

THE WITHDRAWAL AGREEMENT

3) Health, Pensions and Social Security

This is the third article (of a total of 6 articles) in British in Europe's January 2020 information campaign about the Withdrawal Agreement and how it affects you as a British citizen living in an EU country.

In this article we take a look at what the Withdrawal Agreement has to say about health care, pensions and social security. You should note that the personal scope or people covered by the social security, healthcare and pensions provisions is different to that for the rest of the Withdrawal Agreement. Everyone entitled to residence rights under the WA is covered, as well as dual nationals, but the group of people covered is wider than that.

The following articles will look at

- Working rights, professional qualifications and family reunification;
- What's not covered by the WA;
- Frequently asked questions.

The **first article** in the series covered what the Withdrawal Agreement is (and what it isn't), what it does, how it's different from the no deal legislation that your host country will have produced, and who it covers. [You can read it here.](#)

The **second article** covered residence rights and procedures. [You can read it here.](#)

Important note: this explanation is designed to help UK citizens in the EU by giving them a general overview of the Withdrawal Agreement and our understanding of its provisions. Anyone who wants advice on the Withdrawal Agreement on which they intend to rely should consult a practising lawyer. We are a campaigning group and not in a position to give legal advice. British in Europe is unable to accept liability for any loss or damage sustained directly or indirectly as a consequence of any statement or omission in this explanation.

Health Care

The WA continues all the current rules for reciprocal health care. Specifically:

- If, at the end of the transition period, you hold an S1 form from the UK, it will continue to be valid for as long as you're resident in your host country and the UK will continue to fund your health care costs. The S1 form is issued to those in receipt of UK state pension or some other qualifying sickness or disability benefits who are living in an EU country. You will also hold an S1 if you and your spouse/partner are resident in an EU country but one of you works permanently in the UK.
- Your family members are also covered - for example, if you have a spouse who is not yet in receipt of state pension, they can be included on your S1 form and will then be covered for health care as your dependant, as they are now.
- If you hold an S1 form from the UK, you will also continue to be eligible for a UK-issued European Health Insurance Card (EHIC) which will cover you for medically necessary treatment during a temporary visit to any EEA country or Switzerland.
- If you are a UK state pensioner who holds an S1 form registered in an EU/EEA country, you are entitled to receive full medical care in the UK, on the same basis as someone who is ordinarily resident there. This is covered by the UK's 'Charging to Overseas Visitors' regulations rather than the WA. If possible, it's best to produce your S1 to benefit from this.
- If you're living in your host country before the end of the transition period but you haven't reached state pension age at that point, you may be entitled to receive an S1 form when you qualify for your UK state pension. This would apply if you haven't worked in your host country OR you haven't worked long enough in your host country to qualify for a retirement pension there.
- It goes without saying that those who work in their host country and are covered for health insurance under that host country's system will continue to be covered by all the current rules for reciprocal health care as well, including access to an EHIC card.

Last September, the UK government announced that S1 health cover would only continue for 6 months after Brexit. This would have applied only in the case where the UK left the EU without a WA - a 'no deal' exit - and it does NOT apply when the WA is implemented. The rights covered by the WA will extend for your lifetimes, or until you stop meeting the conditions under the WA (for example, you move permanently out of your host country back to the UK). So please don't worry that your S1 health care is time limited - under the WA, it isn't!

Pensions and Social Security

- If you receive a UK state pension, this will be uprated each year for the rest of your life, just as it would be if you were still living in the UK. ***Last September the UK government announced that pension uprating was only guaranteed until March 2023. This would have applied only in the case where the UK left the EU without a WA - a 'no deal' exit - and it does NOT apply when the***

WA is implemented. The rights covered by the WA will extend for your lifetimes, or until you stop meeting the conditions (for example, you move permanently out of your host country back to the UK, where you would receive pension uprating anyway). So please don't worry that your pension uprating is time limited - under the WA, it isn't!

- If you receive any other exportable benefit from the UK, you will continue to receive it.
- If, before the end of the transition period, you've worked and paid contributions in more than one EU country (including the UK), the contributions you have made in the past and those you will make in the future will continue to be aggregated (added together) when you retire, just as they are now.

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