

The aim of this table is just to help you identifying what is the position of Social Securities and Private Insurance Company when you are in your home country (France, Belgium, Netherlands, Luxembourg, Monaco, Switzerland) and what are options when you become an expatriate. We recommend you to keep a link with your social security when possible (through CFE or OSSOM/DOZ for ex) to especially avoid some risky situations.

	In your Home country Ex : France	During Expatriation OPTION 1	During Expatriation OPTION 2
MEDICAL			
Basic plan	Social Security	CFE or Ossom/Doz	Indigo Expat 1st Euro
Complementary plan	Private insurance (top up) (individual or corporate contract)	Indigo Expat CFE / OSSOM / DOZ (individual or corporate contract)	(individual or corporate contract)
LIFE & DISABILITY (death, short and long term disability)			
Basic plan	Social Security	CFE or OSSOM/DOZ	Private insurance 1st Euro
Complementary plan	Private insurance (top up) (individual or corporate contract)	Private insurance (Top Up plan) (individual or corporate contract)	(individual or corporate contract)
PENSION			
Basic plan	Social Security	CFE or OSSOM/DOZ	Private insurance
Complementary plan	Arrco Agirc	On Top of CFE = Cre Ircafex	(Life Insurance)
On Top of the above	Private insurance (individual or corporate contract)	Private insurance (Life Insurance)	
Main advantages		Coordination between medical, disability and pension benefits (which can be helpful if you become disable during your expatriation). No waiting periods or exclusion when you come back in your home country to be registered by the social security and to get your rights in full	