

GeSY: am I covered?

Republic of Cyprus · General Health System Law 89(I)/2001, Article 16 · six questions, four outcomes · verified 27 September 2026

Answer from the top

Stop at the first answer that sends you to an outcome letter.

1

Is your ordinary residence in the government-controlled areas of Cyprus?

Where your life is based, not a day count. If it is questioned, the HIO can ask for evidence such as recent electricity or water bills.

YES NO

2

Are you a Cypriot citizen, a recognised refugee, or a person with subsidiary protection?

Article 16(1)(a) and (e) of the Law.

YES NO

3

Do you work in Cyprus, employed or self-employed?

EU citizens who keep worker status count too. Third-country nationals: lawful work on a permit that gives equal treatment in social insurance.

YES NO

4

Do you hold permanent residence?

For EU citizens the MEU3; for third-country nationals an immigration permit (such as Category F) or a long-term residence permit.

YES NO

5

Do you hold an S1 issued by the country where you are insured?

Mostly state pensioners and posted workers insured in another EU state or the UK.

YES NO

6

Are you the spouse, a child under 21, or a dependent child of someone who answered yes above?

The HIO's guide sets the dependent-child limit at 26. You must live here too.

YES NO

A residence permit on its own is not on the list. The Pink Slip, the visitor-category permit many non-EU retirees hold, does not allow a job with a Cyprus employer and is not permanent residence, so it reaches no category. The same goes for an EU citizen registered with a Yellow Slip who lives here on their own means, without work and without an S1.

Notes

Your outcome

Every outcome ends in the same place: GeSY only works once you are enrolled and registered with a personal doctor. The outcomes differ in what you need to show on the way.

A Covered in your own right

Cypriot citizens, refugees, people who work here, permanent residents.

You are a beneficiary under one of the categories of Article 16(1). If you work, contributions come off your pay (2.65% for employees) or you pay them as self-employed (4.00%).

→ Enrol online, then choose a personal doctor for yourself and each family member. The steps are on page 2.

B Covered as a family member

Spouses, children and dependent children of a beneficiary, of any nationality.

Your cover follows the beneficiary you are related to, and you must also live here. The Law defines family as a spouse, children under 21, and older children who are dependants; the HIO's guide sets that limit at 26.

One case to check: if the person you rely on is a third-country national whose only status is permanent residence, Article 16(1)(h) of the Law asks for permanent residence of your own. Confirm that case with the HIO before relying on it.

→ Family-member requests are printed and posted to the HIO with the supporting documents the portal lists.

C Covered, once you register the S1

State pensioners and posted workers whose healthcare another country pays for.

The S1 gives you and your dependants care on the same basis as an insured Cypriot, but only after you register it with GeSY. Until then you are not on the system.

If you hold a UK S1 as the dependant of a State Pensioner, that cover is cancelled once you start claiming your own UK State Pension. A new S1 is posted to you and has to be registered again.

→ Enrol on the Beneficiary Portal, then print and post the request with a copy of the S1.

D Not covered yet: here is the route

Pink Slip holders, non-working EU citizens without an S1, anyone not yet ordinarily resident.

You are not a beneficiary as of right. That is not the same as never being covered. Four routes stay open: **family** (if your spouse or parent becomes a beneficiary, go back to question 6), **work** (a job that is lawful on your permit), **permanent residence** when you become eligible for it, and **Article 17**, under which the HIO Board may cover any other case it considers expedient and just, on an application.

An EHIC or GHIC does not fill the gap: it covers necessary treatment on a temporary stay, not living here. In the meantime you need private cover; a [Cyprus immigration health policy](#) from DigiCare, the insurance agency that owns this site, is one option.

→ Check each route against your permit, and keep private cover until one of them applies.

Register in five steps

- 1 Be in the government registry first.** Non-Cypriots need a record with the Civil Registry and Migration Department and a valid residence document; workers also need Social Insurance registration. GeSY checks your data against these registries.
- 2 Create a portal account.** On gesy.org.cy choose Create an Account. You need an email address that no one else uses on GeSY and a mobile number (one number can serve several accounts).
- 3 Submit the enrolment request on the Beneficiary Portal.** Fill in the fields the portal asks for. If the registries cannot confirm you, or you enrol as a family member or S1 holder, the system prints the request with the list of documents to post to the HIO.
- 4 Choose a personal doctor for every family member.** Send the request online; once the doctor accepts, visit to sign the Form of Mutual Acceptance. Children under 15 go on a children's doctor's list. You can also enrol and register in one visit at the doctor's surgery.
- 5 Link your record to your account.** Ask your doctor to generate two verification codes, one printed and one emailed to you, valid for 24 hours, then enter them under Link your Record. Children's records link to a parent automatically if the parent enrolled first.

No internet? A personal doctor, or anyone with a portal account acting with your consent, can submit the enrolment for you. Sources: HIO enrolment process page and registration FAQ.

The portals, in English

PORTAL	ADDRESS	WHO IT IS FOR
Beneficiary Portal	portal.gesy.org.cy	Patients: enrolment, choosing a doctor, referrals, your medical history
Providers Portal	providers.gesy.org.cy	Doctors, pharmacies, labs and hospitals only. Patients cannot use it
Create an Account	registration.gesy.org.cy	Opening the account you then use to log in to the Beneficiary Portal

- The login page needs no language switch: every label is printed in Greek and English side by side (Username, Password, Forgot your username?, Sign up here).
- The account pages carry the language in the address: **lang=en** is English, **lang=el** is Greek. If one opens in Greek, change el to en in the address bar.
- After you log in, a one-time password goes to your mobile before you can see your medical history. To see a child's record, pick the child under Switch Beneficiary at the top right.

Stuck? The HIO Contact Centre is on 17000 from within Cyprus, or email info@gesy.org.cy.

S1 holders

An S1 is issued by the country that insures you and lets you use GeSY as if you were insured here. You register it with GeSY by posting the enrolment request with the S1; the [UK guidance for Cyprus](#) adds that registered S1 holders can apply for a Cypriot medical card, which lowers co-payments.

The trap is the dependant's S1. If your cover comes from your spouse's UK State Pension, it is cancelled once you start claiming your own UK State Pension. NHS Overseas Healthcare Services posts a new S1 in your own name, and you have to register that one too. If registration is delayed and you need urgent treatment, the UK line is 0044 191 218 1999.

Sources

- General Health System Law 89(I)/2001, consolidated Greek text, Articles 16, 17 and 19 ([cylaw.org](https://www.cylaw.org/nomoi/enop/non-ind/2001_1_89/full.html)): https://www.cylaw.org/nomoi/enop/non-ind/2001_1_89/full.html (verified 27 Sep 2026)
- HIO, GHS enrolment process: a step-by-step guide for non-Cypriot nationals (dated 2 April 2019): <https://www.gesy.org.cy/en-us/annualreport/20190402-enrolment-guide-nancy-final.pdf> (verified 27 Sep 2026)
- HIO, beneficiary eligibility FAQ: <https://www.gesy.org.cy/en-us/hiobeneficiarieseligibilityfaq> (verified 27 Sep 2026)
- HIO, beneficiary enrolment process: <https://www.gesy.org.cy/en-us/hiobeneficiaryenrollmentpro> (verified 27 Sep 2026)
- HIO, beneficiary registration FAQ (portal account, linking your record): <https://www.gesy.org.cy/en-us/hiobeneficiariesregistrationfaq> (verified 27 Sep 2026)
- HIO, personal doctor FAQ (free visits by age): <https://www.gesy.org.cy/en-us/hiopdservicesfaq> (verified 27 Sep 2026)
- HIO, financing and co-payments, Greek edition (carries the €6 specialist line): <https://www.gesy.org.cy/el-gr/hiofinancing> (verified 27 Sep 2026)
- HIO, financing and co-payments, English edition: <https://www.gesy.org.cy/en-us/hiofinancing> (verified 27 Sep 2026)
- HIO home page, English edition (portal links): <https://www.gesy.org.cy/en-us/home-en> (verified 27 Sep 2026)
- gov.uk, Healthcare in Cyprus (S1, EHIC and GHIC): <https://www.gov.uk/guidance/healthcare-in-cyprus> (verified 27 Sep 2026)



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Republic of Cyprus only. This decision tree states the legal test published in Law 89(I)/2001 and by the Health Insurance Organisation, verified on 27 September 2026 and re-checked every 90 days. It is general information, not legal, medical or financial advice, and only the HIO decides whether you are a beneficiary. Written by Volha Bendzik; reviewed by Harris Koufettas, advocate of the Cyprus Bar (R.N. 4466). DigiCare, linked once above, owns this site.

Contributions

WHO	RATE	DETAIL
Employee	2.65%	Of salary, deducted by the employer
Employer	2.90%	On each employee's salary
Self-employed	4.00%	Of income
Pensioner	2.65%	Of the pension
Rent, interest, dividends	2.65%	Non-tax-residents pay only on Cyprus income, excluding dividends and interest

Contributions stop at €180,000 of income a year. At that ceiling an employee pays €4,770 and a self-employed person €7,200. The State adds 4.70% on salaries, self-employed income and pensions.

Co-payments at the desk

SERVICE	YOU PAY	NOTE
Personal doctor	€0	Within the free visits for your age (4 a year at 18 to 40, 10 over 65); €15 per visit beyond
Specialist, with referral	€6	Greek edition of the schedule; missing from the English table
Specialist, without referral	€25	Personal Contribution I, charged instead of the co-payment
Gynaecologist, women 15+	No €25	The exemption is from the €25 only; the co-payment table has no gynaecology exemption
Nurse or midwife visit	€6	Per visit
Radiology, allied health, A&E	€10	Per service or visit
Medicine or medical device	€1	Per product; a dearer brand adds the price difference
Lab test	€1	Per test or group, at most €10 per category
Inpatient care	€0	No co-payment in hospital
Annual cap	€150	€75 for Guaranteed Minimum Income recipients, low-income pensioners and children up to 21

Sources: HIO financing page, English and Greek editions compared line by line on 27 September 2026; HIO personal doctor FAQ for the free-visit allowance.



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