

EUROPEAN COMMUNITIES

Social security for migrant workers

Workers posted abroad or employed in more
than one Member State



Guide No 3

**for posted workers,
international transport workers and other
workers regularly employed in more than one
Member State of the European Communities
(e.g. commercial travellers)**

In your own interest
READ THIS GUIDE CAREFULLY

This Guide does not contain any information for seamen
as national Guides already cover such workers.

**This Guide gives only general guidance.
It must not be treated as a complete and authoritative statement
of the law in any particular case.**

**This publication was prepared by
the Administrative Commission of the European
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(Secretariat: 200 rue de la Loi, Brussels, 1049 Belgium).**

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Introduction

This Guide is designed to inform you of your rights and the formalities you have to complete if you or members of your family need sickness or maternity benefits or if you are involved in an accident at work or contract an occupational disease.

In addition to this, paragraphs 4, 5, 6, 7, 10 and 13 of Part I of this Guide contain information which would concern your employer in particular and which relate to:

- (a) the social security legislation which applies in your case, and;
- (b) the formalities which have to be completed to insure you compulsorily under that legislation.

The Guide consists of two parts.

Part I contains general information on the Community Regulations and is divided into four sections:

Section A concerns all persons for whom this Guide is intended;

Section B concerns posted workers exclusively;

Section C concerns international transport workers exclusively;

Section D concerns exclusively workers other than international transport workers.

Part II gives a summary, for each of the nine Member States, of the benefits provided and of the formalities to be completed to obtain those benefits.



Part I

The Community Regulations

Section A - General introduction

1. Regulations Nos 1408/71 and 574/72, which were adopted by the Council of the European Communities pursuant to the Treaty establishing the European Economic Community, lay down the rights of migrant workers and of the members of their families with respect to social security.

These Regulations entitle you and the members of your family to obtain social security benefits if you are posted to a Member State of the European Communities other than the State you normally work in, if you work in international transport, or if you usually work in more than one Member State (e.g. as a commercial traveller).

2. The Regulations of the European Communities apply to you if you are:

- (a) an employed person who is a national of one of the Member States, a stateless person or a refugee;
- (b) a member of the family of such a person.

These Regulations apply to you only if you reside in one of the Member States.

3. The Member States of the European Communities are Belgium, Denmark, the Federal Republic of Germany, France, Ireland, Italy, Luxembourg, the Netherlands and the United Kingdom of Great Britain and Northern Ireland (including Gibraltar).

4. As a rule, a worker is subject to the social security legislation of the Member State where he works, even if he resides in a Member State other than the Member State where the head office or works of the undertaking employing him are located.

There are, however, special rules, set out below, for each of the various groups of workers for whom this Guide is designed.

Section B - Posted workers

5. If you are employed by an undertaking in a Member State and you are posted by your employer to another Member State to carry out a task for the undertaking, you remain insured under the social security legislation of the Member State in which the undertaking posting you is located.

6. This rule applies only if the period of posting does not exceed twelve months. It also applies if you have been signed on by an undertaking in a Member State to be posted immediately, by that undertaking, to another Member State. Before setting out for that other Member State, you should have in your possession Form E 101 (certificate of posting). This form can be obtained either at your employer's or at your own request, from the designated body of the country under whose legislation you continue to be insured. These bodies are:

in Belgium

— Office national de sécurité sociale/Rijksdienst voor maatschappelijke zekerheid (national social security office), Brussels;

in Denmark

— Sikringsstyrelsen (national social security office), Copenhagen;

in Germany

— Krankenkasse (sickness fund) with which you are insured;

in France

— Caisse primaire d'assurance maladie (local sickness insurance fund);

in Ireland

— Department of Social Welfare, Dublin;

in Italy

- Istituto nazionale per l'assicurazione contro le malattie (national sickness insurance institution), provincial offices;

in Luxembourg

- Inspection générale de la sécurité social (general social security inspectorate), Luxembourg;

in the Netherlands

- Sociale verzekeringsraad (social insurance council), The Hague;
- for workers posted to Belgium: Bureau voor Belgische Zaken (department for Belgian affairs), Breda;
- for workers posted to Germany: Bureau voor Duitse Zaken (department for German affairs), Nijmegen;

in the United Kingdom

- Great Britain - Department of Health and Social Security, Overseas Group, Newcastle-upon-Tyne;
- Northern Ireland - Department of Health and Social Services, Overseas Branch, Belfast;
- Gibraltar - Department of Labour and Social Security, Gibraltar.

7. If, for unforeseen circumstances, the task to be carried out in the other Member State takes more than twelve months, the social security legislation of the Member State from which you have been posted will continue to apply, provided that the competent authority or the designated body of the Member State to which you have been posted gives its approval. Such approval is given on Form E 102 (extension of the term of posting).

Your employer should apply for an extension to the competent authority or the designated body of the country to which you have been posted before the initial twelve-month period expires. Your employer will find the appropriate instructions on page 4 of Form E 102.

The extension may not exceed twelve months.

8. *What you should do to obtain medical treatment*

To obtain medical treatment by a general practitioner or specialist, dental treatment, drugs and medicines, hospital treatment, etc. for yourself and for the dependent members of your family who are accompanying you when you are being posted, you should present Form E 101 (E 102 if the term of posting has been extended) to the institution of the place to which you have been posted. The instructions on page 3 of Form E 101 (page 4 of Form E 102) tell you to which institutions the forms should be presented.

Instead of these forms, you could present instead Form E 111 issued by the sickness and maternity insurance institution with which you are registered. The instructions on page 2 of the Form tell you to which institution it should be presented.

9. *What you should do to obtain cash benefits*

If you are incapable of working, you may be entitled to cash benefits provided by the Member State in which you are insured. If you are incapable of work, you should *immediately* apply to the institution of the place to which you have been posted, which is competent for sickness and maternity insurance. You should undergo all the administrative and medical checks required.

Section C - International transport workers ¹

10. If you are employed in two or more Member States as a travelling member of an international transport undertaking (in this context, the term undertaking means any undertaking which transports, on its own behalf or for hire, passengers or goods by road, rail, air or inland waterway) which has its registered office or works in a Member State, the social security legislation of that State applies. If, however,

- (a) you are employed in a branch office or agency of that undertaking in another Member State, you are subject to the social security legislation of that other State;
- (b) the undertaking you are working for employs you primarily in the country in which you reside, you will be subject to the social security legislation of that country.

The same applies if the undertaking does not have its registered office, works, branch office or agency in that Member State. Your employer should provide you with Form E 110. Forms are sold by the Office for Official Publications of the European Communities, Boîte postale 1003, Luxembourg. Employers in the United Kingdom can obtain supplies of Form E 110 from the United Kingdom addresses quoted in paragraph 6.

11. *What you should do to obtain medical treatment*

To obtain medical treatment by a general practitioner or specialist, dental treatment, drugs and medicines, hospital treatment, etc... for yourself and for the dependent members of your family who are

¹ This Guide does not apply to seamen.

accompanying you, you should as soon as possible present Form E 110 to the institution of the place you are staying in. Your employer will provide you with the Form. The instructions on page 3 contain useful information and they give you the name of the institution to which you should present the Form.

If you are unable to get in touch with the institution of the place where you are staying before obtaining medical treatment, you will nevertheless receive such treatment if you present Form E 110 to the doctor or the hospital.

Instead of Form E 110, you may present Form E 111 issued by your sickness and maternity insurance institution. The instructions on page 2 of that Form give you the name of the institution to which it should be presented.

12. What you should do to obtain cash benefits

If you are incapable of working, you may be entitled to cash benefits provided by the Member State in which you are insured. In this case, you should immediately apply to the institution of the place you are staying in, which is given in the instructions on page 3 of Form E 110. You should undergo all the administrative and medical checks required.

Section D - Other employed persons who usually work in more than one Member State (commercial travellers in particular)

13. *If you usually work in more than one Member State but do not work in international transport*

- (a) you are subject to the social security legislation of your country of residence, if you pursue a part of your trade or activity in that Member State.

The same applies if you work for several employers or undertakings, whose registered offices or works are located in two or more Member States;

- (b) if, however, you do not reside in one of the Member States in which you pursue your trade or activity, you are subject to the social security legislation of the Member State in which your employer resides or in which the undertaking employing you has its registered office.

14. *What you should do to obtain medical treatment*

If you have gone to a Member State other than the State in which you are insured and you require medical treatment by a general practitioner or specialist, dental treatment, drugs and medicines, hospital treatment, etc... for yourself and the members of your family accompanying you, you should, *before setting out*, have obtained Form E 111 from your sickness insurance institution. The instructions on page 2 of that Form give you the name of the institution to which you should present it.

Form E 111 is not required in some Member States. For further details, see the sections on the various countries in Part II of this Guide.

15. *What you should do to obtain cash benefits*

If you are staying in a Member State other than the State in which you are insured, and you are incapable of working, you may be entitled to cash benefits provided by the Member State in which you are insured. In this case, you should immediately apply to the sickness and maternity insurance institution of the place where you are staying. You should undergo all the administrative and medical checks.

- It is very important that you are in possession of all the forms required before going abroad, or else you may experience delays in obtaining benefits.

Part II

How to obtain benefits in each of the Member States of the European Communities

BELGIUM

Sickness and maternity

A - Institutions of the place of stay which provide benefits

Benefits are provided by the following insurance bodies: the local sickness insurance funds (*mutualité/mutualiteit*) or the office of the region where you are residing of the auxiliary fund for sickness and invalidity insurance (*Caisse auxiliaire d'assurance maladie-invalidité/Hulpkas voor ziekte- en invaliditeitsverzekering*).

1. Local sickness insurance funds

Alliance Nationale des Mutualités Chrétiennes
Landsbond der Christelijke Mutualiteiten
Rue de la Loi 131 - 1040 Brussels;

Union Nationale des Fédérations Mutualistes Neutres
Landsbond van de Neutrale Mutualiteitsverbonden
Chaussée de Charleroi 145 - 1060 Brussels;

Union Nationale des Mutualités Socialistes
Nationaal Verbond van Socialistische Mutualiteiten
Rue St-Jean 32/38 - 1000 Brussels;

Ligue Nationale des Fédérations Mutualistes Libérales de Belgique
Nationale Bond der Liberale Mutualiteitsfederaties van België
Rue de Livourne 25 - 1050 Brussels;

Union Nationale des Fédérations de Mutualités Professionnelles de Belgique
Landsbond van de Federaties der Beroepsmutualiteiten van België
Rue Boduognat 13 - 1040 Brussels;

Caisse Auxiliaire d'Assurance Maladie-Invalidité
Hulpkas voor Ziekte- en Invaliditeitsverzekering
Boulevard St-Lazare 10 - 1030 Brussels.

*2. Regional offices of the Caisse auxiliaire d'assurance maladie-
invalidité/Hulpkas voor ziekte- en invaliditeitsverzekering*

Province of Antwerpen
Schuttershofstraat 9 - 2000 Antwerpen

Province of Brabant
Place St-Lazare 2 - 1030 Bruxelles

Province of West-Vlaanderen
St-Katelijnestraat 40 - 8000 Brugge

Province of Oost-Vlaanderen
St-Pietersnieuwstraat 51 - 9000 Gent

Province of Hainaut
Rue des Belneux 12 - 7000 Mons
Rue Léon Bernus 64 - 6000 Charleroi

Province of Liège
Rue Louvrex 28 - 4000 Liège

Province of Limburg
Runxtersteenweg 72 A - 3500 Hasselt

Province of Luxembourg
Rue du Parc 1 - 6700 Arlon

Province of Namur
Boulevard Cauchy 8 - 5000 Namur

Eupen
Rue Neuve 42 - 4700 Eupen

Malmédy
Rue Abbé Peters 48 - 4890 Malmédy

B - Benefits and formalities

3. Medical and dental treatment, drugs and medicines

As you do not need a sickness document in Belgium, you do not need to go to your sickness insurance fund of the regional office (see section A) before going for treatment.

You may go to any doctor for treatment. You have to pay him the fees, he asks you for, and you should ask him for a certificate of treatment provided (*attestation des soins donnés/getuigschrift voor verstrekte hulp*).

Except in the very rare cases where he is authorized to supply you with drugs or medicines, the doctor may give you a prescription with which you may go to any dispensing chemist to get the drugs and medicines prescribed. You have to pay the chemist and ask him for a receipt and a copy of the prescription.

You are granted a refund for a part of your expenditure (in Belgium, the insured person has to pay a share of the costs) if you present the doctor's certificate of treatment provided, the chemist's receipt and — depending on the group of workers to which you belong (see Part I) — Form E 101, E 102, E 110 or E 111 to your sickness insurance fund or to the regional office of the *Caisse auxiliaire d'assurance maladie-invalidité/Hulpkas voor Ziekte- en Invaliditeitsverzekering*.

The amount of the costs you have to pay will depend on whether or not you went for treatment to a doctor who has agreed to the scale of rates laid down by the insurance body and on whether or not he issued or prescribed drugs or medicines for which a refund is payable. No refund is payable for certain patent medicines which have not been listed.

4. Special treatment

If you require medical treatment such as technical and radiological examinations, laboratory tests, operations, etc., it would be useful to go to the sickness fund or regional office (see section A) beforehand,

for information on where to obtain treatment at the most favourable rates, and to obtain a certificate that they will cover the cost of relevant services (engagement de paiement).

In an emergency you may, however, go to any establishment which provides treatment. In such cases you have to pay the fees and ask for a receipt.

On presentation of that receipt and of Form E 101, E 102, E 110 or E 111 the sickness insurance fund or regional office will pay you a refund on the basis of the rates laid down.

You will probably have to pay a part of the fees. The size of your share will depend on whether or not the establishment treating you charged the fees laid down.

5. Hospital treatment

Before entering hospital, you should go to the sickness fund or regional office (see section A) for information on where to obtain treatment at the most favourable rates.

If you have to go to hospital in an emergency and you cannot get in touch with your sickness fund or the regional office, you should present Form E 101, E 102, E 110 or E 111 to the administration of the establishment you have gone to, and ask them to get in touch with the sickness fund or regional office for the certificate stating that they will cover the cost of the relevant services.

6. Sickness allowances in the case of incapacity for work

To obtain the allowances, you should send or present the medical certificate issued by the doctor treating you to the medical consultant of the sickness fund or regional office within three days of the beginning of your incapacity for work.

Apply to the sickness fund or to the regional office for any information you may require.

Accidents at work and occupational diseases

C - Accidents at work

7. Institutions of the place of stay which provide benefits

The same institutions as for sickness and maternity; see section A.

8. Benefits and formalities

Benefits and formalities are the same as in the case of sickness; see section B.

D - Occupational diseases

If during your stay in Belgium you need treatment or are incapable of working because of an occupational disease, you should apply to the Fonds des maladies professionnelles/Fonds voor beroepsziekten, Brussels.

DENMARK

Sickness and maternity

A - Medical and dental treatment, drugs and medicines, hospital treatment, etc.

1. Most GPs, specialists and dentists in Denmark work under an agreement with the public health service (offentlige sygesikring). The Social and Health Department (Kommunens social- og sundhedsforvaltning) of your commune will give you the names and addresses of doctors and dentists to whom you may apply for treatment.

2. General medical services

If you or a member of your family need medical treatment, you may go to any general practitioner covered by an agreement with the public health service.

The doctor will give you a bill for the treatment provided. After you have paid the bill you should present the receipt and the relevant form (E 101, E 102, E 110 or E 111, depending on which group of workers you belong to) to the Social and Health Department of your commune which will refund the amount you have paid.

3. Treatment by specialists

If you or a member of your family need specialist treatment, you should be referred to a specialist by a GP. For payments and refunds the same rules apply as set out above under General medical services.

4. Dental treatment

If you or a member of your family need medical treatment, you may go to any dentist covered by an agreement with the public health service. Part of the cost of certain types of dental treatment is paid by the health service. The relevant amount is normally deducted from that shown on the dentist's bill; if this is not done you should present your receipt together with the relevant form (E 101, E 102, E 110 or E 111) to the local Social and Health Department by which you will be reimbursed.

5. Drugs and medicines

The health service contributes towards the cost of drugs and medicines that are prescribed by a doctor or dentist and appear on the special list of reimbursable medicaments. You should give the required form to the chemist (Form E 101, E 102, E 110 or E 111).

In general the health service's contribution will be deducted from the amount charged to you by the chemist. Where this is not the case, you should present the receipt and the relevant form (E 101, E 102, E 110 or E 111) to the local Social and Health Department, by which you will be reimbursed.

6. Hospital treatment

Hospital treatment is free of charge for you and the members of your family. Admission to hospital is normally on referral by a doctor. When entering hospital you should submit the relevant form (E 101, E 102, E 110 or E 111).

7. Ambulance services

In emergencies transport to hospital by ambulance is free of charge.

Note: United Kingdom nationals do not need form E 111; to obtain treatment, they need to present their British passport stamped with a temporary residence permit, or accompanied by an embarkation card from a cruise ship.

B - Cash benefits (daily allowances)

8. You may be entitled to cash benefits (daily allowances) in case of incapacity for work due to illness. Should you fall ill while posted to or staying in Denmark, you should apply for daily allowances to the local Social and Health Department within three days of the beginning of your incapacity for work. Daily allowances are paid on behalf of the State in which you are insured.

Accidents at work and occupational diseases

C - Medical and dental treatment, drugs and medicines, hospital treatment, etc.

9. In most cases medical treatment is provided by the public health service and hospitals.

See also Section A above, where the type of benefits available and the procedures for obtaining them are described.

D - Cash benefits (daily allowances)

See the remarks in Section 8.

FEDERAL REPUBLIC OF GERMANY

1. Medical treatment, dental treatment, drugs and medicines

On presentation of Form E 101, E 102, E 110 or E 111, referred to in Part I, to the local sickness fund (Ortskrankenkasse) of the place where you are staying, you will be given a document showing entitlement to health benefits (Krankenschein) and information on the GPs, specialists or dentists you may apply to for treatment.

The document showing entitlement to health benefits is to be presented to a GP, specialist or dentist, who then treats you free of charge. Medicaments they may prescribe are available from dispensing chemists, but you usually have to pay a small non-refundable fee for each prescription.

If you or the members of your family are unable to present one of these forms to the local sickness fund before you go to the doctor, you may present the form to the doctor treating you.

In such cases the doctor is entitled to request immediate payment of the fees on the basis of the scale of rates officially agreed with the local sickness fund. The doctor refunds these fees if you forward the document showing your entitlement to health benefits within ten days of first receiving treatment.

If you or the members of your family are unable to pay the fees, as a guarantee, the doctor would be prepared to accept Form E 101, E 102, E 110 or E 111 and to obtain the document showing your entitlement to health benefits from the local sickness fund.

2. Hospital treatment

If you or the members of your family require hospital treatment, the local sickness fund, to which you have already presented Form E 101,

E 102, E 110 or E 111 or are about to do so, will, on presentation of the doctor's certificate that you need treatment in hospital (Notwendigkeitsbescheinigung), issue you with a certificate entitling you to hospital treatment free of charge in the public ward (Kostenübernahmeschein). That certificate should be presented to the hospital administration.

If in an emergency you or the members of your family are admitted to hospital before you can get in touch with the local sickness fund, you should present the form entitling you to benefits (Form E 101, E 102, E 110 or E 111) to the hospital administration with the request to apply to the sickness fund for the certificate entitling you to treatment free of charge.

3. Daily allowance in the case of incapacity for work

To obtain the daily allowance, you should apply to the local sickness fund (Ortskrankenkasse) for any information you may require.

4. Treatment in the case of accidents at work

In the case of an accident at work — this includes accidents on the way to and from work — you should immediately go to a specialist for accident injuries (Unfallarzt). You can obtain the address of such a specialist from your employer or from your local sickness fund. The specialist will decide whether he or a doctor recognized by the sickness fund will treat you.

You do not require a document showing your entitlement to health benefits to be treated by a specialist for accident injuries. All you need to present is Form E 101, E 102, E 110 or E 111, as appropriate, to the doctor.

FRANCE

Sickness and maternity

Medical treatment, dental treatment, drugs and medicines

1. If your or a member of your family require medical, dental or other treatment, you should present Form E 101, E 102, E 110 or E 111, depending on which group of workers you belong to (see Part I) to:

- (a) the central local sickness insurance fund of the Paris region (Caisse Primaire Centrale d'Assurance Maladie de la Région Parisienne) if you are pursuing your trade or activity in Paris or the Paris region (with the exception of the Seine-et-Marne department);
- (b) the local sickness insurance fund (Caisse Primaire d'Assurance Maladie) of the place where you reside, if you are pursuing your trade or activity in one of the other departments.

2. The local sickness insurance fund will issue you with a sickness document (feuille de soins).

If you are unable to present Form E 101, E 102, E 110 or E 111 to your local sickness insurance fund before going for treatment to a GP or dentist, you should present it to the GP or dentist and ask him for the sickness document.

The GP or dentist to whom you present your sickness document may give you a prescription and will enter the amount of fees, which you have to pay him, on the sickness document.

If he prescribes drugs or medicines, you should present the prescription and the sickness document to a chemist of your choice. He will enter the cost of drugs and medicines, which you will have to pay, on the sickness document.

You should transfer the labels from the packages of drugs and medicines to the sickness document, which you should present to your local sickness insurance fund, together with Form E 101, E 102, E 110 or E 111 and the prescription to obtain a refund of your expenses.

3. If you go for treatment to a GP or dentist who has agreed to charge the official fees, the refund will usually amount to 75 %.

If you go for treatment to a GP or dentist who has not agreed to charge the official fees, your refund will not be based on your actual expenses.

Where a refund is payable on drugs and medicines, it usually amounts to 70 %.

Hospitalization

4. If you require hospital treatment, you should immediately inform the Caisse Primaire d'Assurance Maladie of the address at which you are staying, and let the administration of the public hospital or private hospital bound by the official rates know that you are insured.

On presentation of Form E 101, E 102, E 110 or E 111 the sickness insurance fund will, if you are entitled, pay all or a part of the costs (between 80 % and 100 %, as appropriate). You do not need to pay an advance on fees. Costs may be paid in full in the case of major surgery or confinement.

5. If you have entered a private hospital not bound by the official rates, the refund will not be based on your actual expenses and you have to pay an advances on all fees.

Daily allowances

6. When you cease work, you should inform your employer and your insurance authority within 48 hours by sending them a note of cessation of work (avis d'arrêt de travail) issued by your doctor.

The local sickness insurance fund will let you know about the other formalities required. The fund will get in touch with the institution with which you are insured to find out whether you are entitled to daily allowances.

Accidents at work and occupational diseases

7. In case of diseases, you have to undergo the formalities as set out in paragraphs 1 to 6. In the case of an accident at work, your employer should be informed immediately. He will give you the appropriate form (feuille d'accident du travail), which you should present to the Caisse Primaire d'Assurance Maladie.

Medical treatment, drugs and medicines and hospital treatment are provided free of charge.

IRELAND

A - Health benefits

1. Medical treatment, drugs and medicines

If you need medical treatment you may go direct to a general practitioner who has an agreement with the health board, taking with you Form E 101, E 102, E 110 or E 111, depending on which group of workers you belong to, and making it clear that you wish to be treated under EEC Regulations. Medical treatment is provided free of charge. Medicines prescribed by a doctor can be obtained at chemists without charge. Members of your family accompanying you are also entitled to these services.

2. Hospital treatment

Free hospital and specialist treatment will usually be arranged by the doctor. If you enter hospital urgently you should present Form E 101, E 102, E 110 or E 111 to the hospital authorities so that you may obtain free treatment. Members of your family accompanying you are also entitled to these services.

Note: United Kingdom nationals do not need Form E 111; to obtain treatment, they need to present their British passport, or other evidence of United Kingdom citizenship.

B - Cash benefits

If you become incapable of work or meet with an injury at work or contract an occupational disease you should immediately make enquiries from the Department of Social Welfare who will advise you in the matter.

ITALY

A - Health benefits

1. If you or a member of your family who accompanies you if you have been posted abroad requires medical treatment (treatment by a GP or specialist, dental treatment, drugs or medicines, hospital treatment, etc.), you should present Form E 101 - E 102 if the term of posting is being extended - or Form E 111 to the local office of the national sickness insurance institution (Nazionale per l'Assicurazione contro le Malattie-INAM).

2. If you are working in international transport, you should present Form E 110 or Form E 111 to the local office of INAM to obtain benefits in kind for you and the members of your family who are accompanying you.

3. If you are working in a branch of activity other than international transport, and if you pursue your activity in two or more Member States you should present Form E 111 to the local office of INAM if you or the members of your family accompanying you need benefits in kind.

4. Medical treatment, dental treatment, drugs and medicines

The INAM office will issue you with a certificate on your right to receive treatment free of charge and will give you, on request, a list of the doctors who are bound by an agreement with INAM.

For dental treatment and specialist medical treatment, you should go to a dispensary directly administered by INAM.

Drugs and medicines are provided free of charge by the chemist on presentation of the certificate mentioned above and of the doctor's prescription. You have to pay a part of the cost of some patent medicines.

5. Hospital treatment

If you or a member of your family need hospital treatment and if you already have the INAM certificate entitling you to hospital treatment free of charge, you should apply to a doctor bound by an agreement with INAM; he will issue you with a reference note (proposta di ricovero).

In an emergency you may apply directly to the admissions office of the hospital, bringing along with you Form E 111 and the INAM document entitling you to health benefits.

If you are staying in the provinces of Trento or Bolzano and you need treatment, you should apply to the local offices of the provincial sickness fund (cassa mutua) and present Form E 111 and, if you already have it, the INAM document entitling you to free treatment.

6. Accidents at work, occupational diseases

To receive the necessary treatment in the case of an accident at work or an occupational disease, you should inform the nearest local or provincial office of the national institution for insurance against accidents at work (Istituto Nazionale per l'Assicurazione contro gli Infortunati sul lavoro-INAIL) of the loss or damage suffered, at the same time you should present a medical certificate together with Form E 101, E 102, E 110 or Form E 111.

B - Cash benefits

7. If you are incapable of working because of illness, and if you are entitled to cash benefits payable by the competent institution of the Member State in which you are insured, you should present to the local INAM office the medical certificate issued by the doctor

treating you at the beginning of your illness. This certificate should be followed by the certificate on the prolongation of your illness and, after your recovery, by the appropriate certificate. The cash benefits will be provided directly by the competent institution or via INAM.

8. To obtain cash benefits in the case of an accident at work or an occupational disease, you should apply to the nearest local or provincial of INAIL, which will forward your application to the competent institution in the Member State in which you are insured. If you are entitled to benefits, they will be paid to you by the competent institution either directly or via INAIL.

LUXEMBOURG

Sickness and maternity

A - Institution of the place of stay that provide benefits

Benefits are provided by the national sickness insurance fund for manual workers (Caisse nationale d'assurance maladie des ouvriers) in Luxembourg and by its branch offices in Bettembourg, Clervaux, Diekirch, Differdange, Dudelange, Echternach, Esch-sur-Alzette, Ettelbruck, Grevenmacher, Larochette, Mersch, Pétange, Redange-sur-Attert, Remich, Rumelange, Steinfort and Wiltz.

The Caisse or branch office nearest to the place where you are a temporary resident is responsible for paying the benefits.

B - Benefits - Formalities to be completed

1. Medical and dental treatment

When you or a member of your family need treatment, you should submit your Form (Form E 101, E 102, E 110 or E 111, as appropriate) to the nearest branch office of the national sickness insurance fund for manual workers (Caisse nationale d'assurance maladie des ouvriers) after which that office will give you a certificate enabling you or a member of your family to obtain treatment at the rates charges to persons insured by the fund. You may present this certificate to any doctor, specialist or dentist. If you have not first applied to the fund, you should hand Form E 111 to the doctor, specialist or dentist.

In that case, you should pay the fees charged by the doctor, specialist or dentist and the cost of any drugs or medicines prescribed by them; make sure you get a receipt for any such payment.

The fund's branch office will pay you back the doctor's, specialist's and dentist's fees and the charges for pharmaceutical products — although you may be asked to pay part of these expenses — in the same way as persons insured by the fund.

2. Hospital treatment

If you or a member of your family must enter hospital, you should first (except in emergencies) obtain a medical certificate confirming that admission to hospital is necessary. You should give this certificate, together with your Form, if you have not already given it to the fund before, to the hospital administration which will then inform the sickness insurance fund. Stay in hospital in the 3rd or 2nd class (rooms with 2 beds) and treatment are free of charge.

3. Transport to hospital

If you or a member of your family must be taken to hospital, you will be reimbursed the costs of transport on production of a certificate from the doctor treating you confirming that such transport was necessary.

4. Daily allowance in the case of incapacity for work

To obtain the daily allowance, you should, within three days of the beginning of your incapacity for work, submit a medical certificate issued by the doctor treating you to the national sickness insurance fund for manual workers (Caisse nationale d'assurance maladie des ouvriers), which will provide you with all the information you may require.

Accidents at work and occupational diseases

C - Institutions of the place of stay that provide benefits

Benefits are provided by the accident insurance association, industrial department (Association d'assurance contre les accidents, section industrielle), address: 1 rue Zithe, Luxembourg.

D - Benefits - Formalities to be completed

5. Medical and dental treatment, drugs and medicines

If you need treatment you go to any doctor, specialist or dentist to whom you should present the relevant Form (Form E 101, E 102, E 110 or E 111, as appropriate).

Benefits are paid directly by the Association d'assurance contre les accidents to the practitioners who treated you.

6. Hospital treatment

If you must enter hospital, you should first (except in emergencies) obtain a medical certificate confirming that admission to hospital is necessary. You should give this certificate and the relevant Form to the hospital administration which will notify the Association d'assurance contre les accidents. Stay in hospital in the 3rd class and treatment are provided free of charge.

7. Transport to hospital

If you have to go to hospital, the costs of transport are paid by the Association d'assurance contre les accidents, provided the doctor treating you certifies that such transport is necessary.

NETHERLANDS

1. Medical and dental treatment, drugs and medicines

In the Netherlands practically all GPs and most dentists are connected with a sickness fund. Only if you have been posted from abroad and expect to stay in the Netherlands for more than three months do you need to select a GP and a dispensing chemist in the place where you are staying. As a rule, the Dutch employer to whom you have been posted can advise you.

As soon as you have made a choice, you should present a copy of Form E 101 or E 102 to the GP you have chosen and to the dispensing chemist. You should take these steps immediately and not wait until you require medical treatment or medicaments.

If you are not in this category you should present your Form E 110 or E 111 as soon as you require the services of a GP or dispensing chemist. Form E 101, E 102, E 110 or E 111 should be presented to the dentist every time you require a course of treatment.

You and the members of your family should, where possible, go to the GP or dentist during the consulting hours for sickness fund patients. Treatment by a GP is free of charge.

In some cases a part of the cost of dental treatment has to be paid, e.g. for emergency treatment during the week-end. Drugs and medicines are provided free of charge by dispensing chemist if prescribed by a GP.

2. Specialist treatment

Specialist treatment can be provided only on referral by a GP. You or the members of your family should, where possible, go to the

specialist during the consulting hours for sickness fund patients. The reference note from the GP and Form E 101, E 102, E 110 or E 111 should be presented to the specialist. As a rule, specialist treatment is free of charge.

3. Hospital treatment

If you or members of your family require to be admitted to hospital, permission should first be requested from the general sickness fund of the Netherlands (Algemeen Nederlands Onderling Ziekenfonds - ANOZ), Kaap Hoordreef 24-28, Utrecht.

The GP or specialist usually asks for this permission on presentation to him of Form E 101, E 102, E 110 or E 111. In an emergency, permission may be requested after admission to hospital. The patient does not have to pay for treatment in the lowest class in hospital.

4. Transport to hospital

In the Netherlands the cost of transporting the sick by ambulance or taxi may be refunded by the general sickness fund of the Netherlands (ANOZ) on presentation of the following:

- (a) Form E 101, E 102, E 110 or E 111;
- (b) the bill for the cost of transport;
- (c) a certificate from the doctor confirming that transport was necessary.

The compulsory payment, which also applies to Dutch insured persons, is deducted from the refund.

5. Obstetric treatment

In the Netherlands, women are entitled to attendance by an obstetrician free of charge in the place where they are staying. If there is no obstetrician in the place of stay, a GP may be called in to help

with the confinement. Form E 101, E 102, E 110 or E 111 should be presented to the obstetrician or GP.

6. *Maternity care*

In the Netherlands women are entitled to a partial refund of the cost of maternity care. In order to obtain it the woman concerned should, where possible, get in touch with a welfare organization (kruisvereniging) not later than five months before the expected date of confinement.

7. *Daily allowance in the case of incapacity for work*

To obtain the daily allowance, you should immediately inform your Dutch employer, who will get in touch with his professional or trade association (bedrijfsvereniging), which will provide you with all the information you may require.

UNITED KINGDOM

A - Great Britain and Northern Ireland

1. Medical treatment for sickness, injury, including injury at work, and for industrial diseases is provided by the National Health Service of Great Britain or the Health Service of Northern Ireland.

You will not need Form E 101, E 102, E 110 or E 111 in order to obtain medical treatment.

2. However, practitioners and hospitals providing Health Service treatment may also accept private patients. If you are treated privately and not as an NHS patient you will have to pay the full cost of your treatment and no part of this cost is recoverable within the terms of the EEC social security regulations. Further information about Health Service treatment can be obtained from the local Area Health Authority.

3. *Medical treatment, drugs and medicines*

If you or a member of your family need treatment you should go direct to any doctor and ask to be treated under the Health Service. You will not be charged for treatment. Medicines prescribed by a doctor are provided by any pharmacist on production of the doctor's prescription and the payment of a fixed amount, which is not recoverable. Men over 65 and women over 60 are exempt from these charges and should complete the application on the reverse of the doctor's prescription.

4. Dental treatment

Dentists are not obliged to provide services under the Health Service and it is therefore necessary to make sure that the dentist is willing to provide Health Service treatment. Part of the cost of dental treatment must be paid for by the patient and is not recoverable.

5. Hospital treatment

Hospital treatment, where necessary, including consultations with a specialist, will usually be arranged by a doctor, but direct admission to hospital is possible in an emergency. You will not be charged unless you ask for special amenities or extra treatment which is not clinically necessary.

6. Cash benefits

If you wish to claim cash benefits for sickness, maternity, industrial injury or industrial disease, you should obtain, and complete, a national insurance medical certificate from the doctor or hospital treating you.

In Great Britain this certificate should be submitted to the local social security office.

In Northern Ireland it should be submitted to the Central Benefits Branch of the Department of Health and Social Services, Belfast.

You should also inform the office at which you make your claim that you are insured under another Member State's social security scheme, and let them know the name and address of your insurance institution.

B - Gibraltar

7. Medical treatment, drugs and medicines

Medical treatment for sickness, injury, including injury at work, or for industrial diseases is available under the local medical Scheme at the Health Centre, Casemates, Gibraltar, if you present Form E 101, E 102, E 110 or E 111. A small charge per item is made for medicines prescribed under the Scheme.

8. Dental treatment

You will have to pay the full cost but extractions are obtainable at St Bernard's Hospital on payment of a nominal fee.

9. Hospital treatment

Treatment is available at St Bernard's Hospital. You will be asked to pay a percentage of the total cost.

Further information can be obtained from the Medical and Health Department, St Bernard's Hospital, Gibraltar.

10. Cash benefits

If you wish to claim cash benefits for sickness, maternity or industrial injury or disease you should enquire information of the Department of Labour and Social Security, 23 Mackintosh Square, Gibraltar.

Social Security guides for nationals of the Member States of the European Communities, moving from one Member State to another

● **Guide No 1 — General guide**

This guide sets out the rights and obligations with regard to social security of employed persons going to work in a Member State of the European Communities. There are nine separate booklets, each containing information concerning one Member State.

● **Guide No 2 — Temporary stay**

This guide gives information for persons going to a Member State of the European Communities to stay there for a short period (holidays, family visits, business trips).

● **Guide No 3 — Workers posted abroad or employed in more than one Member State**

This Guide is intended for posted workers, international transport workers and other workers regularly employed in more than one Member State (e.g. commercial travellers).

● **Guide No 4 — Pensioners**

This guide is designed for pensioners who were formerly employed persons and for pension claimants, who reside or stay temporarily in a Member State of the European Communities.

● **Guide No 5 — Members of the family**

This guide is intended for members of a worker's family who reside in another Member State of the European Communities than the worker.