



LOOKING FOR A QUALITY NURSERY FOR YOUR CHILDREN?

Discover the network of **Kid Farwest private nurseries**, partner of the mutual insurance company Symbio. Kid Farwest is specialized for more than ten years in the high quality care of children from the age of 3 months until 4 years.

Exclusive: their Flexi Day formula. A service which allows the parents to drop off their children for one or more days, without having to sign a contract and being totally free. Their 10 centres are located around Brussels and have well-kept facilities meeting the most demanding standards in terms of safety.

More information at www.kidfarwest.be or by telephone at 0495/88.36.30.



Symbio in a few words

- ✓ Experience and knowledge of the market for 150 years
- ✓ Headquarters and 12 branches in Brussels and suburbs
- ✓ Great expertise regarding international agreements
- ✓ Experienced advisers
- ✓ Mutual insurance without political or religious affiliation and directed towards the humanitarian focus

OUR HEADQUARTERS

Avenue de Tervueren, 68-70 · 1040 ETTERBEEK
Phone number: 02/733.97.40 · Fax : 02/743.16.94
From Monday to Friday: from 8:30AM to 5:00PM

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SOCIAL SECURITY

EVERYTHING ABOUT THE BELGIAN SYSTEM



EVERYTHING ONE NEEDS TO KNOW ABOUT SOCIAL SECURITY IN BELGIUM

Health is the most precious asset that there is. Make sure that you enjoy the best health in Belgium. In order to quickly receive reimbursement for your care in your host country, it is strongly recommended to join a Belgian mutual insurance company.

The Symbio Mutual Insurance Company keeps you informed and is available for personalized advice.

WORKING IN BELGIUM

- **Do you work for a Belgian employer in Belgium?***

It is compulsory that you join a mutual insurance company in Belgium and then you will be subject to the Belgian social security system. Your membership will allow you to obtain the reimbursement for your health care and benefit from numerous other advantages and services.

- **Do you work in Belgium for a foreign company belonging to a country of the European Union?**

In this case, you are always covered by the social security of your country of origin (if it is part of the European Union) and you can ask them to issue you an E106/S1 document of international agreement, provided your legal address is in Belgium. Based on this document, you can register to the Belgian social security and benefit from all the medical reimbursements in Belgium while fully protecting your rights in your country of origin. Your advantage: faster reimbursements for all the care provided by medical insurance received in Belgium.

- **Are you residing temporarily in Belgium?***

You can ask the social security of your country of origin (if it is part of the European Union) to issue a European Medical Insurance Card which will allow you to enrol free of charge in a mutual insurance company in Belgium. You will also benefit from the reimbursements anticipated within the context of urgent and necessary care.

STUDYING IN BELGIUM

- **You are still covered by the social security of your country (which is part of the European Union).**

You can then ask the social security of your country of origin to provide you a European Medical Insurance Card which will allow you to enrol free of charge in a mutual insurance in Belgium. You will thus benefit from the reimbursements provided within the context of urgent and necessary care

- **You are no longer covered by the social security of your country of origin and you are domiciled in Belgium.**

You can then enrol as a resident in a mutual insurance in Belgium provided you have a valid identity card for registration in this category. The membership fees for this status are calculated based on your income. If your income does not exceed Euro 11,844.84 gross per year (ceiling of application in November 2012), then there are no dues under the system of compulsory insurance.



- **You are no longer covered by the social security of your country of origin and you are not domiciled in Belgium**

Based on a declaration issued by the establishment where you are studying and provided that this establishment is recognized by INAMI (National Institute for Medical-Disability Insurance), you can enrol with a mutual insurance in Belgium as a third level student. This registration is paying and subject to current regulations. As an example it currently comes to Euros 56.42 per quarter (November 2012).

You are part of another category or would like more information?

Contact us

By telephone at 0032 2 733 97 40 or by email at info@symbio.be

* Regardless of the case in point, your family can also be covered under the same conditions. Moreover, Symbio commits to reimbursing the health care received in Belgium within 48 hours.