

YEAR 3, ISSUE 3

# ReLocate

SPECIALIST MAGAZINE FOR MEMBERS AND FRIENDS OF ABRA

AUTUMN 2011



## AN IRON WILL

interview with sports  
personality of the year  
Marc Herremans

## WORLD ECONOMIC FORUM

the 2011 reports are out!

## Expatriate Insurance

round table discussion

## MEMBERS' NEWS

## SOCIETY PAGES

and much more

# Medical Insurance

## for Expats and their Families

Relocating to a new country means many changes and can be a confusing time for both expats and their families. Employers too are often left with questions regarding the best options for medical health insurance, especially when transferring someone in from abroad, either on a long-term assignment or on detachment.

Our panel members Filip Declercq from Expat & Co, Kurt Mellaerts from Euromut and Hendrik Boelens from Allianz Worldwide Care answered four case studies that represent the most frequently asked questions by expats and relocators, posed by Nicole De Badts from NOVA Relocation.

**Case 1:** Our new arrivals have been told to provide proof of medical insurance for their visa application with the Belgian embassy and for registration into the Belgian population registry at a local municipality.

**A:** "If the new arrival has come from within Europe obtaining this documentation is fairly straightforward. They will need to request an 'E' form from their last country of residence, which will prove they were covered by a public health care system.

If the expat is arriving from outside of Europe he can take a Schengen Visa insurance. This is an insurance for max. 90 days, with a minimum of 30.000 € health cover, repatriation and private liability. During these 90 days he has the time to arrange all formalities at the municipality and with the public health fund."

**Case 2:** We have two unmarried partners living together, one of whom works and the other does not. They fall under the Belgian Social Security system and are therefore entitled to reimbursement by the Belgian health care system. However, they can only claim reimbursement once they are registered with a Belgian health insurance provider. This can only be done once they are registered at the municipality. This means that there is a period where they are not covered for the time being. What is our best option?

**A:** "During the time that registration at the municipality is in process and registration with a public health insurance provider is completed, one can have full coverage with a private health insurer. Once registered with a public health insurance provider, he or she could change the private cover into an additional cover, topping up the public health insurance." answers Kurt Mellaerts.

**Case 3:** Our expats have always received 100% reimbursement through their private health insurance. Their new employer feels it is unnecessary to offer private health insurance as Belgium has good public health services. Unfortunately the mutualities do not reimburse 100% of medical expenses and our expat would like to have this additional security. Is there any way in which our expats can take out insurance that will offer all of the benefits of private health insurance without the price tag traditionally attached to this?

**A:** "We have specifically designed an insurance package to answer this problem," offers Filip Declercq. "As it is compulsory to have a mutuality in Belgium, full private health insurance often overlaps with what you are already paying for through your wage packet. Why would anyone want to pay twice?"

By designing a policy that can work as a top-up plan to the public health insurance, you know that you are covered from the very first euro, enjoying all the benefits of private health insurance, without having to pay the full, premium rates.

And what makes it really interesting is that this policy will travel with you, wherever you go in the world. Should you move to another country with a public health care system, the policy will be adapted to that mutuality system.

Should you move somewhere with little or no public health care, you can simply upgrade your policy to full coverage. Equally, should you be offered excellent employer coverage on another assignment just switch the policy to 'sleeper mode' until you wish to reactivate it. The next time you move, there is no need to start the insurance process all over again in your new country of residence, you can simply adapt it to suit your exact requirements. With this system you never pay double."

**Case 4:** Our expat is on secondment from another EER country, their social security payments are made in their home country, so why would they need to join a mutuality in Belgium?

**A:** "Joining a mutuality means the expat can get reimbursed almost immediately for the treatments they've received in Belgium. The mutuality will then recover their expenses from the home country of the expat. If the expat has to recover his expenses himself from his home country, it can take up to 4 to 6 months, so it certainly is worth joining a local public health fund."



**So why would we think a standard policy would suit you? Well, we don't.**

We know how different you are, how individual your needs can be and offer insurance solutions as colourful as you are. Find out today what makes us your perfect match.

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International mobility insurances

Expat & Co bvba - info@expatinsurance.eu  
T: +32 (0)2 463 0404 - F: +32 (0)2 463 2333  
[WWW.EXPATINSURANCE.EU](http://WWW.EXPATINSURANCE.EU)

## AGM and Members' Meeting - Tuesday 10th May

This year's AGM and Members' Meeting were hosted by Euromut at their offices in Brussels. Following the board elections, which were open to our full members, all members' were welcomed for the meeting. Health insurance and international mobility were the topic of the day and the round table discussion between Kurt Mellaerts of Euromut, Filip Declercq of Expat & Co, Nicole De Badts of NOVA Relocation and Hendrik Boelen of Allianz Worldwide Care opened up the floor for questions, problems and answers. For those of you who were unable to attend the meeting we bring the round table discussion on page 7.

