working in Belgium, whether they are Belgian or an expatriate, must register with one of them.

How can I be covered by social security as a Spanish expatriate in Belgium ?

In Belgium, you are not automatically registered for the social security system. It's up to you to choose an healthcare insurance fund and to complete the necessary registration process. To help you navigate the Belgian administrative system, which can be extremely complex at times, Business & Expats Health Insurance will assist you with all the formalities. Thanks to an on-the-ground team of welfare experts for foreigners in Belgium, expatriates can be absolutely sure of being properly covered in the event of health issues.

In practical terms, what is reimbursed by the health insurance fund ?

For each medical service (doctor, physiotherapist, dentist, pharmacy, consultation with a specialist, surgery, pregnancy, etc.), a reimbursement figure is determined in advance by the INAMI (the Belgian National Sickness & Invalidity Insurance Institute). These sums are enshrined in law and are identical for all health insurance funds: this is Compulsory Insurance or Health Care and Benefits Insurance (ASSI).

Additional reimbursement with Business & Expats Health Insurance

In addition to the reimbursement provided by Compulsory Insurance, Business & Expats Health Insurance offers certain benefits, which entitle you to additional reimbursement in various areas of health care and well-being (sports club memberships, glasses and contact lenses, courses for children, contraception, etc.).

Optional health insurance tailored to every situation

Compulsory Insurance and Additional benefits are included our health insurance company's basic cover, but it is also possible to take out optional health insurance, which provides greater cover in the event of hospitalisation or dental treatment.

[Take a look at our Hospitalia Plus and Dentalia Up insurance cover](#)



Are you Spanish and have you come to work in Belgium? Are you looking to change health insurance organisation or register with a health insurance fund in Belgium?

[Contact us](#)



Are you an organisation employing expatriates and wanting to find out how we can help you?

[Discover our services](#)



ABOUT US

Business & Expats Health Insurance is a specific division of both Partenamut and Helan health insurance funds. Our multilingual advisers help expatriates and students to register with the Belgian health insurance fund.

Thanks to our team of experts, you can be sure of being well covered in the event of a health problem, accident, hospitalization or maternity, for example.

MORE INFORMATION?

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