

- Generally, if you fall into one of the following categories, you and your dependants may access state-run healthcare in the country you live in by registering an S1 form, issued by the UK:
 - UK State Pensioner
 - Contributions-based UK benefit holder
 - If you have recently paid sufficient national insurance contributions to the UK
- If you are registered under a UK S1 form, apply to the UK for an EHIC to use when you travel outside your country of residence. If you are registered for state healthcare in another way, contact the local health authorities for information on how to apply for an EHIC.
- An EHIC can only be used for treatment that becomes necessary during a trip outside your country of residence. This includes routine maternity care and monitoring of chronic or pre-existing conditions. If you want to go to another country specifically for treatment, you must consult your local GP before you go – further documentation is required.

Useful Contacts

UK Public Services all in one place

www.direct.gov.uk

Department for Work and Pensions

www.dwp.gov.uk

UK pension and benefit enquiries
International Pension Centre
0044 191 218 7777

Department of Health

www.dh.gov.uk

S1 and EHIC enquiries
Overseas Healthcare Team
0044 191 218 1999

HM Revenue and Customs

www.hmrc.gov.uk

Pension forecast, voluntary contributions
0044 191 203 7010
Tax and Residence enquiries
0044 151 210 2222

Social Security and Healthcare in the European Union

www.europa.eu



Foreign &
Commonwealth
Office

Be Prepared – Know your social security rights and responsibilities as a resident in the European Economic Area (EEA) and Switzerland

- Austria
- Belgium
- Bulgaria
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Republic of Ireland
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- The Netherlands
- Norway
- Poland
- Portugal
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- Turkey
- United Kingdom

The following information is a basic introduction to your pension, benefit and healthcare rights and responsibilities whilst living in another EEA country. It is not a comprehensive guide but is designed to help you find out more.

Don't listen to rumours. Instead, use our list of official sources (see reverse) to start planning ahead today.

NOTE ON RESIDENCY: If you spend time in both the UK and another EEA country or Switzerland, and are unsure about how this affects your UK pension, benefit and healthcare rights, always consult the relevant UK authority.

This leaflet is designed to provide British nationals living in other EEA countries or Switzerland with general information on social security entitlements. All efforts have been made to ensure that the information is accurate at the time of printing. The Foreign & Commonwealth Office does not assume any responsibility, legal or otherwise, for any decisions made based on this information.

General Information

- **Integration is key.** The more integrated you are in your local community, the easier it will be to find out about the help available to you.
- **Register correctly as a resident.** This is often a requirement in order to get help from local authorities, such as social services.
- If you do run into financial problems, **seek help** before the situation becomes more serious.

Pensions and Benefits – knowing the basics

- In receipt of a UK State Pension or benefit? Inform the UK authorities of any change in circumstances, such as spending prolonged periods of time outside the UK or moving abroad, moving house, getting married or finding work. This is to avoid suspension or overpayment of your benefit, which you will have to pay back.
- If you have only ever worked in the UK, apply for your UK State Pension or UK benefit through the International Pension Centre.

- However, if you last worked in the country you currently live in, make your claim via the local social security office.
- You may be able to claim a pension or benefit from the country you live in if you have worked and paid contributions there, even if this was only for a short period of time. Always apply in writing and declare the work you have done in any other country (such as the UK). This could help give you entitlement.
- Even if you do not have entitlement to a contributions-based benefit, you may be entitled to financial help from your local social services, providing you meet certain requirements.
- If you decide to return to the UK, de-register with the local authorities and be aware that you may have to demonstrate your UK residency before you can apply for UK means-tested benefits. This is currently called the Habitual Residence Test.

More on UK pensions...

- Find out about the Pension Reform Act if you reached, or will reach, State Pension Age on or after 6th April 2010.

- Not yet pension age but previously worked in the UK? You can request a pension forecast from HMRC and may be able to pay voluntary contributions to increase your UK State Pension entitlement.
- If you are in receipt of a UK State Pension and receive a 'life certificate' through the post, complete and return it as soon as possible to avoid disruption to your payments.
- You can only receive Winter Fuel Allowance abroad if you were eligible for it while living in the UK. It is not linked to the UK State Pension.

Accessing Healthcare

- If you live outside the UK, you should not use your UK-issued European Health Insurance Card (EHIC) to access medical treatment in your country of residence. Instead, make sure you are registered for state-run healthcare in another way.
- Find out which type of public healthcare system the country you live in operates, for example

Residency-based: for people normally resident in that country

Contributions-based: for those working and paying contributions, or in receipt of a state pension or benefit.

More on UK benefits...

- You cannot receive UK means-tested benefits, such as income support or pension credit, if you live abroad. Contact the authority paying the benefit for more information.
- However, other UK benefits such as the State Pension, contributory Employment Support Allowance, Bereavement Benefit and Disability Living Allowance (care component) can be claimed from and received abroad.

Note: certain public healthcare systems may expect you to pay towards the cost of treatment including prescriptions.