



Global Employer Services

Social security

Update on international pension entitlements

OSS issues estimates of pension rights

The Belgian Overseas Social Security administration (OSS) has recently sent pension estimates to all individuals for whom OSS contributions have been paid in 2018, 2019, or 2020. The pension estimates were sent to the e-box of the individuals and indicate the OSS pension rights to which the individuals will be entitled at the age of 65.

What is OSS?

OSS is the Belgian voluntary social security scheme, incorporated as a department within the National Social Security Office (RSZ/ONSS). It offers social insurance (pension, sickness and invalidity insurance, medical coverage, etc.) to employees and self-employed individuals working in countries outside the European Economic Area and Switzerland.

Pension calculations

In 2018, all assignees who had been affiliated with the scheme at any time received an estimate of their pension rights. The new estimate has been made for assignees for whom new or additional contributions have been made since 2018.

My e-box

OSS has sent the pension estimates via My e-box, a secure electronic government mailbox that manages all government documents electronically.

All registered users with an active eID card, token, or itsme app may receive their documents from the Belgian government quickly, directly, and securely in their My e-box. The My e-box feature also offers an advantage to individuals in other countries as it remains available in the event of a change of postal or email address.

Where My e-box is not activated, a letter containing the estimate of the assignee's pension rights is sent by post to the individual's residential address as recorded in the Belgian official registers or to the proxyholder that has affiliated the individual with OSS.

International “pension scan”

Employees or self-employed persons who spend at least part of their professional career working outside Belgium may accumulate pension rights in different countries. Deloitte can assist in providing a full overview of an expat's international pension entitlements and related aspects through our “pension scan,” which typically includes an overview of:

- All statutory pension benefits an individual will receive as a result of professional activities performed under the Belgian and overseas social security scheme, including entitlements from voluntary schemes; and
- All occupational pension benefits accumulated by individuals under different company pension plans.

In addition, Deloitte can assist with broader pension planning considerations, such as:

- Whether a company's pension plan is aligned with the current legal framework;
- When and where an individual may claim statutory and occupational pension benefits after an international career (including the evaluation of factors such as the competent administration, pension age, early retirement opportunities, etc.);
- The implications of the country of residence of the individual at retirement for the tax and social security treatment of the pension benefits; and
- Medical coverage for the retiree and how this may be affected by pension entitlement and country of residence at retirement.

Contacts

If you have any questions concerning the items in this alert or would like to receive further information on the pension scan, please do not hesitate to reach out to your usual consultant at our Deloitte office in Belgium or:

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