



Global Employer Services Immigration

Intra EU mobility and health care coverage

When discussing the terms and modalities of an assignment package, health care coverage is always a clear attention point for an expat. Where most companies provide solid and full coverage health care insurances to their expats and family members, within intra EU assignments only limited use appears to be made of European rules allowing the transfer of legal medical coverage entitlements from the home country to the new host country. However, making use of these European transfer rules for medical care may allow an employer to manage the costs linked to an expat's health care coverage significantly, without affecting the level of medical coverage provided.

For assignments within Europe, it is possible to apply for a European S1 form with the home country's health care administration, allowing expats and their dependent family members to register with the host country's competent health care administration. Once registered, the expat will be covered for health care in the host country without any affiliation costs and following the same rules and conditions as a locally insured employee. Host country registration provides basic legal medical coverage; the employer can then still decide to offer extra-legal insurance, but structuring the latter as top-up insurance rather than opting for full coverage insurance. While top-up insurance would only provide a supplement to benefits provided by basic legal insurance, the cost will be generally lower when compared to those of full coverage insurance.

Several host countries may be particularly appealing in this respect, both from a benefits as well as a formalities point of view.

A screening of the medical coverage set-up currently applicable for mobile employees may lead to clear cost reductions. Deloitte is able to conduct a thorough review, assist with the application and registration of S1 forms, and screen whether currently applied private insurances can be optimised or made redundant.

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