

# Welcome to Belgium

## Welcome to CM: general information

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### High-quality health care

Health care in Belgium is among the best in Europe. Everyone who lives or works in Belgium must register with a health insurer. By paying social security contributions you insure yourself against risks in the event of illness, accident and hospitalisation.

The biggest health insurer is CM, which fulfils two roles:

- CM reimburses part of your health care costs.
- CM provides you with a replacement income if you are unable to work due to illness or an accident.

CM also has a package of supplementary services and benefits.

### What documents am I provided with through CM?

#### SIS card

Everyone who lives or works in Belgium has a SIS card. When you register with CM you receive a certificate confirming you are registered for social security contributions. This certificate is valid for 6 months. You can use it until you receive your SIS card.

You receive your SIS card around one month after registration. This card proves that you are entitled to receive social security services, so you should keep it with you at all times.

#### Yellow stickers

You receive yellow stickers together with the temporary certificate confirming you are registered for social security contributions. These stickers contain all the details CM needs, so you should affix one to every document you send to CM.

### What if I need a doctor?

If you feel unwell you should visit a GP, who will be able to advise you, treat you and if necessary refer you to a specialist.

You pay the GP's fee and in return you get a certificate of care (getuigschrift voor verstrekte hulp), which you can use to claim back part of that fee from your health insurer (within two years).

Affix a yellow sticker to this certificate, put it in a sealed CM envelope and deliver to one of the CM post boxes. A list of all CM post boxes is published in Dutch at [www.cm.be](http://www.cm.be). The appropriate reimbursement will be deposited on your bank account.

If you are unable to work due to illness or an accident, you should notify your employer immediately, providing a doctor's note. You also need to notify CM within 48 hours, by means of an official form, a declaration of incapacity for work (aangifte van arbeidsongeschiktheid).



CM. Op uw gezondheid.

## What if I need medication?

Your GP or specialist may write you out a prescription. Some drugs are subsidised; others are not. You may not even notice this because you only pay your own share at the pharmacist, who settles the remaining amount directly with the health insurer. With this in mind, it is very important that you present your SIS card at the pharmacy. Ask your attending doctor – your GP or specialist – for more information about reimbursement. Some drugs require special approval from the health insurer's medical insurance advisor. In this case, your attending doctor will give you the information you need.

## What if I have to be admitted to hospital?

In some situations your attending doctor will not be able to give you any more help and you will have to be admitted to hospital. It is very important that you make sure your health insurance is all sorted before you go in to hospital.

More information about hospitalisation is published in Dutch in the 'Hospitalisatie' section at [www.cm.be](http://www.cm.be).

## What extra benefits do I get with CM?

As a member of CM, your contribution entitles you to a wide range of services and benefits. You receive birth gifts when you have a new baby and extra benefits in connection with eye care and treatment by an osteopath or chiropractor. If you play sport, CM gives you extra financial support. When you go on a trip you are entitled to CM travel insurance.

More information about extra services and benefits with CM is published in Dutch at [www.cm.be](http://www.cm.be).

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