

Q+A New social security rules in the EU

What`s happening?

From 1 May 2010, it will be easier for EU citizens to live and work in other Member States.

New agreements have been made in the European Union (EU) for determining in which country you have social security insurance cover in the event of cross-border situations. The agreements prevent you from being insured in two EU countries at the same time, as well as not being insured in any country at all.

The new rules will apply to you if you start work in, or move to, another EU country. If you come from another country to the Netherlands to work or live, you too will be covered by the rules.

More background information can be found [here](#).

Where are you insured?

You are insured in the country where you work. It does not matter if you are employed by a company or are self-employed. However, there are exceptions to this rule.

- You are working outside the Netherlands on a temporary basis
If you go to work in another EU country for no more than 24 months for an employer based in Netherlands, you will continue to be covered in the Netherlands. In order to remain insured in the Netherlands, you can apply for a declaration of secondment.
- You work as a Dutch civil servant of military employee outside the Netherlands
If you are seconded abroad by the Dutch government, you will continue to be covered in the Netherlands.
- You work on a sea-faring vessel
If you work on a sea-faring vessel that sails under the flag of an EU country, you will in most cases be insured in that country.
- You work in two or more countries.

What if you work in two or more countries?

1. You are an employee in two or more countries

- You are insured in the country where you live if you carry out a substantial proportion of your working duties in that country. ‘Substantial’ means performing at least 25% of your working duties in your country of residence, or earning at least 25% of your salary in your country of residence. If the amount of work you carry out in the country where you live is not substantial, you are insured in the country where your employer is based.
- You are also insured in the country where you live if you are employed by different employers who are based in different countries.

These rules also apply if you work in the international transport sector.

2. You are self-employed in two or more countries

You are insured in the country where you live if you carry out a substantial proportion of your working duties in that country. 'Substantial' means performing at least 25% of your working duties in your country of residence, or earning at least 25% of your salary in your country of residence. If the amount of work you carry out in the country where you live is not substantial, you are insured in the country in which your working activities are principally based.

3. You are employed by a company and are self-employed in two or more countries

You are insured in the country where you are employed by a company. The country in which you live is not relevant.

What if you were already working in an EU country before 1 May 2010?

If you already work in an EU country, the country in which you are insured is determined by the current rules. From 1 May 2010, you will be affected by the new rules: this could mean two things.

1. You remain insured in the same country from 1 May 2010. There is no change to your situation.

2. According to the new rules, you will be insured in a different country from 1 May 2010. However, as long as your current situation does not change, you will remain insured until no later than 1 May 2020 in the country in which you were insured until 1 May 2010. Alternatively, you have the choice of being insured from 1 May 2010 in the country where you would be insured according to the new rules. If you decide upon this, you must submit a request to the social security organisation of the country in question.

What is the social security organisation of the Netherlands?

These organisations are involved in the Dutch social security.

Uitvoeringsinstituut Werknemersverzekeringen - see www.uwv.nl/internationaal (only Dutch)

Sociale Verzekeringsbank - see <http://www.svb.nl/int/en/index.jsp>

Information about taxes and social insurance contributions can be found on the website of the Dutch Tax and Customs Administration - see <http://www.belastingdienst.nl/english/individuals.html>

Information about health insurance can be found on the website of the Council for Health insurance (College voor Zorgverzekeringen): <http://www.cvz.nl/verzekeringen/buitenland> (Dutch only) and on the website of the Ministry of Health, Welfare and Sport: <http://www.minvws.nl/en/>