## **Questions and Answers**

## 1. Questions from Belgian residents of Japan

**Q1.1** I am a Belgian citizen; I work in Japan and pay my social security here. Can I register again with the social security in Belgium?

As long as that you work in Japan and are registered with the Japanese social security you cannot register in the Belgian system. This is possible, however, as soon as you return to work in Belgium. Your employer can then send you back to Japan under the Belgian social security system. However, do not forget this is for a maximum of five years. If your plan is to stay permanently in Japan, it is better to remain with the Japanese social security.

**Q1.2** I am a Belgian citizen; I work in Japan and contribute to the Japanese social security. I also contribute to the DOSZ. I hear that DOSZ do not fall under Belgian-Japanese agreement. Can I transfer my DOSZ-contributions to the Belgian social security?

Your DOSZ-OSSOM (Dienst voor Overzeese Sociale Zekerheid – Office de Sécurité Sociale d'OutreMer) contribution cannot be converted. However, you may continue to pay the DOSZ-contribution, as your DOSZ-rights are preserved.

**Q1.3** I am a Belgian citizen; I work in Japan and pay my social security here. If I return to Belgium, can I register with a medical insurance mutual fund without the traditional waiting time?

If you contributed to your medical insurance in Belgium until your departure time, you can immediately re-register when returning without a waiting time.

**Q1.4** I am a Belgian citizen, and my Belgian company sent me some time ago to their office in Japan. I was registered here with the Japanese social security. My employer in Belgium however pays my contribution at the DOSZ. Can I return to the ordinary Belgian social security?

If at the moment the Belgian-Japanese agreement entered into force, you can be considered as detached under the definitions of the agreement, then you can remain in the Belgian social security system instead of the Japanese. In that case your employer must urgently the form B/J 101 applications at the National Office of the Social Security and remove you at the Japanese social security. Besides your legal contribution to the Belgian Social Security, you can keep your DOSZ contribution. It is advisable to do so for health care.

**Q1.5** Can the embassy deliver a certificate that I contribute to the Belgian social security?

No, only the National service for social security or the National service for social security for self-employed persons can do this.

**Q1.6** Can the embassy deliver an official document that certifies my contributing to DOSZ-OSSOM?

No, only the DOSZ-OSSOM (Dienst voor Overzeese Sociale Zekerheid – Office de Sécurité Sociale d'OutreMer) can do this.

## 2. Questions from Belgians who will come to Japan in the near future

**Q2.1** I live in Belgium. Soon, I will go to Japan to work there for a Japanese company. I heard that my employer will register me with the Japanese social security. Does this mean that I get no more reimbursement of medical expenses during holidays in Belgium? How can I insure myself?

If you are registered with the Japanese social security, indeed the Belgian social security will no longer reimburse your medical expenses in Belgium. You may however obtain a reimbursement in Japan, if your medical insurance has a program for persons traveling abroad (from Japan, to Belgium). You may also look for travel insurance, for DOSZ-OSSOM (Dienst voor Overzeese Sociale Zekerheid – Office de Sécurité Sociale d'OutreMer) insurance or any other suitable insurance program.

**Q2.2** I am a Belgian citizen and I work for a Japanese company in Belgium. This company sends me to Japan. Can I stay with the Belgian social security?

Yes, if this is for a period of less than 5 years and if you are really detached under the terms of the agreement. Your employer in Belgium should apply to the National Office of the Social Security with form B/J 101 declaring that you remain in the Belgian Social Security system and that no contributions should be paid in Japan.

**Q2.3** I am a Belgian citizen; I live and work in Great Britain for a British company. This company sends me to Japan. Can I be registered with the Belgian social security?

Unfortunately not.

**Q2.4** I plan to work for 2 years in Japan. How long should one have to work in Japan to obtain retirement benefits?

The Japanese legislation requires indeed a minimum contribution time of 25 years. But according to the Belgian-Japanese agreement, Belgian and Japanese periods may be added. So, even if you work for a short time in Japan, you may keep pension rights if the total of contributed annuities meets the Japanese requirement.

# 3. Questions from Japanese citizens

Please, check also the Q&A on the website of the Japanese embassy in Brussels <a href="http://www.be.emb-japan.go.jp/japanese/japbel\_j/socialsecurity.html">http://www.be.emb-japan.go.jp/japanese/japbel\_j/socialsecurity.html</a>

**Q3.0** I filled in the forms given to me by the Japanese Social Security to apply for Belgian retirement benefits, but I received by mail also Belgian forms in French or Dutch. Do I have to fill these in?

The agreement entered into force on January  $1^{st}$ , 2007. It seems that in the first months of 2007 some persons received the forms twice, a first time from Japan and

a second time from Belgium. It is not necessary to fill in these second forms that contain the same information as the first.

# **Q3.1** Forms ask for my National Identification number for the social security. Where can I find this?

This is the same as your (Belgian) National Identification number. When you worked in Belgium, you received such a number. This 11-digit number may appear on your Belgian documents, starting with year, month and day of birth in the format YY.MM.DD XXX-YY. If you do not know this number anymore, do not fill it in, the office treating your application will be able to retrieve it.

**Q3.2** I am Japanese; I lived for six years in Belgium and contributed to the social security. Does that contribution also apply to my wife? Can she submit a separate pension claim, or does my pension apply to her?

Belgium does not have a pension system that takes into account the pension rights of the spouse of a person who contributes to social security. The person who contributed will receive retirement benefits personally, but the amount of the pension will be different if he has to support a spouse or not.

# **Q3.3** I am 65 and my wife 62. Do we have to be both 65 before we submit a pension claim?

No, the person who contributed can enter a claim when reaching the retirement age of 65 (at this moment the retirement age for women in Belgium is still 64, as from 2009 this will be the age of 65)

#### **Q3.4** Can my Belgian pension be paid on a Japanese bank account?

Unfortunately, this is not possible for the moment. The pension can be paid by postal check, or on a Belgian bank account.

**Q3.5** I received documents from the National Pension Office in a language I do not understand (French, Dutch). Can I get them in another language?

No, the Japanese-Belgian agreement foresees that each institution can contact its beneficiaries in its own language.

The Embassy is not qualified for translations.

## Q3.6 What kind of letters may I receive from the National Pension Office in Belgium?

- a letter indicating receipt of the file;
- a letter informing the beneficiary of the decision of the National Pension Office:
- a letter asking for more explanation;
- a request for a life certificate.