



Seniors of the European Public Service

Seniors de la Fonction Publique Européenne

# Bulletin

**Information bulletin for members of the Association**

**March 2017**

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### **SEPS Administrative Board**

President	Serge Crutzen
Vice-President	Brigitte Pretzenbacher (relations Commission – active staff)
Vice-President	Hendrik Smets (legal affairs)
Vice-President	Philippe Bioul (health)
Treasurer	Georges Distexhe
Secretary	Nicole Caby
Members:	Pierre-Philippe Bacri; Fabio Bolognese; Monique Breton; Giustina Canu; Patrizia De Palma; Gina Dricot; Helen James; Marc Maes; Antonio Pinto Ferreira; Rosalyn Tanguy.

### **Bulletin editorial team**

Nicole Caby; Serge Crutzen; Mitsou Entringer; Brigitte Pretzenbacher; Hendrik Smets;  
Yasmin Soezen; Rosalyn Tanguy

*Most of the articles of the Bulletin were written in French. Translations are from  
Yasmin Sözen*

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### **Changes of address**

Many members forget to inform us of their change of postal address.  
A telephone call to +32 (0)2 475 472 470, or e-mail or note to our secretariat  
would avoid several weeks' gap in receiving news.

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## **General meeting and Information Meeting**

*Location: Au Repos des Chasseurs\*\**

*Avenue Charle-Albert, 11 1170 Bruxelles (Boitsfort) +32(0)26604672*

**Thursday 15 June 2017 10:30 a.m. to 4:30 p.m.**

\*\* Another location could be decided during the March meeting

**According to the traditional pattern:**

- General meeting
- Information relating to the SEPS-SFPE
- Lunch
- Pension and JSIS information
- Relations with the PMO
- Help to retirees
- Problems encountered by members
- Questions

**Don't forget to contact the secretariat**

- **To reserve your lunch (€35)**
- **To indicate the number of accompanying persons as well as their name**

SFPE – SEPS, office JL 02 40 CG39, 175, rue de la Loi, BE-1048 Brussels

E-mail [info@sfpe-seps.be](mailto:info@sfpe-seps.be) Tel: +32 (0) 475 472 470

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## **Training for seniors in information technology**

**Introduction conference on the use of simple informatics tools**

such as tablets and smart-phones to maintain contact, be better informed, overcome loneliness, introduce requests for medical reimbursement on-line,...

Presentation by Mrs Edith GUETTA "*Easy Seniors - the digital at the service of seniors*"

**4 May 2017 from 14h00 to 16h00**

Room 04/56 in the Commission's training building  
3, rue Philippe Le Bon (Maelbeek Metro station)

**Please inform the secretariat of your decision to attend.**

(Email: [info@sfpe-seps.be](mailto:info@sfpe-seps.be) Tel: +32 (0) 475 472 470).

This conference will be followed up by a modular training programme  
in little groups for those members who are interested

## **Your Internet address**

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## **To be noted in your agendas**

### **Dates for meetings to take place during 2017**

<b>Date - time</b>	<b>Meeting</b>
04.05.2017 14h00 – 16h00	Conférence use of informatic tools. At PLB 01/04
15.06.2017 10h30 – 16h30	General meeting and Information meeting At Repos des Chasseurs*
19.10.2017 10h30 -16h30	Information meeting At Repos des Chasseurs*
07.12.2017 10h30 – 16h30	General meeting and Information meeting At Repos des Chasseurs*

\*The place of the meeting may change.

## **The annual subscription has been increased to minimum €30**

Decided at the GM of 13 December 2013 !

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## **I. Letter from the Editor**

The finalisation of this March 2017 Bulletin is taking place at the same time as the 60th anniversary of the creation of the EEC is being celebrated in Rome.

There is little enthusiasm.

The European Union is caught between the numerous compromises it had to accept given the diversity of cultures and political perspectives. Solidarity between the Member States is insufficient even if the creation of the Euro has been possible. We are far from having achieved a European identity! The EU is confronted by populism which has developed in a number of Member States: their obsession is to criticise the Union and its institutions.

The “White Paper” of our President on the future of the European Union “should serve for an extensive debate on the future of our continent” but which big project could be developed to reactivate Europe, which is not only a response to the umpteenth crisis? Common defence? Energy?

At the same time there are other events which cause us thoughts:

The elections in the Netherlands and in France, which highlight the growing populism in Europe and the apparent desire for nationalism and separatism.

The formalisation of BREXIT, which promises a long process of negotiations, probably disagreeable, since the orientation will be mainly towards issues concerning the annual budget and debts.

The demands of the Council of Ministers from the Commission: propose, once more, means for reducing the expenditure on staff and in particular the annual budget for pensions.

It is not for our Association to discuss the future path of the European Union. Our objectives are centred on the defence of our acquired rights, but these various events cause us to doubt the very stability of our institutions and the budgets which enable them to function. It is clear that the events which are developing in the near future could have an impact on these rights which we hope to be able to defend.

Article 83 of the Staff Regulations guarantees our pensions, in principle. The notional pension fund (valued end 2016 at €63 billion) is presented as a debt from the Member States. EUROSTAT estimated the annual budget necessary for our pensions would be €1.5 billion in 2017 reaching €1.75 billion in 2025, €2 billion by 2030 and €2.3 billion by 2045. The Member States are not prepared to accept such a level of annual expenditure without

the Commission having proposed means to cut the costs involved. COREPER concluded as follows<sup>1</sup>:

“COREPER enjoins the Commission to track and report regularly on the evolution of the cost of pensions and the longterm viability of the EU pension system, taking notably into account the following:

- Evolution of the age of retirement
- The general perspectives in the EU
- Evaluation of the rate of accumulation of pensions and the rate of contribution of officials whose dues currently cover one third of the cost of the pension scheme, including that of the present officials, respecting the general principles of acquired rights and proposing politically appropriate measures, including, if necessary, transitional measures in order to ensure the viability of the scheme”.

This decision was endorsed by the Council.

We therefore need to prepare to defend ourselves. We should take advantage of the calm before the storm to try and put into place a framework for an inter-institutional social dialogue worthy of its name before the negotiations begin.

This is necessary to avoid a repetition of the events of 2012-2013: the last reform demonstrated clearly that the rules in place do not allow for an inter-institutional social dialogue. Since the introduction, through the Treaty of Lisbon, of the Council-European Parliament co-decision procedure relative to the modification of the Staff Regulations, the procedures governing the “Commission de Concertation” (CoCo) are no longer appropriate.

This “reform” of the social dialogue, in view of the next reform of the Staff Regulations needs to be requested and lead by the staff representations: the Unions and the Staff Committee.

Currently it is only at the stage when a proposal is being prepared by the Commission that the associations representing the pensioners are implicated in the social dialogue. This should be possible at all the stages, at least when the interests of pensioners are or may be at risk. If, at the worst, it is not possible to implicate them formally, the staff unions should enable their participation by making them part of their delegations, as is currently the case at certain committee meetings.

Serge Crutzen

## **II. The new Administrative Board**

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<sup>1</sup> Original FR  
SEPS/SFPE

The 2017-2019 Administrative Board is the result of the elections which ended on 8 February 2017.

Rate of participation: 30.5% (Much better than in 2014!)

The members of the Board who will need to be officially nominated by the General Assembly of 15 June 2017 will be as follows:

Chairman	Serge Crutzen
Vice Chairman	Brigitte Pretzenbacher (relations with the Commission – active staff)
Vice Chairman	Hendrik Smets (Legal matters)
Vice Chairman	Philippe Bioul (Health)
Treasurer	Georges Distexhe
Secretary	Nicole Caby
Members	Pierre-Philippe Bacri; Fabio Bolognese; Monique Breton (with effect from 10.09.2017); Giustina Canu; Patrizia De Palma; Gina Dricot; Helen James; Marc Maes; Antonio Pinto Ferreira; Rosalyn Tanguy

The newly elected Board members thanks the members of the out-going Board who did not present themselves for re-election: Mitsou Entringer; Anna Giovanelli; Annie Lovinfosse; Yasmin Sözen; Myriam Toson as well as Rainer Dumont du Voitel, who died at the end of last year. Several of these members have devoted a lot of their time to the Association. Yasmin Sözen will remain in charge of translations into English in general and for the Bulletin in particular.

During the first meeting of this Administration Board on 2 March 2017, the essential activities of the Association were reviewed. Those responsible and their deputies or support members were identified. This list of tasks and the persons in charge will change over the course of this new three-year mandate. It is available in annex 1.

## Remarks

The presentation of the insurance policies to supplement JSIS is not part anymore of the activities of SEPS/SFPE but is put under the aegis of DG HR D1 (Active Senior)

As far as the pre-retirement seminars are concerned and possible conferences, SEPS needs to organise some training courses at N105. The objective is to enable some members to understand what this represents; on the one hand the presentation of SEPS and on the other the presentation of the insurances in agreement with DG HR D1. The

volunteers for this presentation (FR and/or EN) are: Marc Maes, Georges Distexhe (already informed), Aliny Bruyendonck, Patrizia De Palma, Helen James, ....a call for interest will be organised.

Pierre-Philippe proposes that the 10<sup>th</sup> Anniversary of SEPS/SFPE (created in 2007 and transformed into a non-profit association in 2008) be celebrated. A midday conference could be organised (early October 2017?) to present SEPS and also to present the complementary health insurances which might be of interest to colleagues approaching their retirement (but also for young colleagues!)

### **III. JSIS - Our health insurance scheme**

Information based on the reports supplied by **Brigitte Pretzenbacher, SEPS Vice-Chairperson and Monique Breton**, both members of the CGAM<sup>2</sup>, and on several messages from our members.

#### **1. Is JSIS in good health?**

According to the unions SFE and U4U *“in its last report dated 18/01/17, the management committee of the health insurance scheme (CGAM) has revealed a considerable operational surplus”!!!*

These unions continue by stating that, in view of the results of 2014 and 2015, considering also the probable good results of 2016, our health insurance scheme is in good health!

They propose that *“the surplus should now contribute to the improvement of our scheme for its affiliates and proposals for the use of this surplus should now be made. Some examples: review certain reimbursement ceilings, complementary hospitalisation insurance, improvements in preventive medicine, assistance in the event of dependency...”*

It is regrettable that the staff is misled to such a degree!

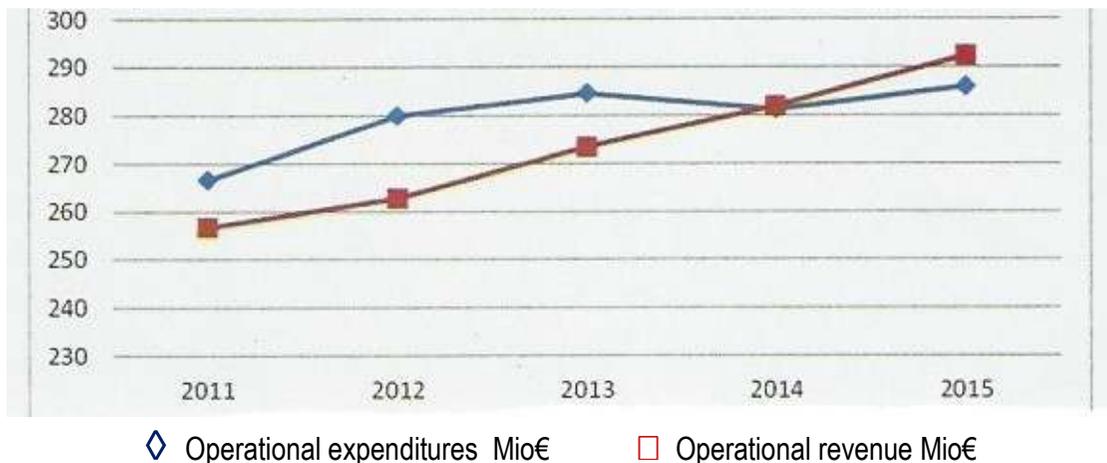
The operating surplus for 2015 is €6.5 million, which is not enormous relative to €300 million worth of activities by JSIS during 2015. This limited surplus is the result of the vigilant attitude of PMO, initiated in 2013 (and which penalised many pensioners). It is not with this small operational surplus that PMO would be able to do much. Not even with its reserve, which is diminishing and which is necessary to enable the system to survive in the event of a problem.

The conclusions of the 2015 report, finally approved by the JSIS on 18 January 2017, are clear:

#### **Operational expenditures and revenue**

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<sup>2</sup> CGAM: management committee of JSIS  
SEPS/SFPE



*The 2015 exercise ended with an operational surplus of €6.5 million.*

**However, the health of the scheme needs to be kept under close surveillance:**

- *The operational expenditures need to be controlled and analysed, even if the JSIS room for manoeuvre is limited. It is necessary to closely follow the evolution of the various health policies pursued mainly in Belgium and in Luxembourg;*
- *The study « Impact of the revised Staff Regulations on JSIS », which among other things, considers the issue of demography, demonstrated the negative impact of our ageing population on the finances of JSIS in the medium to long term. This study should be up-dated regularly;*
- *Generally speaking, the recruitment policy of the various staff categories affiliated to JSIS (the AST/AD, the contractuels and the AST/SC) as well as the new career structure determine the total salary mass and consequently affect the balance of the scheme's finances;*
- *The new category of affiliates, the AST/SC, has been integrated into JSIS; since their income and consequently their contributions are established on a lower salary grid, it is essential that the short and medium term impact of this recruitment policy on the financial equilibrium of the scheme be analysed;*
- *More extensive thought should be given to new treatments and medication, as also to rare and orphan pathologies.*

On the basis of the various data available to JSIS at the end of 2015, the CGAM recommends, among others;

- *to take all measures aimed at*
  - *eliminating unjustified over-charging as applied to affiliates in comparison with national insurance beneficiaries on the basis of a principle of non-discrimination*
  - *facilitating the access of our affiliates to the public health services available in the various Member States*

- *Pursue own initiatives (which do not require a modification to the current regulations) such as:*
  - *conclude more agreements with service providers*
  - *undertake campaigns to encourage affiliates to rationalise consumption and become aware of the costs involved, in particular in situations where the affiliate can exercise free choice (hospitalisation, medication, etc...);*
  - *continue to improve the quality of information from JSIS to affiliates (particularly to pensioners) and to service providers;*
  - *strengthen the control of services charged by hospitals in particular where there is direct billing and where there are agreements.*
- *Review the screening programmes offered in the context of preventive medicine*
- *Pursue the improvement of services to users (quality and up-dating of information, a counter to assist affiliates, assistance for affiliates who have been over-charged or are victims of excessive fees, etc.) and intensify assistance to affiliates with particular attention to pensioners who have difficulties accessing JSIS on-line;*
- *To ensure a rapid answer to telephone enquiries and to the « tickets » of the PMO Contact Online procedure.*
- *To improve the knowledge of affiliates of the regulations governing JSIS by*
  - *Information sessions in the different institutions*
  - *By information letters and prospectuses*
  - *Develop applications for smartphones*
- *Enable the designation of persons in each institution who would liaise between PMO and the affiliates;*

Finally, the CGAM points out that the JSIS is an interdependent system, where each affiliate contributes as a function of a fixed rate established on the basis of his/her remuneration. Life's vagaries, and the risk of illness touches this population without differentiating between grade, category or any other administrative distinctions. The expenditure which results from this is also made without distinction.

Contrary to what the two unions affirm, the JSIS report considers that own initiatives are not sufficient to ensure the financial equilibrium of the scheme. The CGAM suggests that the various organs of JSIS as also the Heads of Administration should adopt measures, among other, in the following areas;

- *Make more general use of generic medication and establish “medication” agreements;*
- *Continue the battle against unjustified over-charging, which exists not only in Belgium and in Luxembourg, but also in the main areas where agencies are located;;*

- *Pursue the discussions on the main problem areas such as serious illness, orphan illnesses linked to the use of expensive medication, psycho-social risks and wellbeing at work so as to reach acceptable solutions as soon as possible;*
- *Review the conditions for the direct billing of dependency services, as well as its financing*

It is interesting to know who the beneficiaries of JSIS are and how many there are of them:

<b>Beneficiaries of JSIS in 2015: 163 447 persons</b>		
Active staff	Post-active	Other
Affiliates 59,868	Affiliates 21,944	
Beneficiaries 131,033	Beneficiaries 32,082	Beneficiaries 332

## **2. Are we heading for a “voluntary” limitation to our freedom to choose our health practitioners?**

One of the recommendations of the JSIS 2015 report, considered hereafter, enjoins us to avoid certain expensive hospitals that are unwilling to sign agreements with PMO.

Pursue own initiatives (which do not require modifications to the current regulations) such as:

- *Conclude more agreements with health providers*
- *Undertake campaigns to encourage affiliates to rationalise consumption and become aware of the costs involved, in particular in situations where the affiliate can exercise free choice (hospitalisation, medication, etc...);*

In line with this recommendation, some unions have drawn staff's attention to the prohibitive costs which certain hospitals charge (for example, those of the CHIREC group in Brussels), where it is frequently observed that fees have been substantially increased (+300% by CHIREC) for those who opt for a private room when requiring hospitalisation.

The central office is expected to send a communiqué to staff whereby, henceforth, the over-charging in fees will be limited to 200% (in Brussels) by virtue of Article 20 of the regulations: the excessiveness rule.

To be even more explicit, this new limitation will be mentioned on the direct billing!

For those who do not want to take the risk of a substantial personal expense<sup>3</sup>, this corresponds to a limitation of personal choice, but the regulations have foreseen the possibility of introducing limitations (Art 20 of the regulations): ceilings, limitations, exclusions and excessivity.

However, PMO should not be allowed to lay down conditions for direct billing<sup>4</sup>, when hospitalisation is foreseen in one of the approved hospitals. Our choice would consequently be limited by the necessity to reimburse the totality of the hospitalisation without knowing when PMO would reimburse a part of those costs. This would correspond to discrimination between hospitals which would not be justified by our JSIS regulations.

It is worth remembering that the complementary hospitalisation insurances to JSIS, such as Hospi Safe, Gros Risques, Eurosanité reimburse in complement to JSIS such that 100% of the expenses would be covered, even if the excessivity rule is applied.

**Note:**

Staff needs to know that doctors cannot impose a single room; this is contrary to the opinion of the Medical Practitioners Order. However, it is evident that it can also happen that a doctor may refuse to operate on you!

### **3. Long term care**

Following the changes to the rules resulting from the 2004 and 2014 reforms, the salaries being lower, pensions will be reduced as also the contributions to the health insurance scheme.

Unfortunately for JSIS, we have the statistical possibility to live longer than our parents.

There is consequently the need to establish an effective system to address long term care/dependency, which represents increasing costs for JSIS, even as revenues are diminishing.

It is likely that JSIS will not be in a position, in present circumstances, to assist with this dependency chapter, which needs to be developed!

It is necessary therefore to envisage a contribution from future and current pensioners to a strengthened system to address dependency.

The CGAM is looking into possible solutions. Several solutions were already envisaged in 2003, of which the creation of a separate chapter distinct from JSIS financed by an

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<sup>3</sup> Example: Total knee replacement with rehabilitation in the CHIREC group: about €25,000. Minimum charge to the affiliate €5000 if PMO does not apply the excessiveness rule.

<sup>4</sup> Direct billing is not an authorisation, or a declaration of intent to cover 80 or 85% of the costs, but is only an "advance" which afterwards gives rise to a recovery order.

additional contribution by affiliates. Could such a contribution be limited so that our total contribution to JSIS remains within the Staff Regulations limit of 2% of our basic remuneration; is there a possibility this might be accepted by the Member States if the contribution exceeds 2%, against a background where the Union's budget pays 2/3 of the total contribution of maximum 6%?

This contribution could also be proposed as being independent from that foreseen by JSIS.

This important issue will be occupying CGAM and Heads of Administration during 2017.

It is worth pointing out that Afiliatys introduced dependency insurance in September 2016. This policy Cigna-Eurprivileges is based on the dependency insurance of DKV Belgium. You can consult <https://www.eurprivileges.com> or ask for information from the SEPS secretariat.

This insurance is expensive and you must subscribe to it a long time before actually needing it. It does not concern colleagues who are already retired! Hence the important need for a new initiative from the CGAM.

## **4. Preventive health care – programmes and screening tests**

**Remarks from Dr Philippe Bioul (03.03.2017),  
Vice-President SEPS – Health issues**

When I was still in active employment at the Medical Service of the Commission, there were certain nasty rumours that suggested that reducing the cost of preventive health care would be a good thing for the pension's budget...

It has in fact been scientifically proven that preventive health care can significantly delay death by fighting effectively against the two contemporary health scourges which are heart disease and cancer.

It is important to discern the risk factors and initiate preventive treatment as early as possible to avoid much costlier curative treatment later. Reducing the budget for preventive health care is consequently a false good idea, even when assessed in strictly budgetary terms.

Initially, the intention of the Institution's doctors was laudable: put together the various screening programmes, taking account of the advances made in medicine, as for example the replacement of the "mechanical" colonoscopy by fibro colonoscopy and finally by "virtual" colonoscopy via a body scan.

Unfortunately, as often happens, the budgetary considerations took precedence so that the screening programmes have lost meaningful substance, but it is above all the too rigorous application of the regulations and an overly administrative approach which have denatured preventive health care.

A few examples in Programmes 3 and 6 which particularly concern our affiliates:

- a. For the cardiac examination, any cardiologist will tell you that an ECG at rest is totally insufficient, as many of the coronary pathologies or problems relating to rhythm can only be detected through an ECG under effort.
- b. For the examination of the colon, every doctor will tell you that you need to distinguish between patients who have a family history from those who do not: if one were to look for traces of blood in every patient at each preventive screening (which is far from what is happening now), colonoscopy (virtual or not) should in fact be undertaken every 5 years for everyone and more frequently for those at risk.
- c. In the case of abdominal scans, restricting them only to detect aortic aneurisms is close to ridiculous, given that it is possible, at low cost, to undertake a complete abdominal scan and thereby detect in time a dozen other pathologies which could lead to problems, such as pancreatic cancer or pathologies of the lower basin (kidneys, spleen, ovaries, uterus, bladder, etc...)

One can better understand why “this situation inevitably engenders a negative impression among staff and affects the clarity of the administration’s actions”

## **5. Extracts from a message from the Chairman of the CGAM**

Faced with sustained complaints about the modifications to the screening programmes, which came into effect on 1 July 2015, the CGAM has decided to ask for “an evaluation”. The 2015 CGAM Report is “incontestable” on this subject (cf 4 hereabove)

After this new approach began, contested by the staff representations, the number of affiliates who went to see their doctor for such a screening fell by half!!!

It is therefore no surprise that the expenditure relating to “preventive health care” (2015) also fell by 22.6%! In other words, a huge reduction in what is intended to be an **investment**: prevention!

I had the opportunity to “raise the alarm” when I addressed the college of Heads of Administration (on 8 February 2017) to present the Report in question.

Unanimous backing – after the intervention of Mme Souka, Director-General of DG HR - **not only to undertake this “evaluation”, but also to actually review the said programmes.** The principal argument used: Disquiet among affiliates, their complaints and the ‘deviation’ from what should be a certain vision of “preventive health care”.

## **6. Chairman / Vice-Chairman of the CGAM**

Mandate of two years, on the basis of a rotation between staff representatives and the administration.

Mr. Sybron Singles, member of the Administration, (former Vice-Chairman) was elected as Chairman and Mr Antonio Lacerta de Quiroz, staff representative, was elected as Vice-Chairman (former Chairman).

#### **IV. A Frexit and a Nexit?**

“This will not happen” declared Herman Van Rompuy, the former President of the European Council on the occasion of a document written by the PPE on the subject of the European project suggesting a potential departure from the European Union by France or the Netherlands.

The former Belgian prime minister considers that the current pessimism regarding Europe is excessive, even as he admits that the Union needs to achieve more tangible results to “give hope to people and to fight against populism and nationalism”.

“We want to keep our societies and our economies as open as possible, whilst at the same time providing citizens with better protection against threats to their security and well-being” commented Mr Van Rompuy.

He then went on to mention the numerous challenges that Europe must currently face up to, such as the fight against social dumping, the securing of the frontiers, what to do about illegal immigration and of course climate change.

Although there is a desire to tackle these themes at a national level, Herman Van Rompuy remains convinced that pertinent solutions can only be obtained at the European level.

“It is Europe of need” he commented, before defending an increased collaboration between those Member States who wish to progress faster. An opening in the area of military cooperation may in this respect be necessary, according to him.

#### **V. Plea for a true inter-institutional social dialogue – a new CoCo?**

##### **Summary of a proposal by the FFPE**

Past Staff Regulations reforms have shown that poor preparation is always prejudicial for the EU institutions’ staff. In the coming years we cannot exclude the possibility of the

Member States pursuing their efforts to unknit the Staff Regulations, as explained in earlier editions of the Bulletin.

The Staff Regulations are in danger of being modified to make savings:

- The Council has already asked the Commission (doc. 14834/16 – November 2016) to analyse ways of reducing the cost of the pension scheme, following the analysis undertaken by Eurostat<sup>5</sup> on the savings made by the 2014 reform.
- If Brexit implies the loss of substantial revenue for the EU budget<sup>6</sup>, this pressure will be even greater.

We have seen the prejudicial consequences for staff that arose from the lack of social dialogue during the last Staff Regulations reform of 2014, even if the pensioners' representatives (invited in various ways to the meetings) succeeded in maintaining the system intact.

The FFPE, probably followed by other unions, would like to make use of the quiet period before a storm to try and put in place a framework for an inter-institutional social dialogue worthy of its name before the negotiations commence.

This is necessary to avoid a repetition of the events of 2012 and 2013. The last reform clearly demonstrated that the applicable rules did not permit a proper inter-institutional social dialogue. Moreover, if no agreement is found on new procedures, the Council may well repeal

its decision of 23 June 1981 establishing a tripartite consultation procedure concerning relations with staff (Consultation Committee or "CoCo"), which was very active in 2003/2004 but ineffectual in 2013.

To recap, the CoCo procedure is out of step with the introduction, via the Lisbon Treaty, of co-decision for modifications to the Staff Regulations. The Council Administration proposed in 2013 to make necessary adjustments to the procedure, but the European Parliament refused.

Given the co-decision Council - European Parliament procedure, the main difficulty, and stemming from this, the priority is to establish a true dialogue at the moment of negotiations between the Council and the Parliament.

It will be necessary to find a new format for the CoCo. That could take the form of a small inter-institutional committee composed of staff representatives, representatives of the negotiators and representatives of the administrations. It would also be necessary to find a mediation mechanism for cases where the consultation does not result in agreement.

As a fall back, internal mechanisms at both the Council and the EP would be necessary to permit dialogue between the negotiators and the staff representatives, but that should only be considered if attempts to establish an inter-institutional dialogue fail.

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<sup>5</sup> Cf June 2016 Bulletin pp 13-15

<sup>6</sup> Cf September 2015 Bulletin pp 7-11

The key is of course to provide for dialogue between the Council and the Parliament's negotiators and staff representatives, but it would be useful to involve the institutions' administrations too, since they would have to implement any agreement and provide for a secretariat.

In all events a close collaboration between the staff unions will be necessary<sup>7</sup>. To promote an effective dialogue, the aim should be to appoint a small group of representatives (say between 3 and 5) on the basis of certain criteria, for example:

- Their presence in several institutions
- The relative size of those institutions, and
- The importance of involving the institutions where the decisions will be taken (to make any strike threat credible)

At present, the associations representing pensioners are involved only at the initial stage, the preparation of the Commission's proposal. Their involvement should be provided for at all stages, at least whenever pensioners' interests are under discussion or could be affected. As a fall-back, if it is not possible to involve them formally, the trade unions should make sure that they are included in their delegations, as already often happens for SEPS/SFPE.

## **VI. In Memoriam Marina Ijdenberg**

### **Marina was the honorary President of SEPS/SFPE**

Our association is the successor of the association "AFPE" created by Marina, Christiane Duré-Duposly, Paul-Henri Buchet and others, already in 1987.

**Marina therefore dedicated herself to defending the interests of her retired colleagues for 30 years!** She spent years informing pensioners, representing them and defending them.

In 2007, following the stagnation of the AFPE association, a revival was proposed and elaborated at a place that has become somewhat symbolic: the Brasserie des Etangs Mellaerts in Brussels.

It was there that Marina, Jean Williot and Serge Crutzen developed the proposal of the present association, which at the end of September this year will celebrate its 10<sup>th</sup> anniversary, unfortunately without its honorary President, but it will be the occasion to honour her memory.

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<sup>7</sup> Which is not evident, given the experience of 2013.

Marina followed the evolution and the work of our association. She was always present at our plenary sessions, four times a year. During the meeting last December, we wished her happy birthday. That last time, on 15 December 2016 we celebrated her 90<sup>th</sup> birthday.

She always expressed her appreciation and provided us with a lot of advice. There would often be long messages sent by email which related her past experiences and told us how she would have approached a given problem.

Many colleagues tell me of her human qualities and her sense of compromise. Others talk about admiring her dynamism and her commitment to a “good cause”. Others still admired her courage over these last years in her fight against her illness: an example to be emulated.

Always smiling and optimistic, it is indeed thus she will remain in our memories. Many members of the association have asked to present their condolences to her family.

## **VII. Non transfer of pension rights: Cumulating a Community pension and a national pension**

I would like to draw the attention of readers to my article on the same subject, which appeared in a previous edition of our Bulletin<sup>8</sup>.

***The European officials who have not transferred their pension rights to the Community system and who are entitled to a Community pension can now submit a request for a pension for the years worked for a national employer.***

This is equally valid for those who have already submitted such a request and to whom such a pension was denied.

I am at their disposal for guiding them in their (new) submission.

Hendrik Smets  
Vice-President in charge of Legal matters

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<sup>8</sup> SEPS Bulletin of June 2016, p. 10  
SEPS/SFPE

## **VIII. Important information**

Generally this practical information can also be found in the Bulletin of DG HR- Info Senior and in the VOX magazine of AIACE but it is adapted by SEPS to the situation of its members, who often prefer to receive a document by post rather than having to go and find it on the internet.

This information may also repeat information already given in earlier SEPS Bulletins. It is essential to insist upon certain rules and to recall them regularly.

### **1. Access to My IntraComm - Reminder**

The "live version" of the My IntraComm site is once again available to pensioners, with the latest updates and functions which were missing from the snapshot (search engine, insertion of a small ad, etc.). The access codes are therefore no longer necessary because the connection to My IntraComm will be through the same ECAS account (EU Login) as that used for the online sickness insurance scheme (JSIS online).

#### **Practically, what should you do?**

— You already have an ECAS account for JSIS online? There is nothing to do. This ECAS account now gives you access to My IntraComm too via

<https://My IntraComm.ec.europa.eu/retired/>

— You don't yet have an ECAS account? If you wish to access My IntraComm and the JSIS online application, ask for an ECAS account.

To use it, you must have a mobile phone and a private email address.

#### **How to ask for an EU Login account:**

Brussels: MERO (av. de Tervuren 41), 9-12 AM and 2-4 PM, tel. +32 2 2976888 or 89.

Luxembourg: Drosbach building, DRB B2/085 , tel. from Monday to Friday from 9:30 to 12:30.

Ispra: +39 0332 783030 from Monday to Friday from 9:30 to 12:30. Important:

Other important information: the portal dedicated to pensioners ("My IntraComm Retired") will be maintained on the "real time" site.

#### **Important:**

***SEPS members who prefer not to use the Internet and therefor do not use My IntraComm to get practical information on procedures to follow or to download forms,***

***ARE INVITED TO SEND THEIR REQUEST TO THE SEPS SECRETARIAT.***

***THEY WILL RECEIVE THE REQUESTED DOCUMENTS BY POST.***

### **2. Information offered for spouses**

**Rainer Conrad, member of SEPS**

I have been using the On-line option with JSIS since September 2013, shortly after PMO changed the communication line, by the way without giving any notice to the affiliates, from [PMO-Ispra-RCAM@ec.europa.eu](mailto:PMO-Ispra-RCAM@ec.europa.eu) to <https://ec.europa.eu/pmo/contact>

I was always concerned about the fact that my wife could only access My IntraComm with my login, but had not her own ECAS login. Since logging in is only possible with an ECAS account, my wife, who has her own PC and Smartphone, is obliged to use my PC and my mobile phone to log in. Therefore, I contacted Mme. Braune from AIACE Helpdesk to present my concern.

I learned from Mme. Braune, that each user of ECAS can have several phone numbers. So, I added my wife's phone number at my ECAS account. Now, she can log in on her own at ECAS by using my Email address and my login and her phone number. She doesn't need to use my PC, when she wants to use My IntraComm or JSIS online.

It is probably a good idea to inform retired colleagues of the option of using a second phone number which would allow both partners and children to log in. The second phone number can be obtained via [HTTPS://webgate.ec.europa.eu/cas](https://webgate.ec.europa.eu/cas) and a click on "my account".

I believe that it is very important that both partners are knowledgeable in the independent use of JSIS online and access to My IntraComm.

### **3. Training: simple computer tools for retirees**

SEPS is organising a conference to introduce the use of simple computer tools such as tablets and smartphones to remain in touch, to remain well informed, to overcome loneliness, to request reimbursement of medical expenses online....

The presentation, by Mrs Edith GUETTA, 'Easy Seniors – digital at the service of seniors' - will take place on **4 May 2017 from 14h00 to 16h00, room 04.56** in the Commission's training building, 3 rue Philippe Le Bon (Metro Maelbeek).

**Please inform the secretariat should you wish to participate in this conference.**

(e-mail: [info@sfpe-seps.be](mailto:info@sfpe-seps.be) Tel: +32(0)475 472 470).

This conference will be followed by a modular training programme consisting of small groups for those members who are interested

#### **"Go Digital"**

*"All that you have ever wanted to know about the internet and the new technologies but which you never dared ask"*

*Edith Guetta will present the informatic tools as we see them today: PC, tablet and smartphone, the internet and security (basic advice on how to protect against phishing emails and viruses)*

*The conference is intended for those who want to have a better understanding of the new technologies and also for those who do not feel at ease with their computer, tablet or smartphone”*

There will be a discussion with the participants after the conference.

## **4. PMO informs you**<sup>9</sup>

### **a. The PMO has a new reception area in Brussels**

#### ***Reception area***

As of 13 February, the PMO is to be found in the **MERO building** at 41 Avenue de Tervuren in Brussels.

We now have a reception area on the ground floor of the building.

Opening hours and appointments:

- For questions about **JSIS** (reimbursement of medical expenses, direct billing, prior authorisation, etc.), we can see you from Monday to Thursday between 9.30 and 12.00 and from 14.00 to 16.00, and on Friday mornings from 9.30 to 12.00
- If you have questions about your **pension** or allowances (family allowance, household allowance, etc.), you should contact the case officer whose name appears on your pension slip and arrange a date and time for an appointment.

As before, this reception area will be equipped with a printer and a letterbox will be available for any correspondence relating to sickness insurance.

#### ***New postal addresses***

➤ For claims for reimbursement of medical expenses, prior authorisations, dental estimates and applications for recognition of a serious illness:

**European Commission  
PMO 3 - JSIS BXL (Settlement Office)  
MERO  
1049 Brussels**

➤ For documents to be sent to PMO 4 (proof-of-life certificate, etc.)

**European Commission  
PMO 4 - Pensions  
MERO  
1049 Brussels**

### **b. Seniors' Corner in Brussels**

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<sup>9 9</sup> Extract from the first edition of 'PMO Info': PMO information bulletin

Retired officials in Brussels have access to a seniors' Corner, which has now moved to **Avenue des Nerviens 105 à 1040 Bruxelles** (N-105 00/38).

Here retired colleagues can use one of the four PCs (with access to My IntraComm and a secure internet connection), a printer, two telephones and a shredder.

The space is reserved exclusively for retired staff from the Institutions (who are free to use it as they wish), and specifically for those who have no other access to this kind of equipment.

Opening hours are **Monday to Friday from 8:30 to 17:45**.

### **c. Chiropody**

There has been a bad interpretation of the nature of medical chiropody, especially in BE, DE and LUX. Chiropody was sometimes practised in beauty salons and still reimbursed.

The Central Office reminds you that 12 sessions per year are authorised, with a medical prescription. They need to be carried out by registered chiropodists (not by beauticians).

Prior authorisation is required for more than 12 sessions per year.

To be reimbursed, medical treatments must:

- have been prescribed by a doctor
- be carried out by professionally qualified and legally recognised practitioners.

Medical prescriptions must:

- have been prescribed by a doctor
- be dated less than 6 months before the date of the first treatment
- include the patient's name
- include the reason for the treatment
- include the type of treatment and the number of sessions
- not exceed the maximum number of sessions over a calendar year.

Medical treatments are reimbursed at the rate of 80 %, up to the ceiling of €25.

### **d. Cost free telephone (green number) at Ispra** (requested by staff representatives)

Currently one can call Ispra between 09h30 and 12h30 – the busiest time. This makes calling and waiting very expensive (pensioners complain about this)!

The administration is not in favour of a green telephone line: difficult to install, but above all - according to them - because it would make affiliates less responsible!!

### **e. Luxembourg - Study grants**

#### **Your child receives a study grant**

In this case, do not forget to declare it, as any allowance aimed at helping a student financially must be notified to the administration. The amount of the grant will be deducted from the education allowance paid by the EU institutions.

If you have not declared it in the education declaration, you may still do so via PMO Contact.

## **f. Intra-articular hyaluronic acid injections**

Following the latest scientific meta-analyses, the Medical Council has classified intra-articular injections based on hyaluronic acid as non-functional products, given that the risk/benefit balance of these products has not been scientifically validated.

## **5. Duties on inheritance and donations in Spain – The possibility of partial reimbursement**

Since a certain number of our members reside in Spain or possess property there, it is interesting to mention here the ruling of the European Union's Court of Justice of 3 September 2014 and the consequences resulting from this ruling.

A resident of the EU inherits a property (estimated at €600,000) from his father, fiscal resident in Madrid. As the son does not have his fiscal domicile in Spain he will have to pay €99,296.17 in inheritance duties on the basis of the national tariff. However, if he were fiscally domiciled in Spain he would only pay €1,044.59.

It is on this basis of inequality that the European Commission first legally challenged Spain and in the absence of a favourable response took the matter to the European Court of Justice (case C-127/12). The Court issued its ruling on 3 September 2014.

It considered that Spain had infringed the free movement of capital by treating fiscal residents and non-residents differently in matters concerning inheritance and donations.

In fact the duties relating to inheritance and donations result from two separate sources of taxation in Spain: On the one hand the national tariff on duties and the other the regional tariffs on duties, identified in Spain as "communities", and this varies from community to community.

The national tariff is applied when a community tariff does not apply. This was the case until the ruling of 03.09.2014: if the beneficiary was not a fiscal resident of Spain or if the property was not situated in Spain. However, as demonstrated by our example, the community tariff is much more favourable than the national tariff.

After this ruling, in the future, Spain will, for property situated in Spain, have to apply the tariff of the community wherein the property is situated, even if its beneficiary resides overseas and is not a fiscal resident in Spain. For property situated overseas, the tariff of the community in Spain in which the beneficiary of the inheritance or of the donation resides will be applicable.

The effects of the Court's ruling are particularly interesting for Belgians as there is no convention between Spain and Belgium destined to avoid double taxation, such as there exists between Spain and France.

Let us suppose that a property situated in Belgium is inherited or received as a donation by a Spanish fiscal resident. Since the ruling, the heir or legal recipient of the donation will owe the Spanish state only the inheritance or donation duties calculated on the basis of the tariffs in force in the community in which he is resident.

In the case of a property situated in Spain, inherited or received by a Belgian fiscal resident, the latter will only have to pay the duties calculated on the basis of the tariff in force of the community wherein the property is situated.

Those who are concerned by the effects of this Court of Justice ruling have the right to request, for the past four years, the reimbursement of the difference between the sums unduly paid in taxes on inheritance and donations and the authorised taxes due. For the other years they have the possibility of invoking the civil responsibility of the Spanish State, on the basis of the error which gave rise to the unduly paid taxes.

Hendrik Smets

Vice-President in charge of Legal matters

## **6. “Commission en Direct” – last paper edition**

“Commission en direct” will no longer be published in paper form. The March 2017 edition was the last one in paper form.

There are many of our retired colleagues who will remember 1967 when the first edition of the staff newsletter appeared, which in due course became “Commission en direct”.

50 years ago Commission President Jean Ray wrote:

*“With the creation of the single Commission it seemed useful to create a new bulletin destined for all officials and other agents of the Commission of the European Communities. It is with great personal pleasure that I greet this first edition of the staff newsletter.”*

Our President, Jean-Claude Juncker, signed the last paper edition of the staff newsletter. He wrote:

*“At this moment when we are starting a new chapter with this daily electronic bulletin, now called Commission en Direct Online, I must make a personal confession: I am a fervent reader of the press but rather in its paper form than in its electronic form. However, this does not prevent me from being open to all that the new information technologies offer us....”*

This change will create problems for a good number of us: around 10,000 pensioners either do not, or only reluctantly and with difficulty, use the internet. It will be necessary for the Bulletin of SEPS/SFPE to provide the bridge for any useful information, as is currently already the case.

However it would be advisable for those of our colleagues who can and who have the means to do so, to start familiarising themselves with the informatics tools such as tablets and smart phones.

This is becoming a necessity so as not to be cut off from a world that is constantly changing.

SEPS/SFPE has decided to initiate training courses for the use of tablets and smart phones, to the extent there are enough interested participants. Please do not hesitate to sign up.

## **7. Advice of a lawyer – reminder**

If you need legal advice for problems relating to your relationship with the services of the Commission (application of the Staff Regulations) or for your private life (inheritance or fiscal problems) Hendrik Smets, Dr in law and licensed notary, Vice-President of SEPS in charge of legal affairs, is at your disposal to provide you with confidential advice and with the integrity and respect of a former European civil servant.

You can contact Hendrik Smets by e-mail: [hendriksmets@yahoo.fr](mailto:hendriksmets@yahoo.fr) or by telephone: +33 563.67.88.83.

Hendrik will undertake a first analysis of your question and either propose a solution or suggest a consultation with a lawyer, free for members who are up-to-date with their yearly subscriptions. This consultation is limited to 30 minutes maximum: any additional time will be charged to the seeker of advice.

The coordination of these legal consultations in Brussels will be undertaken by Brigitte Pretzenbacher (Vice-President SEPS-SFPE, [Brigitte.Pretzenbacher@ec.europa.eu](mailto:Brigitte.Pretzenbacher@ec.europa.eu))

The legal adviser proposed by SEPS-SFPE is Mr Jean-Noël LOUIS (LOUIS EUROPEAN LAW) in Brussels.

## **IX. Annexes**

### **Annex 1**

#### **Actions of the Administration Board**

See annex 1 of the French version of the Bulletin

### **Annex 2**

#### **In memoriam**

01.02.2017

<i>Surname, forename</i>	<i>Date of birth</i>	<i>Date of death</i>	<i>Institution</i>
DE KEYSER SNOEIJIS Lutgarde	13-08-36	04-11-16	COM
PSAROUDAKIS Evangelo	06-05-44	17-11-16	DUB
BERT Louise	29-11-33	28-11-16	COM

KNAEPEN Martin	14-04-25	30-11-16	COM
MEAGER LEWIS Felicity	23-12-34	07-12-16	COM
SCHIKORSKI Eva	27-12-53	17-12-16	CM
LERCH Armin	10-09-29	18-12-16	COM
DE PUYDT Alice	08-06-23	19-12-16	COM
GIUDICELLI Alice	05-06-35	20-12-16	COM
BAUCH Rolf	11-12-27	23-12-16	COM
SATTLER Erich	23-12-26	24-12-16	COM
VAN DE BEEK Harry	16-02-43	24-12-16	COM
BARREZ Louis	05-04-34	25-12-16	COM
SCHOLTES Aloyse	10-10-38	25-12-16	PE
LOTTI Claude	28-01-54	25-12-16	PE
DE CLERCQ Carla	05-03-51	26-12-16	COM
CASANI Giuseppe	04-06-36	27-12-16	COM
KLAPP Fernande	11-11-48	27-12-16	COM
DE PROFT Maria	03-12-25	28-12-16	COM
CLARK Margaret	04-04-42	28-12-16	CM
LOUDES Christine	09-06-72	28-12-16	EGI
VAN HAMME-WILLEMS Eliane	09-11-21	29-12-16	COM
JULITA Oreste	11-08-25	29-12-16	COM
BEITEN Maria	18-05-38	29-12-16	COM
STELLA Franco	04-07-35	29-12-16	COM
TAVARES DA SILVA Jorge	19-06-45	29-12-16	CM
MARASCHIN Raymond	24-03-48	30-12-16	CJ
CHRISTOPHERSEN Henning	08-11-39	31-12-16	COM
KUHN Karin	01-11-40	31-12-16	COM
HASELHOFF Renate	09-07-32	31-12-16	COM
ROEMBERG Ernst	14-04-24	01-01-17	COM
BERGMANN Werner	27-04-24	01-01-17	COM
VAN LAER Lydie	01-06-29	02-01-17	PE
VENTURA Isabella	19-02-44	04-01-17	COM
MECHELYNCK Philippe	07-05-27	04-01-17	COM
SENTOLL Joseph	19-02-23	05-01-17	COM
LATTANZIO Antonio	18-07-34	05-01-17	COM
MASSEZ Pierre	26-09-44	05-01-17	COM
AVISON Karen	16-02-59	06-01-17	PE
MOREAU Robert	01-09-31	07-01-17	PE
NICOLAES Rosa	12-10-28	07-01-17	COM
LANARI Lorenzo	10-08-25	07-01-17	COM
VAN LAMSWEERDE Erik	20-03-24	07-01-17	COM
GORGES Hermann	17-05-48	07-01-17	PE
ARELLANO GARCIA Juan	14-01-29	08-01-17	COM
IVEREIGH Michael	03-04-30	09-01-17	CM
PHAETOS Emmanuel	28-08-49	12-01-17	PE
COLOMBO Carla	11-10-34	13-01-17	COM
PROSDOCIMI Armando	10-12-23	13-01-17	COM

KOLIATSI Paraskevi	17-09-60	13-01-17	COM
MAUREL Frida	14-11-12	14-01-17	COM
DEWALEYNE Christian	26-11-45	15-01-17	COM
GORI Goffredo	15-02-52	16-01-17	COM
BALIGAND Michel	18-08-46	16-01-17	CM
DELEDDA Giovanni	06-12-27	17-01-17	CM
MILO-GOLDENBERG Marie Claire	21-11-44	17-01-17	COM
MCGOWAN-SMYTH John	12-12-22	18-01-17	PE
SCHNEIDER Herbert	24-12-41	22-01-17	COM
MALLIARIZZIS Dionisio	20-08-36	23-01-17	COM

01.03.2017

<i>Surname, forename</i>	<i>Date of birth</i>	<i>Date of death</i>	<i>Institution</i>
BOSMANS Robert	25-04-25	08-12-16	COM
BAUER Stefan	26-07-34	19-01-17	COM
GAUDY Paul	04-08-21	20-01-17	CC
APPLEYARD Raymond	05-10-22	22-01-17	COM
MOREAU Jacques	25-08-33	25-01-17	CES
PERRARD Jean	20-05-27	27-01-17	COM
LEMOINE André	21-03-31	29-01-17	COM
CAMBIER Françoise	26-12-54	29-01-17	COM
CLAUDE Jeannine	24-06-28	30-01-17	PE
TOGNOLI Quirico	01-08-20	30-01-17	COM
MADDISON John	11-12-41	30-01-17	COM
KARIS Rita	15-06-35	30-01-17	COM
HUSMANN Kurt	18-07-32	31-01-17	COM
DEL TORCHIO Domenico	11-09-32	31-01-17	COM
LICATA Assunta	13-04-47	31-01-17	CES
CHAMBEFORT Paul	28-11-25	01-02-17	COM
QUOIRIN Pierre	02-03-29	01-02-17	COM
BOLLERUP-JENSEN Jytte	28-02-50	01-02-17	PE
DE MUNCK Hélène	05-03-28	02-02-17	CC
BOUMA Christina	11-03-34	03-02-17	PE
BECHTOHLD Manfred	28-05-35	03-02-17	CC
CECCHINI Cesira	09-01-39	03-02-17	COM
WERMETER Klaus	21-03-41	03-02-17	COM
HENSELER Anna	30-11-32	04-02-17	COM
TEERINK Yvonne	29-10-26	06-02-17	COM
CARLIER René	23-11-32	06-02-17	COM
REYS Marie Jose	29-06-27	07-02-17	PE
PFEIFFER Hans-Udo	29-05-31	08-02-17	COM
AUFRECHT Susanne	13-10-23	08-02-17	COM
CREPIN René	09-01-27	08-02-17	COM
VAN DER WERF Margriet	08-02-47	10-02-17	COM
GUILLAUME-JUNEK Françoise	30-03-38	12-02-17	COM
BOCK Sabine	25-10-35	12-02-17	PE

BAUER Ruth	17-08-30	14-02-17	PE
ULLOQUE GONZALEZ Dardo	13-02-51	14-02-17	CM
WALLRAPP Ernst	26-08-27	15-02-17	COM
LEHMANN Elli	26-02-47	15-02-17	CES
BONINI Luigi	12-05-23	16-02-17	COM
GLAESENER Prosper	29-11-25	17-02-17	COM
BERTON Umberto	28-02-25	19-02-17	COM
CURI Iole	01-03-32	19-02-17	COM
BELEWSKY Edith	27-06-28	22-02-17	COM
HARRISON Anthony	02-02-29	22-02-17	CM
PAY Christian	20-01-44	23-02-17	CM



Date: ..... Signature: .....

To be sent to

**SFPE – SEPS**  
175 rue de la Loi,  
Bureau JL 02 40 CG39,  
**BE-1048 Bruxelles**

**Fax: +32(0)2 2818378**

GSM: +32 (0)475 472470

Email:

[info@sfpe-seps.be](mailto:info@sfpe-seps.be)

**APPLICATION FORM**

I, THE UNDERSIGNED: .....

HOME ADDRESS: .....

HOME Tel: ..... GSM: .....Email: .....

FORMER OFFICIAL OF (Institution + DG or Dep.): .....

IF still active: date of birth and number of years of service: .....

HEREBY APPLY FOR MEMBERSHIP OF THE "ASSOCIATION OF SENIORS OF THE EUROPEAN PUBLIC SERVICE " (S.E.P.S).

NATIONALITY: .....DATE:..... SIGNATURE: .....

*The annual subscription is €30, payable every year on the date of joining.*

Bank account No. of SEPS:           **363-0507977-28**   **ING bank**   Brussels  
**IBAN BE37 3630 5079 7728**                                   **BIC BBRUBEBB**  
Communication: **Annual subscription + 1<sup>st</sup> and 2<sup>nd</sup> names**

*Please return this application form to:*                                   SEPS - SFPE  
Office 02 40 CG39  
175, rue de la Loi,  
B-1048 BRUSSELS

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*If you choose to pay by standing order (see below), please send the slip YOURSELF direct to your bank.*

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**STANDING ORDER**

(Please send direct to your bank)

I, the undersigned, .....

HEREBY INSTRUCT .....(Name of bank)

to pay on .....(date) and on the same date each year, until further notice, by

debit of account N° ..... the sum of: € 30 to:

**SEPS – SFPE JL Office 0240CG39,  
rue de la Loi 175  
B 1048 Brussels**

Account N°           **363-0507977-28**   **ING Bank**   Brussels  
**IBAN BE37 3630 5079 7728**                                   **BIC BBRUBEBB**  
**Reference: Annual subscription (+ first name and surname)**

DATE: ..... SIGNATURE:.....

To be sent to

**SFPE – SEPS**  
175 rue de la Loi,  
Bureau JL 02 40 CG39,  
**BE-1048 Bruxelles**

**Fax: +32(0)2 2818378**

GSM: +32 (0)475 472470

Email: [info@sfpe-seps.be](mailto:info@sfpe-seps.be)

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