



# Living and working in Belgium

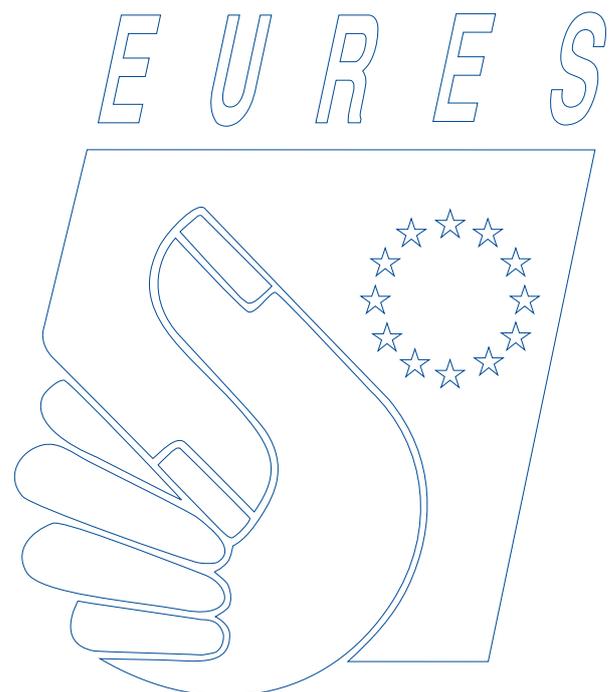
<http://www.eures.europa.eu>





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# 1. General

## 1.1 The country and the people

### 1.1.1 Organisation

Belgium is a federal state with Brussels as capital. The country is divided into Communities and Regions and has 10 provinces and 589 municipalities. The different governments decide autonomously on the matters for which they are responsible.

#### Federal Government

Matters of public interest for all Belgians  
<http://www.belgium.be>

#### Regional Governments

Regional matters

Flanders (Dutch) : <http://www.flanders.be>

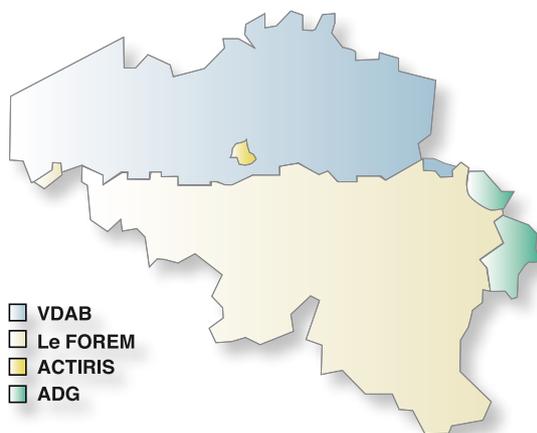
Region of Brussels-Capital (Dutch and French) :

<http://www.bruxelles.irisnet.be>

Wallonia (French) : <http://www.wallonie.be>

Government of the German Community (German) :

<http://www.dglive.be>



### 1.1.2 The inhabitants

Although it is always delicate to generalise, the following characteristics of the Belgians could be useful to you ...

- they are modest and moderate
- they are good hosts, easygoing and jovial
- Belgians have the reputation of being hard workers
- their privacy is very dear to them and they consider their house as their castle. They invest considerably in their housing, hence the expression "they have a brick in their stomach"
- when you first meet them, they are rather reserved, but once they know you they can be very spontaneous

## 1.2 Languages

Belgium is a crossroad of many influences. This is illustrated by the multilingualism, which is a characteristic of this small country. Each community has its own language and all three of them (Dutch, French, German) have been recognised as national languages. Many Belgians also understand English.

- The Flemish Community :  
Dutch (Flanders and Brussels)
- The French Community :  
French (Wallonia and Brussels)
- The German Community :  
German (east of Wallonia)



## 2. Before leaving your country

Be sure to carry a valid passport or ID card before coming to Belgium. In some cases, non EEA citizens need a visa before entering the country (contact your embassy for further information).

Do not forget to contact your local EURES advisor before leaving your country because there are formalities to be accomplished before departure and upon arrival in Belgium.



# 3. Arriving in Belgium

## 3.1 Registration procedure

### 3.1.1 First step (for all periods of stay)

When you arrive in Belgium, you must notify your presence at the municipality within 10 working days after your arrival. You must bring your passport or ID card. You will receive a specific document, called 'presence notification'.

### 3.1.2 Short stay for EEA citizens (presence notification)

In principle, a "presence notification" is sufficient to stay on the Belgian territory for less than 3 months.

However, in some cases, you will have to follow the procedure to obtain the Annex 19 (cf. 3.1.3.1), e.g.:

- If you come to Belgium to look for a job, you need the Annex 19 to register at Public Employment Services
- If you come as a salaried worker, your employer may ask the Annex 19
- You can obtain more information at your municipality

### 3.1.3 Non permanent stay of more than 3 months for EEA citizens

#### 3.1.3.1 Annex 19 (Certificate of registration application)

If you wish to stay in Belgium for more than 3 months, you must apply for registration at the municipality (Annex 19) within 3 months after your arrival in Belgium. Therefore you will need a valid passport or ID card and your 'presence notification'.

You will need to specify the reason of your stay (salaried worker, self-employed, jobseeker, student, EEA citizen along with a proof of sufficient resources, member of the family of an EEA citizen).

It is possible to follow the procedures 3.1.1 and 3.1.3 at the same time (in this case, you immediately receive an Annex 19).

#### 3.1.3.2 Annex 8 (Registration Certificate)

You need to bring different documents to the municipality to obtain the Annex 8 (Registration Certificate). These documents are specified in the Annex 19. You have 3 months (starting at the application date) to present the required documents.

Then, depending on the case, the municipality has 3 possibilities.

**1<sup>st</sup> case :** "The registration Certificate" will automatically be granted (Annex 8) by the municipality

If all the required documents have been presented immediately or within the allotted time, the municipality can give its immediate approbation without transferring the files to the Aliens' Office. This happens in the following cases.

- salaried persons
- self-employed
- holder of sufficient resources
- students
- family members who are EEA citizens

In these cases the municipality immediately awards a registration certificate (paper version). If the address check has been performed and if it is positive you will be registered in the aliens' register. If the result is negative or if it has not been performed yet, you will be registered in the waiting register.

**2<sup>nd</sup> case :** The municipality transfers the application to the Aliens' Office

If all the required documents have been presented but the municipality is not entitled to make a decision, the application must be transferred to the Aliens' Office. This happens in the following cases :

- jobseekers
- holders of sufficient income (persons with a private income or by the intermediate of another person)
- family members who are EEA citizens but can not prove the family link

**3<sup>rd</sup> case :** The municipality refuses

If you have not presented the required documents within the allotted time, the municipality will issue a first Annex 20, which stipulates that you have one more month to complete your file.

If you have presented all required documents after this additional month, in accordance with your case, the municipality will immediately give you an Annex 8 or transfer your application to the Aliens' Office (see 1<sup>st</sup> and 2<sup>nd</sup> case).

However, if you have not presented the required documents within the due period, you will receive a second Annex 20, this time with an order to leave the Belgian territory within 30 days.

### 3.1.4 Swiss citizens

The previous registration rules do not apply to Swiss citizens. Swiss citizens must follow another registration procedure. You can obtain more information at the municipality.

## 3.2 Work Permit

To work in Belgium, you must have a valid EU/EEA/Swiss passport or ID card. EEA/Swiss nationals are free to enter Belgium for a period up to three months to look for work or to set up a business.

However, as a member of one of the countries that joined the EU in 2004 or 2007, you still need a work permit (except Cyprus and Malta).

Important to know : there are 4 lists of professions with shortages published specifically for the citizens of the new member states. The work permit procedure is accelerated when one of these occupations is involved. All formalities are accomplished by the employer.

#### Countries :

Estonia, Hungary, Latvia, Czech Republic, Lithuania, Poland, Slovakia and Slovenia : restriction period foreseen until April 30, 2009 (extendable).

Bulgaria and Romania : restriction period foreseen until December 31, 2008 (extendable).

Non EU/EEA/Swiss nationals generally need a work permit before starting to work.

For detailed information, please contact a Belgian Eures advisor.

### List of professions with shortages:

#### 1. for Brussels :

[http://www.bruxelles.irisnet.be/cmsmedia/fr/liste\\_des\\_fonctions\\_critiques.pdf?uri=43742a960ace8f92010ad03777aa000f](http://www.bruxelles.irisnet.be/cmsmedia/fr/liste_des_fonctions_critiques.pdf?uri=43742a960ace8f92010ad03777aa000f)

#### 2. for Flanders :

[http://www.werk.be/wg/werknemers\\_buitenlandse\\_nationaliteit/documenten/migratie\\_lijstknelpuntberoepen.pdf](http://www.werk.be/wg/werknemers_buitenlandse_nationaliteit/documenten/migratie_lijstknelpuntberoepen.pdf)

#### 3. for Wallonia :

[http://emploi.wallonie.be/THEMES/PERMIS\\_TRAVAIL/Docs2006/Liste%20Metiers%20.pdf](http://emploi.wallonie.be/THEMES/PERMIS_TRAVAIL/Docs2006/Liste%20Metiers%20.pdf)

#### 4. for the German Community :

[http://www.dglive.be/PortalData/2/Resources/downloads/arbeit\\_beruf/liste\\_berufe\\_arbeitskraeftemangel.pdf](http://www.dglive.be/PortalData/2/Resources/downloads/arbeit_beruf/liste_berufe_arbeitskraeftemangel.pdf)



# 4. Living conditions

## 4.1 Money €

The Belgian currency is the euro.

## 4.2 Important phone numbers

Only call emergency numbers in urgent cases. When you call 100 or 101, do not forget to give them all necessary information about what happened, the address, ... Calls to emergency services 100 - 101 - 112 are free of charge.

### Emergency numbers

Accident ? Aggression ?  
Only one phone number all over Europe



Ambulance & Fire brigade



Police 101



## 4.3 Opening hours of the shops

In urban areas, you will find a wide range of services and goods, shopping streets, shops, night shops, supermarkets and shopping centres. Shopping streets are generally situated in the centre of the town. Shopping centres and supermarkets are mostly situated just outside the city centre. Most shops are opened from 10 am to 6 pm. Big supermarkets or shopping centres stay open until 9 pm once a week (Friday). Some bakeries and butchers are also open on Sunday.

## 4.4 Housing

It is not very hard to find housing in Belgium.

### Rent or buy a house

Orange-black posters announcing 'for rent' or 'for sale' are stuck to the available residences. Most journals and regional papers publish small announcements for hiring or selling. Estate agencies can also help to find a house or flat.

### Temporary housing

Hotels are quite expensive. Youth Hostels, Bed & Breakfasts or guest rooms offer cheaper prices (ask for information in the local tourist offices). University cities sometimes offer student accommodations during summer. Local journals announce hiring opportunities. Information centres such as 'service kots' by 'Inforjeunes' (only up to 25 years) provide very useful information.

## 4.5 Annual holidays

### Bank holidays

There are 10 legal bank holidays in Belgium: January 1<sup>st</sup>, Easter Monday, May 1<sup>st</sup>, Thursday of Ascension, Whit Monday, July 21<sup>st</sup> (Belgian National Holiday), August 15<sup>th</sup>, November 1<sup>st</sup>, November 11<sup>th</sup> and December 25<sup>th</sup>.

## 4.6 Education

### Obligatory Education :

School is compulsory from 6 to 18 years in Belgium. At 2,5 years, children can go to a nursery school. Primary and secondary education each take 6 years. Secondary education starts at the age of 12 and is divided in three degrees of 2 years. Secondary education is possible in 4 disciplines: general and technical education, art school and vocational training. Higher education can be attended at a college of higher education or at the university.



### Education in Belgium :

<http://www.belgium.be/en/education>  
<http://www.ond.vlaanderen.be>  
<http://www.enseignement.be>  
<http://www.unterrichtsverwaltung.be>

## 5. Recognition of diplomas and qualifications

Anyone who does not have a Belgian diploma can ask for the recognition of his/her diploma in Belgium. You need to do this for the regulated professions, if you want to work in the public sector or continue your studies at a college of higher education or at university.

More information :

<http://www.enic-naric.net>

### **Tool for valorisation of qualifications and competences in Europe**

Europass promotes mobility for all EEA/Swiss and candidate country citizens (students, workers, jobseekers, ...) by providing them with a new tool to valorise their qualifications and competences in a comprehensive way. This tool has been standardised by the European Union.

Website : <http://europass.cedefop.europa.eu>



# 6. Looking for a job

## 6.1 EURES

This network, spread all over the EEA/Switzerland, guides and informs you in an efficient way on the steps you need to take to work abroad. The network collects a large quantity of job offers from member states of the EEA and Switzerland and publishes them on the Eures internet site. You can also insert your C.V. on the Eures jobsite. In brief: the ideal partner for a job abroad.

<http://eures.europa.eu>



## 6.2 National Employment Services

Each of the 4 regions in Belgium has its own Public Employment Service.

### ACTIRIS

Region of Brussels-Capital  
Bilingual French and Dutch

<http://www.actiris.be>



### ADG

German community  
German

<http://www.adg.be>



### Le FOREM

Walloon region  
French

<http://www.leforem.be>



### VDAB

Flemish region  
Dutch

<http://www.vdab.be>



## 6.3 Other jobsites

<http://belgium.hotjobs.net>  
<http://www.bachelor.be>  
<http://www.vlan.be>  
<http://www.hobsons.be>  
<http://www.inforjeunes.be>  
<http://www.jobat.be>  
<http://www.jobscareer.be>  
<http://www.jobstoday.be>  
<http://www.medweb.be>  
<http://www.megajobs.be>  
<http://www.mindworks.be>  
<http://www.modenet.be>  
<http://www.monster.be>  
<http://www.officeteam.be>  
<http://www.pagepersonnel.be>  
<http://www.references.be>  
<http://www.secretary-plus.com>  
<http://www.stepstone.be>  
<http://www.toptalent.be>  
<http://www.vacature.be>

## 6.4 Newspapers

National newspapers, especially weekend editions, publish a large number of job offers. The most important newspapers in Dutch are: De Morgen, De Standaard, Het Nieuwsblad, De Tijd, Het Laatste Nieuws ; in French: La Dernière Heure, Le Soir, La Libre Belgique, La Meuse, L'Echo, in German: Grenzecho.

## 6.5 Temporary work and recruitment agencies

There are many recruitment and temporary work agencies in Belgium. They are recognised by Federgon :

<http://www.federgon.be>

You can find the details of these agencies in the yellow pages :

<http://www.goldenpages.be>



## 6.6 Working for the European Institutions

Staff of the European Union work in a multicultural and multilingual environment, which is a reflection of the cultural differences of the EU member states.

The jobs are open to EU nationals. Global screenings are organised to select the permanent staff members. To be accepted for one of the categories, candidates must prove their competences, show initiative and motivation. Only the best ones are admitted to the job.

If you are interested in a job as an officer, take a look on the EPSO website, where you can find a wide range of selection procedures. You can also take out a subscription to receive contest announcements.

<http://europa.eu/epso>

Young people have the possibility to do a 6-month apprenticeship. You can find more information at :

<http://jobs.euractiv.com/index.php>  
[http://ec.europa.eu/stages/index\\_en.htm](http://ec.europa.eu/stages/index_en.htm)

## 6.7 Application and CV

Most recruiters read your CV before reading your letter of application. In this CV, they can find the most important things about yourself and your career. The Europass website can help you to create your CV.

<http://europass.cedefop.europa.eu>

Adapt your letter of application to the company or the advertisement you are applying to. Make a short presentation of yourself. Describe both your personality and your profile. Point out very clearly what your strengths are and what makes you better than other candidates who have the same diploma. Be creative and make sure your letter catches the eye at first glance.

If you apply spontaneously, show your interest in the enterprise. Therefore it is very important to indicate your career ambitions very clearly.

## 6.8 The labour market

The territory of the Walloon region represents 55 % of the surface of the country. 65 % of its inhabitants are aged between 15 and 64 years. In global, 56 % of the labour force have a job. Small and medium enterprises with less than 50 employees are considered as the heart of the local economy. They represent 95,4 % of the overall number of enterprises (figures end 2007). The metallurgical industry is situated in the industrial area between Liège and Charleroi.

The Brussels-Capital Region provides 650 000 jobs. This makes Brussels the largest jobs region of the country. Brussels is a very attractive region to work in for jobseekers. Moreover, due to the presence of international institutions such as the EU or the Nato, employees from all over the world come to work in Brussels. This underlines the cosmopolitan character of the city. In the service sector (enterprises such as financial enterprises, estate agencies, business services, public services, education, health services, social services and the international institutions) most available jobs are high skilled ones. Although Brussels has a high concentration of jobs on its territory, it has, paradoxically, high unemployment figures, which is due to the high quantity of low qualified jobseekers.

In Flanders, the sector of business services is responsible for the majority of job offers. These include job offers from temporary work agencies, banks, catering industry, transport and commercial services. The business service sector is the fastest growing sector in Flanders. The non-profit sector is growing as well. This sector includes non commercial services like education, public administrations and health care. One in three jobs is a non-profit sector job where training requirements are the highest; nearly half of all vacant jobs aim at highly-qualified people. At the third place comes the industry and construction sector. However, employment is dwindling in these sectors.



# 7. Working conditions

In Belgium, minors (those who have not reached the age of 18 years yet) are allowed to sign and end a contract only by full authorisation of the parents. All young people are obliged to follow a full school programme up to 15 years of age. From 15 years onwards, the school obligation expires on condition that they have finished the first degree of secondary education. Once a minor is 16, he or she can attend part-time education and combine it with a part-time employment contract.

## 7.1 Employment contract

An employment contract is a contract in which the employee does a paid job for and under the authority of the employer. There are 4 essential elements in an employment contract : the contract itself, the job, the salary and the authority of the employer. If the employer terminates the contract, we talk about dismissal. If the employee ends the contract, we call it resignation. In theory, it is not compulsory to have a written contract in Belgium.

### A. Types of contracts according to the nature of the work

We make a difference between white and blue collar employees in Belgium : blue collar employees do mainly manual work, white collar employees do intellectual work.

### B. Types of contracts according to the duration of the job

- 1) Employment contract for a permanent job : an employment contract which does not have limited duration in time.
- 2) Employment contract for a limited time : this contract stipulates the end date of the contract.
- 3) Employment contract for a well-defined job : type of contract in which the job to be performed is exactly defined (e.g. a film actor or a fruit picker)
- 4) Replacement contract : a replacement contract which is concluded in order to replace a permanent worker whose contract is suspended
- 5) Employment contract for a temporary job : a contract that can only be concluded in one of the 4 following cases : replacement of a permanent worker, an exceptional increase of work, artistic performances or art productions for an occasional employer or user.

### C. Types of contracts according to the performance

- 1) Full-time contract : the contract is closed for the maximum quantity of working hours in the enterprise.
- 2) Part-time contract : the contract is closed for part of the normal working hours in the enterprise.

**Use of official languages :** In Belgium there is a legal basis for the use of the different national languages in documents such as contracts, work rules etc. Dutch must be used when the operating company is based in the Dutch-speaking part of the country, French in the French speaking part and German in the German speaking region. Enterprises located in the region of Brussels-Capital must provide documents in Dutch to their Dutch-speaking employees and in French to their French-speaking employees.

#### 7.1.1 Remuneration

Belgian wages are not legally fixed. In most enterprises, wages are fixed by concluding collective agreements. These collective agreements are the result of negotiations between trade unions and employers or employers' organisations. These agreements apply to one enterprise only or to the whole sector. Every collective agreement contains information on minimum wage scales, wage indexation modalities and other advantages such as end-of-year bonuses, luncheon vouchers, shift work bonuses, bonuses for night work or weekend work... Holiday allowances, on the contrary, are regulated by law. You must be aware that your wage is a gross salary. If there is no specific pay scale, the employee has the right to a guaranteed minimum monthly salary.

#### 7.1.2 Working hours

In Belgium, working time can not exceed 8 hours a day or 38 hours a week. Basically, it is forbidden to work overtime. Exceptions are possible in certain cases, but only after prior approval and under condition that working time does not exceed 11 hours a day or 50 hours a week.

#### Compensation and overtime

If work time limits are passed, compensation of overtime is compulsory. It must be granted in such a way that normal weekly work time limits are respected within an agreed period of time. Overtime is paid at 150 % of the normal payment or even at 200 % for overtime on Sundays or Bank Holidays.

**Sunday work**

It is illegal to work on Sundays. However, certain activities are allowed (hotels, restaurants, health care institutions...). Compensation for employees who work on Sunday should be granted within the following six days.

**Nightwork**

It is forbidden to work between 20 hours and 6 hours. However, exceptions are possible. Nightwork can be performed by men and women who are 18 or older.

**7.1.3 The end of a working relationship**

A well-defined job finishes when the agreed period expires :

- the end date of a limited time contract
- the job involves a well-defined job
- one of the parties decides to end the contract for a permanent job (dismissal or resignation)
- both parties agree to end the contract
- one of both agreeing parties dies
- circumstances beyond control with a permanent impact
- when the employee reaches the age of retirement

**a. End of the contract by giving notice**

In case of a permanent contract, each party has the right to end the agreement by giving notice. The written resignation must mention the start and duration of the notice. Dismissal or resignation must be sent by registered mail or by means of a summons. The employee can also hand over the notice (in duplicate) to the employer. The employer signs the duplicate for receipt.

**b. End of the contract without notice**

Compulsory redundancy in case of an offence: each party is allowed to immediately break the contract when co-operation between employer and employee has become impossible.

**Restriction of dismissal rights**

In certain situations, the employer is legally restricted to dismiss staff members.

<http://www.belgopocket.be>  
<http://www.emploi.belgique.be>



## 7.2 Holiday legislation

### Annual holidays

#### Private sector

The number of holidays depends on the number of working days of the previous working year.

If you work a full year, you are entitled to 20 (24) days in a 5 (6) days working week.

You will receive holiday allowances for these holidays.

- If you are a blue collar employee, your holiday allowances are paid by a holiday fund or by the National Yearly Holidays Office. The amount depends on your salary of the previous year.
- If you are a white collar employee, your employer pays the holiday allowances. The sum is composed of your normal salary for the duration of the holidays. You also receive a supplement, which is based on the number of months worked in the preceding year.

#### Public sector

The number of holidays you are entitled to depends on your age and is calculated for the current working year.

### Career interruption

Employees who want a temporary, part-time or full-time interruption of their career have a wide range of possibilities to choose from, both in private and in public organisations. In some cases, you have the right to an allowance during your inactivity period.

## 7.3 Being self-employed

A self-employed person performs a main or complementary activity without being engaged in an employment contract : e.g. commercial (including itinerant), liberal professions (lawyer, architect, doctor, chemist, craft industry, agriculture and breeding...). You need to be 18 years old to start a self-employed profession (except for the craft industry, where the minimum age is only 16 years - the agreement of parents or tutor is required). Before you can start as a self-employed person, you must take some obligatory steps : open a current account reserved for your professional activities, register at a recognised business one-stop shop, contact the VAT control office in order to verify if your activity is liable to VAT (Value Added Tax).

<http://www.socialsecurity.fgov.be>

<http://www.inasti.be>

<http://www.mineco.fgov.be>

For general information on how to start as a self-employed person and on the conditions that apply to the profession and the necessary steps to take :

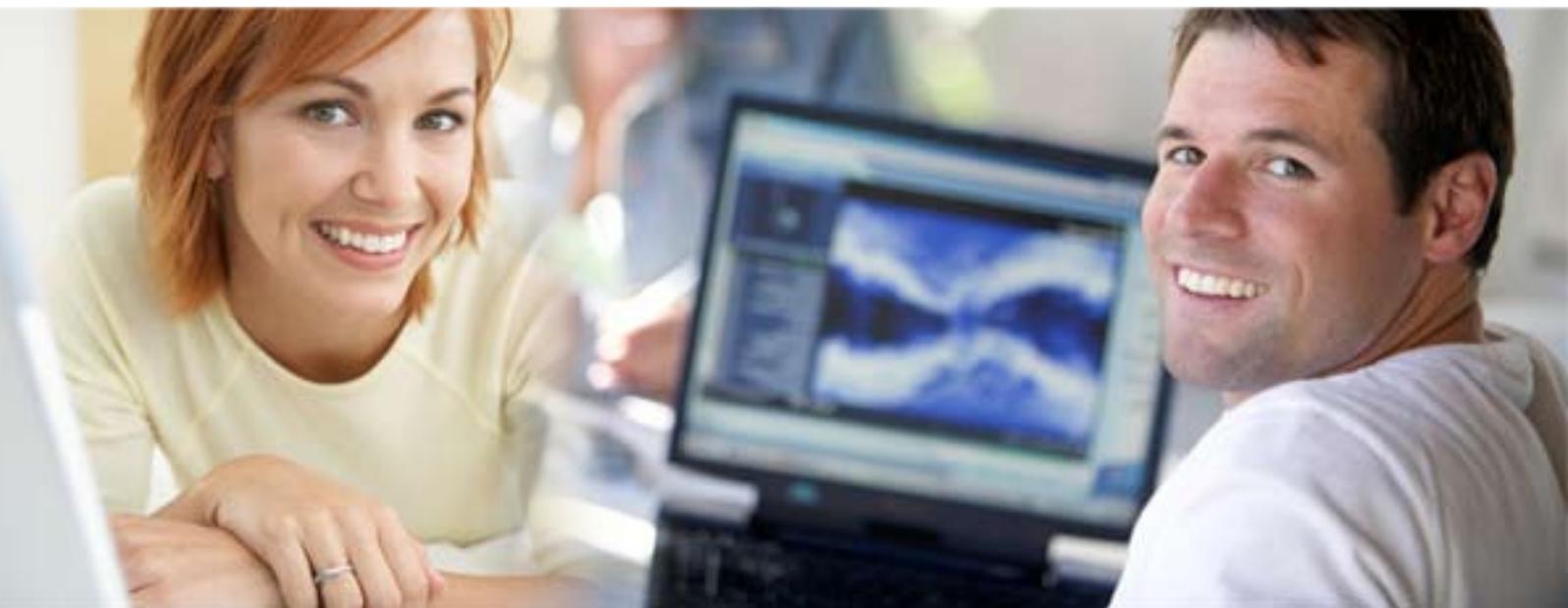
<http://www.economie.fgov.be>.

For information on the social status of self-employed persons :

<http://www.masecu.be>

Financial advice for self-employed persons :

<http://www.onem.be>



## 8. Tax system

Essentially, Belgium has two main types of direct taxation : income tax on companies and income tax on natural persons. There is also indirect taxation, of which VAT is the most important one. These taxes are the responsibility of the federal government. On top of these three taxes, there are other regional, provincial and local taxes, which can be different from one place to another.

### 8.1 Income taxes

People living in Belgium are charged on the total income. Non-residents are charged on their acquired income in Belgium. An amount of the salary is deducted at the source by the employer. This professional deduction at source is a tax payment in advance. Self-employed persons and unpaid employees need to organise advance payments during the year in order to avoid steep tax bills at the end of the year. These advanced payments give you the right to tax discounts.

Tax rates vary by tax brackets from 25 up to 50 %. Various reductions are possible : e.g. tax deduction for dependent children. Every tax payer must annually fill in a declaration of all incomes of the past year before the end of June.

<http://www.belgium.be>  
<http://www.belgopocket.be>

### 8.2 VAT

There are 5 rates of VAT in Belgium. The most current rates are 6 % and 21 %.

### 8.3 Local taxes

In Belgium, each local authority has a certain tax autonomy. Municipalities and provinces receive taxes for various products and services.

More information :

<http://www.fiscus.fgov.be>



# 9. Social security

## 9.1 General information

When you start to work in Belgium, you pay contributions to the Belgian social security system. Your employer must complete the necessary formalities for your affiliation, except for health insurance. You must choose a mutual benefit association or register with the Auxiliary Health Insurance Fund.

The social security system covers many sectors (see below). The amount of the contributions is 13,07 % of your gross income. These contributions are deducted from your wages by the employer.

The table below lists the contribution percentages applicable as from January 1<sup>st</sup> 2007. A distinction is made between employers' - and employees' contributions.

## 9.2 Health Insurance

As soon as you have an income (employed, unemployed or self-employed), you are legally held to register with a health insurance fund (mutual benefit association or the public Health Insurance Fund). Once registered, you will receive labels and a "SIS" card (social identity card). These documents are very important to get your expenses refunded.

### 9.2.1 Refund of health care

If you are ill, you can consult the doctor of your choice. You receive a care certificate. This certificate must be transmitted with a label to your health insurance fund, which will refund a part of the amount you paid to the medical practitioner.

### 9.2.2 Medication

Costs of medication prescribed by the doctor are partially or completely paid by the health insurance fund. You give your medical prescription and your SIS card to the pharmacist and you only pay the part which is not covered by the health insurance.

### 9.2.3 Hospitalisation

In consultation with your doctor, you choose the hospital and the type of room. The refund by the health insurance fund remains identical for the various types of rooms. The hospital can make you pay a supplement if you choose an individual or a double room. Your social security documents are required upon your arrival, as well as your ID card. A deposit can be required.

You can also subscribe to a private insurance; employers provide this additional insurance in some cases.

Sector	Employees' contribution (%)	Employers' contribution (%)	Total (%)
1. Sickness and invalidity			
- medical care	3,55	3,80	7,35
- invalidity benefits	1,15	2,35	3,50
2. Unemployment	0,87	1,46	2,33
3. Pensions	7,50	8,86	16,36
4. Family benefits	0,00	7,00	7,00
5. Accidents at work	0,00	0,30	0,30
6. Occupational diseases	0,00	1,00	1,00
<b>Total (= "global contribution")</b>	<b>13,07</b>	<b>24,77</b>	<b>37,84</b>

Source : Federal Public Service Social Security – January 2007

### 9.2.4 Replacement income

If you are not able to work due to illness or accident, you can request a substitute income paid by the health insurance, called 'daily allowances for illness'. Those allowances decrease in time and vary according to the working status : blue or white colour employee. In certain cases the 1<sup>st</sup> day of illness is not paid by the employer nor by the insurance company. The replacement income only consists of a part of your income.

## 9.3 Accidents at work

An accident at work in the strict sense of the word is every accident occurring to an employee during and because of the execution of his employment contract and causing injury. Accidents on the way from and to work are also considered to be accidents at work.

## 9.4 Unemployment

If you involuntarily lose your job, you can receive an unemployment benefit.

Self-employed people can not immediately benefit from the unemployment scheme, as they do not pay any contributions for it. Self-employed persons who become unemployed but who used to work as salaried persons can still be entitled to unemployment benefits on particular conditions.

To summarise, we can say that all salaried work which is subject to the contribution scheme for unemployment can give right to unemployment benefits. This is not the case for e.g. occasional work, student contracts and domestic staff who do not live in the house of their employer and do not work more than 4 hours a day for one employer or 24 hours or more a week for several employers.

The mere fact that you are subject to the social security scheme for salaried persons is not sufficient to be able to use your right to unemployment benefits. Indeed, you must be able to prove a sufficient number of working days during a particular reference period. This reference period is the period preceding the demand for unemployment benefits. The required number of working days and the duration of the reference period depend of your age.

Work performed abroad can, under certain conditions, be taken into consideration in the calculation of the number of working days.

In order to use your right to unemployment benefits, you also have to satisfy specific granting conditions. We list them here:

- you can not receive any salary
- you can not do any work
- you must be unemployed independent of your will
- you must be available for the labour market
- You must be in a state of capacity for work
- You must live in Belgium
- You must not have reached the legal pension age yet

The basic unemployment benefit is calculated on the basis of your gross income. However, the daily amount is limited to a maximum. This basic percentage may be added with extra percentages, depending on the category and the duration of the unemployment. After one year, most unemployment allowances decrease.

If you want to obtain an unemployment benefit, file a demand with the credit institution of your choice, either a trade union or the public 'Auxiliary Fund for Unemployment Benefits' (CAPAC).

For more information :

<http://www.onem.be>

## 9.5 Pension and retirement

There is no general system for pensions in Belgium. The arrangement makes provision for the pensions of paid workers, self-employed workers and public sector workers. Very often, people simultaneously profit of various benefits according to quite specific rules. Legislation regarding the pensions of the workers is issued by the National Office of Pensions.

In addition to its central service, whose office is qualified to deal with European regulations and bilateral agreements, the NOP has a network of regional offices.

The pension scheme for the workers includes :

- a pension for a household and a pension for a solitary person
- a pension for the surviving spouse

There are specific rules for separated couples and for crossborder and seasonal workers.

Certain professions are submitted to specific calculation rules : miners, sailors, pilots and journalists.

The normal pension age is 65 and a full career takes 45 years.

The years of activity performed in the member states of the European Union are added up.

The rate of the retirement pension is calculated according to the duration of the career and the wages received. Workers with an international career can claim a pension in the different countries of employment. In principle, the demand must be submitted to the competent institution of the residence country. However, when there was no contribution to the pension scheme in the residence country but in other member states of the EEA or Switzerland, you can introduce your pension demand in the institution of the state where you paid your last contributions.

## 9.6 Family benefits/maternity benefits

### 9.6.1 Family benefits

Salaried persons, self-employed persons and civil servants are all entitled to family benefits. If you risk not obtaining them for one reason or another, there is a 'guaranteed family benefit' in the social assistance system.

You are entitled to family benefits until the age of 25, if you belong to one of the following categories :

- apprentice boys or girls
- children/young people who go to school or follow a training period
- students during the programme and while preparing their thesis at the end of their college studies
- during the waiting period, e.g. the period between the diploma and the first unemployment allowance (you need to be registered as unemployed)

A disabled child is always entitled to family benefits until the age of 21.

There are three systems of child allowance in Belgium :

- child allowance for children of self-employed persons
- child allowance for children of salaried people
- child allowance for children of public servants

Two persons play an important role in the system : the person who opens the entitlement and the person who receives the allowance.

### 9.6.2 Maternity fee for birth

You receive a maternity fee for the birth of every child qualifying for family benefits. The maternity fee will also be granted in favour of a child for whom a declaration of stillborn child is drawn up by the registrar. You can demand the fee from the sixth month of pregnancy onwards and it can be granted two months before the supposed date of birth mentioned in the medical certificate that should be enclosed with the application form. The amount of the maternity fee depends on the child's rank in the family. The highest amount is for the first born child. The amount decreases with every new birth.

### 9.6.3 Maternity leave

Pregnant women are entitled to a maternity leave and an allowance during that leave. Here too, major differences exist between the various systems.

#### Salaried women

Maternity protection distinguishes two periods :

- the prenatal rest period, which may start 6 weeks before the presumed date of giving birth at the earliest
- the postnatal rest period, during a minimum of 9 weeks or more if the prenatal rest period lasted less than 6 weeks.

A pregnant salaried woman or a salaried woman who has given birth or is breastfeeding can apply for a maternity benefit.

#### Self-employed women

Self-employed women are entitled to a maternity leave of 6 uninterrupted weeks. During the maternity leave, the mutual benefit association grants a fixed maternity benefit.

#### Public servants

Just like female employees in the private sector, female civil servants are entitled to 15 weeks of maternity leave (19 weeks in case of a multiple birth). In this period, they continue to receive 100 % of their salary.

### 9.6.4 Paternity leave

On the occasion of the birth of his child, each employee has the right to be absent from work for 10 days. These 10 days must be taken up within 30 days after the birth and they can be taken up in one or in several periods. The employee receives his normal salary during the first three days of his absence. The next seven days he has the right to a paternity fee. The amount of this fee is fixed at 82 % of the last salary. However, this wage is ceiled to a maximum amount.

The employee has to file an application with the health insurance fund and give an excerpt from the birth certificate.

Civil servants also have the right to ten days of paternity leave, which are entirely paid by the employer.

For more information on social security :

<http://www.socialsecurity.fgov.be/en>

## 9.7 E-forms

Within Europe, coordination of social security between member states is carried out primarily through the use of E-forms. These forms, each with a specific purpose, are used to exchange information between member states and are provided by the competent social security institutions (sickness, pension, unemployment, family benefits).

**E100-series** : sickness or maternity benefits

**E200-series** : pension forms

**E300-series** : unemployment benefit forms

**E400-series** : family benefit forms

Some examples :

- If you come to Belgium to find work and you want to export your unemployment benefit, you can submit your E303 form (previously asked in your own country) to the local credit institution (after registration at the public employment service) within the first week of your arrival in Belgium.
- If you are seconded to Belgium, you must bring an E101 form (your employer will ask it for you before your departure) and submit it to a mutual benefit association.



# 10. Before returning home

## Before you leave Belgium, do not forget :

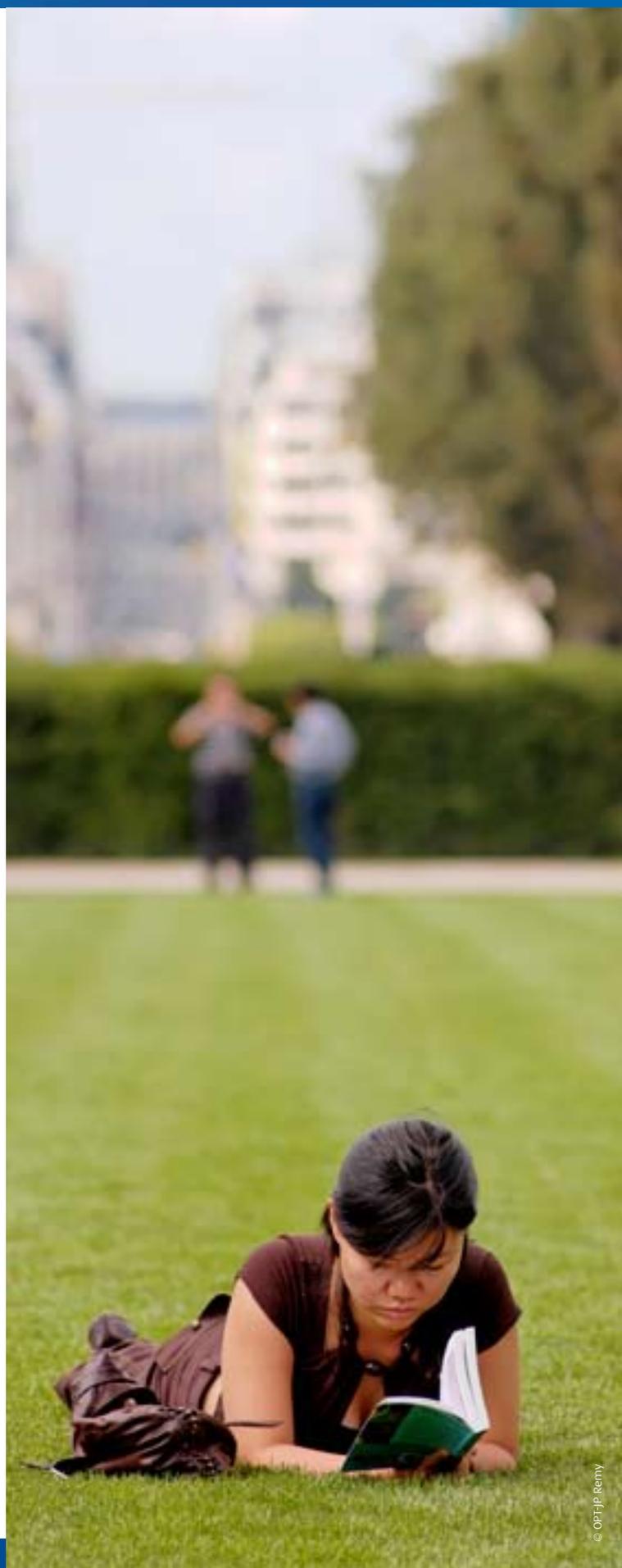
- to return your residence permit to the local authorities
- if registered, to sign off at the public employment service
- to sign off at the health insurance fund (mutual benefit association)
- to contact the tax authorities
- to ask for a E-301 (Onem) in order to open your rights to unemployment benefits in your country
- to contact the water, gas and electricity company to disconnect your meters



# 11. Before coming to Belgium do not forget to

- check if you have a valid EU/EEA or Swiss passport or ID card
- check if you have a translated Curriculum Vitae (several copies), cover letters and references from previous employers
- check if you have the necessary completed E-forms (health insurance, unemployment benefits, family benefits)
- check if you have a photocopy of your birth certificate and family certificate
- check if you have a translation of academic qualifications and diplomas, in some cases a certified translation is required (ask your Eures advisor)
- check if you have other permits and licences that may be appropriate, such as a driving licence
- check if you have sufficient financial means to cover the first month of your stay (your first salary will be paid at the end of the month) or to return home
- contact your local tax office in order to close your file
- study the terms and conditions of the employment contract if you have one before leaving. It is also important that you clearly understand who will be responsible for the travel and accommodation costs
- inform yourself on the method and frequency of payment of your salary

**Contact always a Eures advisor in your country before leaving.**



## 12. Useful internet sites

**Belgian federal government :**

<http://www.belgium.be>  
<http://www.diplomatie.be>

**Brussels Capital Region :**

<http://www.brussel.irisnet.be>

**Flemish Community :**

<http://www.flanders.be>

**French Community :**

<http://www.cfwb.be>

**German Speaking Community :**

<http://www.dglive.be>

**Walloon Region :**

<http://www.wallonie.be>

**Public Employment Services :**

Brussels : <http://www.actiris.be>  
German speaking part : <http://www.adg.be>  
Wallonia : <http://www.leforem.be>  
Flanders : <http://www.vdab.be>

**Registration in Belgium :**

<http://www.cimire.be>

**Trade unions :**

<http://www.fgtb.be>  
<http://www.csc-en-ligne.be>  
<http://www.cgslb.be>

**Disbursement Office (unemployment) :**

<http://www.capac.fgov.be>

**Social security :**

<http://www.socialsecurity.be>

**Accommodation :**

<http://www.homeinbrussels.be>  
<http://www.immoweb.be>  
<http://www.spotter.be>  
<http://www.vlan.be>

**Tourism :**

<http://www.trabel.com>  
<http://www.tourisme.be>  
<http://www.visitbelgium.com>

**Transport :**

Airport  
<http://www.brusselsairport.be>

**Railway**

<http://www.b-rail.be>

**Walloon public transport**

<http://www.infotec.be>

**Flanders public transport**

<http://www.delijn.be>

**Brussels Public Transport**

<http://www.mivb.be>

**Statistics :**

<http://www.statbel.fgov.be>





## Colofon

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