

Studying in Belgium

Will you be studying in Belgium? An excellent choice, because Belgium offers a wide range of subjects. The standard of education is excellent.

How do I register with CM?

There are several options:

1. I am a resident of the EEA, Switzerland or the United Kingdom

You are a resident of the EEA if you live in: Belgium, Bulgaria, Cyprus, Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Spain, Czech Republic, Sweden, Iceland, Liechtenstein or Norway.

I have a European Health Insurance Card (EHIC)

Take your card with you to Belgium. You can obtain the card from the health insurance provider in your home country. Note! The card must be valid for the duration of your stay in Belgium. You do not need to register with a health insurance provider and you do not need to pay a contribution.

Have you incurred medical costs? Then, visit the CM office in your neighbourhood.

We will take care of the administrative forms to ensure reimbursement of your medical expenses runs smoothly.

I do not have an EHIC

Has the health insurance provider of your home country not issued you with an EHIC, or were you given a different document? In which case, you will have to register with a Belgian health insurance provider. Usually, you can register as detailed under 'I am not a resident of the EEA, Switzerland or the United Kingdom'.

Please note! If you do not receive income in Belgium (such as wages) and you are still required to pay insurance in an EEA country, Switzerland or the United Kingdom, then an EHIC is compulsory.

I am a Dutch student

Ask your health insurance provider (the Dutch health insurance provider) for an 'S1' form. Your Dutch healthcare insurer will supply an S1 form when an individual de-registers from a Dutch municipality's population register. The form can be used to register with CM. You will be reimbursed for your Belgian medical expenses in accordance with Belgian regulations. You must pay a CM contribution for any additional services and benefits.

2. I am not a resident of the EEA, Switzerland or the United Kingdom

It is compulsory for you to register with a Belgian health insurance provider. Depending on your situation, there are two options:

1. Registration as a 'resident or remaining in Belgium'

You can only register as a resident if you have an official residence in Belgium and you have the appropriate, valid residence permit. After arrival in Belgium, you must contact the register office in your municipality as soon as possible. You can then start the procedure for obtaining the required residence permits.

You must pay CM the following contributions:

- A statutory contribution of between 0 and 884,58 euro per quarter (2024). This contribution depends on your taxable income in Belgium or abroad;
- A CM contribution for any additional services and benefits.

2. Registration as a student of Higher Education

This registration is for students who do not (yet) have valid residence permits. Submit a certificate of registration from your educational institution (University or Institute of Higher Education) to CM.

You must pay CM the following contributions:

- A statutory contribution of 74,99 euro per quarter (2024);
- A CM contribution for any additional services and benefits.

3. I am a resident of Australia

Take your Medicaard with you to Belgium. You can obtain this card from your health insurance provider in Australia. You do not need to register with a health insurance provider in Belgium and you do not need to pay a contribution.

If you incur medical expenses, please go to the local CM office. We will arrange for an administrative registration to ensure smooth-paced reimbursement of your medical expenses.

Which additional benefits does CM have to offer?

If you are registered with CM as a resident of Belgium or as a student enrolled in Higher Education, you pay a CM contribution. This entitles you to a wide range of services and benefits. For example, attractive gifts for the birth of a child, additional benefits in eye care and for treatment by an osteopath and chiropractor ('bone manipulator'). If you play sports, CM will give you a helping hand financially. Are you going on a trip? Then, you are entitled to CM travel assistance.

More info about our services and benefits can be found by visiting www.cm.be/voordelen.