



WELCOME TO LUXEMBOURG





REGISTRATION WITH THE TAX AUTHORITIES

Every person working in Luxembourg must be in possession of a tax card so that his salary can be calculated.

This card will be issued automatically by the Administration des Contributions (ACD) [Inland Revenue] whether you are a resident or non-resident. It will be sent to your home once you have been affiliated with the Centre Commun de Sécurité Sociale (CCSS) [Social Security Service] in accordance with point 2. This dispatch generally takes a few weeks.

- Upon receipt, the original of this card should be submitted to your employer, who will take account of the recorded data to make the proper withholdings. If it is not submitted, tax at a rate of **33% will be deducted from your salary**. It is therefore in your interest to make sure that it is submitted as promptly as possible.
- A new tax card will be issued every year. This card is actually non-transferrable as regards your employer. So if you change employer in the course of the year, a new tax card will be issued.
- In the event of erroneous data or in case of change (of address for instance), a request to update the tax card will have to be made. A form, available in French and German, is available to that end. A distinction is nonetheless drawn between the form for residents (164 R F) and the form for non-residents (164 NR F):

http://www.impotsdirects.public.lu/formulaires/fiches_d_impot/index.html

Persons who work only partially in Luxembourg and who are affiliated with a foreign social security service will have to apply for the tax card themselves every year. In fact, we make no declaration of entry of those people, so the ACD is not informed that this new employee has entered. The form to be completed is the same as that presented previously for a rectification request.



AFFILIATION WITH LUXEMBOURGISH SOCIAL SECURITY AS A LUXEMBOURGISH EMPLOYEE

Your registration with the social security service will be carried out automatically by Securex during your declaration of entry. You will receive a letter from the CCSS confirming your affiliation. The same shall apply when you leave the company.

To that end, you must be in possession of your Luxembourgish social security number. This number always begins with your year, month and day of birth followed by 5 figures.

If you have already worked in Luxembourg or if you are a resident in the country and you already have a social security number, please inform your employer. This number is unique and will stay the same throughout your career (even in case of a student job), and it is indispensable for your declaration of entry.



If you have never worked in Luxembourg before, it is necessary to submit a high quality copy of both sides of your identity card or passport to your employer. Securex can then apply for a social security number before proceeding to your declaration of entry.

Once this step has been seen to, you will in theory receive your Luxembourgish social security card directly by post. This card will enable you to consult physicians in Luxembourg and to get reimbursement for their consultation fees.

This card might not be sent to you directly, however. In such a case, all you have to do is apply on the website of the Caisse Nationale de Santé (CNS) [National Health Service]: <http://www.cns.lu/assures/?m=22-0-0&p=37>. It will then be sent to you very rapidly.



AFFILIATION OF YOUR FAMILY WITH THE LUXEMBOURGISH SOCIAL SECURITY SERVICE

The cross-border affiliate and members of his family can benefit from health care on Luxembourgish territory under the same conditions as those applied to residents under co-insurance and will be qualified as beneficiaries.

Thus, the family of a Luxembourgish employee will be attached to the latter to benefit from Luxembourgish social security, provided its members are not personally affiliated with the social security of their country of residence.

- The quality of beneficiary as member of the family is defined by the legislation of your country of residence and will therefore be determined by your national health insurance service. Thus, all persons who are co-insured/beneficiaries in their country of residence shall have that capacity in Luxembourg as well.
- To this end, the health insurance service of the country of residence transmits to the competent Luxembourgish health insurance service a certificate to the effect that the members of the family are affiliated because of the Luxembourgish employee.

In practice, at the time when you are going to declare you child in Luxembourg, and in particular when you apply for family allowances, the different insurance services will contact each other and your child will be automatically affiliated.



OBTAINING HEALTHCARE IN YOUR COUNTRY OF RESIDENCE (FORM S1)

Form S1 enables you to register with the healthcare organisations of the EU member State in which you reside, when you are insured in another country. The form is for individuals, not families. You can obtain it upon simple request from the CNS website:

<http://www.cns.lu/assures/?m=11-0-0&p=31>.

When you reside in a country other than that in which you are insured, you (and members of your family) can qualify for benefits in kind (such as healthcare, medical treatment, hospitalisation), provided by the legislation of your country of residence, in the same capacity as the social security service of that country.

The organisation of the country of residence will then be reimbursed by the organisation to which you belong. To that end, this S1 form must be transmitted to the health organisation of your country of residence as promptly as possible.

- **For Germany:**
German cross-border employees affiliated in Luxembourg must register with a health insurance service of their choice in Germany in order to qualify for reimbursements for healthcare received in his country. The S1 form is sent automatically to the affiliate's home address. All the employee has to do is submit it to the German health insurance service of his choice.

- **For Belgium :**
Belgian cross-border employees affiliated in Luxembourg must register with the health insurance service of their place of residence in order to be reimbursed for healthcare expenses in Belgium. The entitling document for Belgian residents is Form BL1. The document is sent automatically to the affiliate's home address, and must then be submitted to the Belgian mutual benefit insurance of the latter's choice.

The Belgian cross-border employee and members of his family who qualify for benefits in kind on Belgian territory are, where applicable, entitled to an additional reimbursement under Luxembourgish legislation.

➤ **For France :**

A distinction must be drawn between cross-border employees in departments 54 and 57, and those from other departments.

For the former, the entitling form is document S072. This is sent automatically to the competent Caisse Primaire d'Assurance Maladie (CPAM) [Primary Health Insurance Service] upon affiliation with a Luxembourgish employer. For temporary employees, on the other hand, the S1 document will be completed only upon request.

For the residents of all other French departments, the S1 document is sent automatically to the affiliate's home address and must then be submitted to the CPAM of the place of residence.

Attention: Irrespective of your country of residence, if you do not receive the S1 document within 15 days of receipt of your CCSS declaration of entry, we advise you to order the document.





FAMILY ALLOWANCES

Family allowances constitute a financial benefit intended to help households to raise their children by offsetting family charges, i.e. financial expenses relating to the upbringing and education of the child. Every child is consequently entitled a monthly allowance as of the date of birth and to a back-to-school allowance as of the age of 6 until the end of his schooling.

The application for family allowances must be filed with the Caisse pour l'avenir des enfants (CAE) [Children's Future Fund]. To that end, it suffices to complete the ad hoc form. Non-residents must also append a certificate of composition of household to their application:

<http://www.cae.public.lu/fr/demarches/formulaires.html>

Specific conditions should nonetheless be met:

the Luxembourgish employee must in particular be affiliated with Luxembourgish social security.



Furthermore, children will have to reside in an EU country or in a country with which Luxembourg has concluded an agreement concerning social security. For more information, please go to: <http://www.cae.public.lu/fr.html>



MEDICAL EXAMINATION

Luxembourgish law requires any person who has signed a contract of employment in Luxembourg to undergo a medical examination administered by an occupational physician of the health service with which your employer is affiliated (STM / ASTF / STI). The aim of this examination is to ascertain your fitness for your job. This examination is required irrespective of the job considered.

- According to the law, the employee must pass a medical examination upon recruitment at the latest 2 months after he takes up his duties. In case of a risk job, the medical examination must take place before the employee takes up his duties and will be subsequently completed by regular monitoring examinations.
- In practice however, this examination might take place after these 2 months. In any event, your employer will keep you informed about the date thereof.
- If you have already undergone this examination for another company but for the same job, you can provide the certificate to your employer.

If the employee does not show up for his medical examination without cancelling his appointment at least 24 hours in advance, his employer will have to pay a fine.



ILLNESS

- If you get sick, you must inform your employer without fail as of your first day of absence (verbally or in writing/ personally or through a third party).
- A medical certificate must then be sent to your employer by the **3rd day of absence** at the latest.
- Finally, the employee must send the original of his medical certificate duly completed and signed by his doctor to the CNS without fail.





AND THE PENSION...

- **What is the legal retirement age?**
The legal retirement age in Luxembourg is fixed at 65 years, on condition of being able to justify at least 120 months of mandatory insurance period. Early retirement may be granted at 57 or 60 under certain conditions.
- **What is the competent organisation for pension applications?**
The pension application must be filed with the Caisse National d'Assurance Pension (CNAP) [National Pension Insurance Fund]: <http://www.cnap.lu/>
- **Can my years of studies be taken into account?**
An employee who studied between the ages of 18 and 27 may have the years taken into account to retire. This concerns retirement as of 60 only. It will not increase the amount of your pension, but will enable you to receive it earlier.
- **Is it necessary to work a certain number of years to be entitled to a Luxembourgish pension?**
Contrary to preconceived notion, an employee may be entitled to a Luxembourgish pension even if he did not work 10 years in Luxembourg.

In fact, Luxembourg takes into account not only periods of insurance spent in Luxembourg, but also those spent in other EU countries, as well as Switzerland, Liechtenstein, Norway and Iceland.

To qualify for a Luxembourgish pension as of 65, two conditions have to be met: you must have worked at least one year in Luxembourg and accumulated at least 10 years of affiliation in one or more other European countries or countries with which Luxembourg has concluded a social security agreement.

- **What is the career statement?**
The CCSS will send you a statement of your Luxembourgish insurance career for the previous year which can be used to obtain an overview of the amount of your pension and to verify whether all the indications are correct.



USEFUL ADDRESSES

Centre Commun de la Sécurité Sociale [Social Security Service]

125, route d'Esch | L-2975 Luxembourg
T. : +352 40 141-1 | www.ccss.lu

Caisse nationale des Prestation Familiales [National Family Allowances Fund]

34, av. de la Porte Neuve | L-2227 Luxembourg
T. : +352 47 71 53-1 | www.cae.public.lu

Caisse Nationale de Santé [National Health Service]

125, route d'Esch | L-1471 Luxembourg
T. : +352 27 57-1 | www.cns.lu

Administration des Contributions Directes [Inland Revenue]

Bureau RTS non-résidents
5, rue d'Hollerich | L-2982 Luxembourg
T. : +352 40 800-1 | www.impotsdirects.public.lu


Caisse Nationale d'Assurance Pension [National Pension Insurance Fund]

1A boulevard du Prince Henri
L-1724 Luxembourg
T. : +352 22 41 41-1 | www.cnap.lu

Administration pour le Développement de l'Emploi [Employment Development Administration]

10, rue Bender | L-1229 Luxembourg
T. : +352 247 888 88 | www.adem.public.lu



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