

SOCIAL SECURITY & PENSIONS

If you work in Belgium, you are in principle subject to the Belgian social security system. However, you may remain covered by UK social security if you are temporarily posted to Belgium by your UK employer.

This section will provide an outline of what UK citizens should be aware of regarding social security following Brexit. For a detailed overview of the Belgian social security system, please see this page.

1. Working in Belgium as a local employee or self-employed person

Pensions

Subject to meeting the pension requirements in Belgium, you can submit your pension application in the following ways:

- online here (available in DE/FR/NL);
- in-person at your municipality of residence; or
- in-person at one of the Federal Pension Service offices (available in DE/FR/NL).

Subject to meeting the pension requirements in the UK, you can claim your pension with the UK pension authorities. You can find more information on this UK government website.

Whether you retire in Belgium or in the UK, neither your UK nor your Belgian pension rights will be impacted. Once eligible, you can apply for both your UK and Belgian pension benefits with the authorities listed above.

The amount of your pension benefit entitlements in Belgium and/or the UK will be calculated based upon the actual periods for which you made social insurance contributions in each country. If your social insurance contribution periods in one country do not entitle you to access a pension benefit in that jurisdiction (ie. you have not made contributions for the minimum number of years), the relevant authorities will totalise your insurance periods in Belgium and the UK to determine your eligibility. This can allow you to access pensions from both jurisdictions, but will not increase the amount to which you are entitled.

Healthcare

All employees and self-employed persons in Belgium must register with a health insurance fund “mutuelle” (FR) or “ziekenfonds” (NL). For more information, please see this page. There is no waiting period for entitlement to healthcare coverage in Belgium.

Unemployment

If you are working in Belgium and become unemployed, you may be entitled to unemployment benefits in Belgium if you hold legal residence in Belgium and you fulfil certain conditions.

- **If you are an M-card holder and you become unemployed**, you can still maintain your M-card in most cases (see this page for more information) and you therefore meet the legal residence requirement for Belgian unemployment benefits.
- **If you are a single permit holder and you become unemployed**, you can remain in Belgium for up to 90 days after the termination of your employment contract. You will, however, only be entitled to Belgian unemployment benefits for up to 60 days after the termination of the employment contract. Should you not have sufficient insurance periods in Belgium for entitlement to Belgian unemployment benefits, your UK insurance periods may under certain conditions be taken into account.

Family allowances (child benefit)

If you are working as an employee or are self-employed in Belgium, you can register with a family benefits fund and are, in principle, entitled to receive monthly family allowance payments for eligible children in your household (dependent on their age and status). If you moved to Belgium on or before 31 December 2020 and your dependent children live in the UK, you may be entitled to family benefits as if they were living in Belgium. This is no longer the case if you moved to Belgium on or after 1 January 2021. For more information about family allowances see this

page.

2. Working in Belgium as a posted or frontier worker

UK citizens posted to Belgium pre-transition period (on or before 31 December 2020)

If you are a UK employee (under a UK employment contract with a UK employer) and you were posted to Belgium on a work assignment starting on or before 31 December 2020, it is possible to remain covered by UK social security for up to 5 years. Your UK employer should apply for an A1 Certificate (Certificate of Coverage) with HMRC. This can be obtained for a period of up to 24 months and is renewable. The same rule applies if you are posted to Belgium on a work assignment but commute between Belgium and the UK (frontier worker). For more information, please visit this UK government page.

UK citizens posted to Belgium post-transition period (on or after 1 January 2021)

If you are a UK employee (under a UK employment contract with a UK employer) and you were posted to Belgium on a work assignment starting on or after 1 January 2021, it is possible to remain covered by UK social security for up to 24 months from the start date of your posting. This is not renewable. The same rule applies if you are posted to Belgium on a work assignment but commute between Belgium and the UK (frontier worker).

If you live in the UK and work in both Belgium and the UK under an employment contract with a UK employer, you can remain covered by only UK social security. Your UK employer should apply for an A1 Certificate (Certificate of Coverage) with HMRC for up to 24 months at a time and renew it thereafter. For more information, please see this UK government page.

Pensions

If you are subject to UK social security, you do not accumulate any pension entitlements in Belgium. You continue to be covered by UK social security and accumulate your pension entitlements in the UK.

Healthcare

If you remain subject to UK social security and have your residence in Belgium, you and members of your family are entitled to health services in accordance with the Belgian health insurance system. You must apply for an S1 form with HMRC, and register with a health insurance fund in Belgium by submitting this document.

If you are a UK frontier worker, you may claim reimbursement of any necessary medical care provided in Belgium. You must have a UK-issued 'Provisional Replacement Certificate', or a 'European Health Insurance Card' (EHIC) if you transferred on or before 31 December 2020, or a 'Global Health Insurance Card' (GHIC) if you transferred thereafter.

Unemployment

As a UK citizen covered by UK social security, you do not fall within the scope of Belgian unemployment benefits. You remain subject to UK unemployment legislation.

Family allowances (child benefit)

As a UK citizen covered by UK social security and posted to Belgium, you are not entitled to family allowances in Belgium. This is the case even if your children live in Belgium, unless your partner or spouse is covered by Belgian social security and requests an autonomous right to family allowances. As family allowances are governed in Belgium by the regions rather than the federal government, each region has its own policy and procedure. For more information, please see this Belgian government page.