

## **File on supplementary health insurance policies offered to the officials and other agents of the European Institutions**

Table of content	page
I. Reimbursement of health care charges	2
1. The JSIS	
2. Accident insurance	
3. Supplementary insurance	
4. Assistance schemes	
II. Discussion on the need for insurance	3
III. Criteria on which to base a choice of health insurance to supplement the JSIS <sup>1</sup>	4
1. What financial risk?	
2. When to take out insurance?	
3. What kind of insurance?	
4. Financial level of supplementary cover	
5. Insurance for life or not	
6. Annual premium irrespective of age or variable premium depending on age	
7. Cover of treatment required following an accident	
8. Further considerations	
IV. Health insurance to supplement JSIS	6
1. Supplementary cover for hospitalisation / surgical operations	
1.1. HOSPI SAFE by Afiliatys	
1.2. HIGH RISKS and HIGH RISKS AND ACCIDENT by AIACE	
1.3. EUROSANTE option « Tranquillité » suggested by Union Syndicale, Save Europe and SFE	
1.4. EUROHOSPI suggested by R&D and EUCARE suggested by FFPE	
1.5. Europat Local Plus GOLD EU (Module 1- option 1) suggested by FFPE	
2. More extensive supplementary cover	10
2.1. Hospi Safe Plus negotiated by Afiliatys	
2.2. EUROSANTE (Option Optimum) suggested by Union Syndicale, Save Europe and SFE	
2.3. DKV EU Plus suggested by FFPE, US and Save Europe	
2.4. EU HEALTH by Foyer Global Health, Luxemburg	
2.5. EUROSANTE+ suggested by R&D and EUCARE+ suggested by FFPE	
2.5. EUROPAT LOCAL PLUS GOLD EU by FFPE (Module 1, options 2, 3)	
V. Accident cover	15
1. Specific accident insurance for pensioners and partners <sup>2</sup> by AIACE	
2. Comprehensive insurance – death and disability by Afiliatys	
VI. Assistance when travelling abroad	
Assistance by Afiliatys when travelling abroad	17
VII. Comparison tables of supplementary health insurance policies	18
VIII. Annex: Extracts from Staff Regulations and JSIS rules.	20
IX. References	20

<sup>1</sup> Applies only to supplementary insurance coupled with the JSIS and based on the reimbursement slip of that scheme.

<sup>2</sup> Should be applicable for children in the near future.

# **I. Reimbursement of health care charges**

There are four sources from which officials and other agents of the European Institutions may obtain partial or total reimbursement of their health care charges. These are:

- **The Joint Sickness Insurance Scheme –JSIS (Staff Regulations)**
- **Accident insurance (Staff Regulations or to be subscribed)**
- **Schemes supplementary to the JSIS (to be subscribed)**
- **Assistance schemes for coverage whilst abroad (to be subscribed)**

## **1. The JSIS (Staff Regulations)**

The JSIS<sup>3</sup> enshrined in Staff Regulations for officials and other agents of the Institutions provides for a theoretical reimbursement of between 80% and 85% of the cost of treatment in the case of sickness, hospital stays, analyses, medicines and so on, whether the official is in active service or retired or in disability.

The reimbursement can be 100% in the case of serious illness duly recognised by the JSIS.

The JSIS has established ceilings for a good many treatments and there are also exclusions and rules on excessively high fees. These rules can reduce reimbursements, especially when care and treatment is given in countries outside the European Union.

Recourse to Article 72(3) on special reimbursement limits the risk of a 15% or 20% reduction in a reimbursement where high medical costs are involved: the excess cannot exceed the sum of half a basic monthly salary in a given year. But one must not forget the ceiling, the exclusions and reductions for excessively high costs.

## **2. Accident insurance (Staff Regulations)**

The Staff Regulations (Art 73) provide for high complementary cover for officials in active employment who are involved in occupational accidents and those occurring in private life: reimbursement of medical care costs is at 100% and may also provide a lump sum if the accident results in permanent disability (partial or total) or death.

Retired staff or those on permanent or temporary disability allowances<sup>4</sup> and those on leave on personal grounds (LPG/CCP), the partners of active staff and children are not covered by this statutory supplementary accident insurance. But **JSIS always reimburses medical care given as a result of an accident as if it were for an illness** (i.e. 80% or 85% with ceilings, exclusions and possible reductions for excessive costs). JSIS would however not provide any compensation in case of disability or death after an accident.

A specific supplementary accident insurance is offered by Cigna (negotiated by AIACE - framework contract) to pensioners, to the colleagues in disability and to spouses of retired staff (and hopefully to children in the future). It includes: a capital in case of death, a capital in case of permanent total or partial disability, it supplements at 100% (no limitation) the medical care expenses reimbursed by JSIS as if it were an illness.

A death and permanent total disability (as a result of accident or illness) insurance policy is also offered by Afiliatys for officials (up to 65), for partners and for children

## **3. Supplementary insurance**

Any member of the JSIS may take out a private health insurance policy for himself and his family – a policy that would top-up the JSIS reimbursements so as to provide more or less 100% cover depending on the treatment and on the general conditions of the policy.

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<sup>3</sup> Full reference: General Implementing Provisions (GIP) – C(2007)3195 / 01.07.2007

Simplified reference: Reimbursement of medical expenses – Practical guide, PMO 20.06.2014

<sup>4</sup> Staff in disability or on LPG/CCP can pay to maintain the statutory accident insurance

Such supplementary insurance, which may be individual or collective, is offered by well-known companies such as Allianz BE – Cigna; DKV (LALUX) and FOYER Global Health Luxembourg; Allianz – Worldwide Care; Santalia; Expat & Co. All these companies are familiar with JSIS rules.

In general, they cover, with certain limits, that portion of the bill for medical care not covered by the JSIS. Some of them reimburse hospital stays at 100%. Others simply reimburse 20% of the bill.

All but one follow the JSIS rules in the matter of care provided as a result of an accident, reimbursing as if it were an illness and depending on the conditions set out in the contract.

Annual premiums vary greatly according to the coverage but, for supplementary hospitalisation policies, the annual premium is generally between €70 and €300, depending on age.

These supplementary policies can differ considerably as regards health care cover and there are often limits on care outside the European Economic Area (EEA) or the European Union (EU).

#### **4. Assistance schemes**

As we have said, the JSIS and the supplementary sometimes have serious limitations when it comes to reimbursing care outside the European Economic Area (EEA), particularly in countries such as Canada, Norway, Switzerland and the USA. One must also be careful about the high cost of “private medicine” in certain countries such as Italy or the United Kingdom. Several supplementary insurance companies limit their reimbursements to €25,000 per year outside the EEA and in particular in the USA.

The JSIS does not reimburse the cost of repatriating its members who fall ill when abroad and, since most supplementary insurance companies follow JSIS rules, they do not take repatriation into account either.

Anyone who requires cover when travelling outside the European Union or even just outside his country of residence should take out insurance of the “Europe Assistance” variety, which provides cover for repatriation and for emergency treatment on the spot, in all countries visited, up to the sum of €1,000,000 or even with no limit.

Several credit cards provide assistance schemes but it is essential to read and take note of the general conditions, limits and exclusions before you need them!

## **II. Discussion on the need for insurance**

There are no ‘free lunches’! The amounts paid by the insurers for expenses are never paid ‘by the insurance company’ but by the other policy holders! The insurance industry and social security schemes have very different, if not opposing, objectives.

If someone were not to take out a policy but were to place the equivalent of the insurance premium on a deposit account, that person would soon put together a small capital sum. This sum would cover the residual risk not covered by JSIS or by Article 72(3) (half of a monthly salary or pension - annex). The person concerned would become his own insurer.

To be noted is that an insurance policy premium has to cover the VAT of 9.25 % in Belgium, administrative and management costs and the profit of the insurance company.

This discussion does not in any way suggest that insurance policies are useless, because there are financial, psychological and cultural dimensions which lead some people to prefer the certainty of such a policy. The administrative simplicity and prompt reimbursement provided by supplementary insurance companies is an advantage. Some people may feel it necessary or may simply wish to take out a policy to cover less frequent, but more costly, risks.

In addition to the basic considerations above, we must weigh up the annual premium versus financial risk factors. The relation of one to the other can be very favourable if we content ourselves with the annual coverage of high risks (major risks), for example with a policy with an annual premium of €70-300, depending on age, to cover all hospitalisation and related expenses.

It can be less favourable if we want all medical expenses covered - for example: annual premium up to €2,200, depending on the level of supplementary reimbursement and the age of the person insured.

Supplementary insurance in the second case would seem somewhat unjustified, considering the limiting risk factor given by Article 72(3)<sup>5</sup>, except where the person concerned is in receipt of a high monthly salary or pension and knows that his or her average annual medical expenses are going to be high too.

Elderly members of the JSIS frequently have to cover high annual non-reimbursed expenses (more than the half month's salary or pension) due to various conditions not being recognised by the JSIS as a serious illness (which would be reimbursed up to 100%).

Hence, supplementary insurance can be called for. We have to look objectively at the level of cover in relation to the annual premium.

### **III. Criteria on which to base a choice of health insurance policies to supplement the JSIS<sup>6</sup>**

#### **1. What financial risk?**

Article 72(3) of the Staff Regulations states that the financial risk is, at the most, equivalent to half of one month's salary or half of one month's pension in any given year. Special reimbursement in that case depends on the family composition (see annex).

However, one must bear in mind that there are ceilings and possible exclusions under JSIS rules. PMO can also apply Art. 20.1. in case of excessive costs. There are also limits regarding certain types of care (cf. Article 8(2) of the rules – Reference 14).

Therefore, the risk could be greater than half of a monthly basic salary or pension.

#### **2. When to take out insurance?**

More often than not, a medical questionnaire has to be completed to obtain supplementary health insurance. A young applicant is generally accepted without any reservation. An applicant aged 65 with pre-existing conditions, is liable to be offered insurance with reservations or exclusions, or be obliged to agree to pay an extra premium – or be refused altogether for the conditions in question.

Also, for several policies, the premium increases as the beneficiary gets older.

One could conclude that it is wise to take out insurance when still very young. However, one could pay for this insurance for years without any return.

JSIS statistics show however that for the age range 30-35 years, the average amount not reimbursed is statistically much higher than the annual premium of basic supplementary cover.

#### **3. What kind of insurance?**

The insurance policies to supplement JSIS are offered to officials of the European Institutions to be considered as expatriates. Such policies do not depend on national rules. They are tailored to supplement the JSIS.

Several possibilities are to be considered:

- **Collective<sup>7</sup> or individual insurance?**

Collective insurance (or framework contract) is negotiated by the association covering the potential interests of members of that association (e.g. AFILIATYS and AIACE). Experience has shown that the contract terms can change after a certain time (e.g. five years), without it being possible for the insured person to negotiate. The advantage that persons insured collectively have is that they

<sup>5</sup> If this supplementary special reimbursement is requested by the JSIS member and granted by the authority.

<sup>6</sup> Applies only to supplementary insurance coupled with the JSIS and based on the reimbursement slip of that scheme.

<sup>7</sup> Group insurance policies imply that the institution collects the premiums.

constitute a more powerful negotiator vis-à-vis the insurance company, for example, when the company wishes to raise the premium.

An individual insurance is a contract between the insurer and his client. The conditions are fixed and set out in that contract, except those explicitly mentioned as being variable (e.g. indexation of the premium). Individual insurance contracts are usually annual contracts with tacit renewal. Each year, the insurer has the possibility to take the product off the market and/or replace it by a different product with, for example, new exclusions or restrictions in coverage. The general conditions will determine to what extent the client is protected against this.

- **High risks or comprehensive insurance?**

There are several options:

- hospitalisation<sup>8</sup> or major risks (e.g. annual premium of the order of €70-300 depending on age),
- hospitalisation and out-patient care<sup>9</sup> with coverage of additional costs of dental fees, eye treatment and other special care (e.g. annual premium from €1,450 to €2,200, depending on the out-patient treatment covered, the level of supplementary cover and the age of the beneficiary).

It is probable that a person who is concerned will tend to insure against the risk of a hospital stay that would be liable to cost more than half of a basic salary or pension, given that the annual premium for this kind of insurance, limited to major risks, is low.

#### **4. Financial level of supplementary cover**

Some policies simply cover 20% (or 15%) of the medical treatment at the most, regardless of how much the JSIS reimburses. If the JSIS reimburses 80% (or 85%), the beneficiary has 100% cover. If the JSIS limits its reimbursement, to say 60%, because of ceilings, or because it deems that expenses are beyond reasonable and customary levels (excessive costs), there will be a patient share of 20%, even after intervention of the supplementary cover which is limited to 20%.

Others reimburse everything that is not covered by the JSIS, even paying out more than the JSIS, to reach the 100% reimbursement.

#### **5. Insurance for life or not**

It is essential to be covered for life.

Warning: some insurance policies are suspended when you reach the age of 65 or 80 or when you retire! Maintaining such insurance after these dates may depend on a medical check-up and/or on negotiations with the insurance company.

Some insurance companies change the conditions and coverage when you reach the age of 65, 75 or 80.

The possibility of maintaining the insurance cover when leaving the EU Institutions must be considered. This can be essential for staff with a temporary contract.

#### **6. Annual premium irrespective of age or variable premium depending on age**

Certain simple hospitalisation policies provide insurance where the annual premium does not depend on age. Others have premiums that vary with age.

#### **7. Cover of treatment required following an accident**

There are several companies that cover all the treatment provided for in the policy (hospitalisation only or hospitalisation plus out-patient treatment), regardless of whether the treatment is required as a result of an illness or of an accident.

#### **8. Further considerations**

- **Geographical spread of guarantees under the policy**

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<sup>8</sup> Expenses incurred as result of surgical operation or admittance to hospital because of illness or accident. Also covers collateral expenses.

<sup>9</sup> Cost of normal medical visits, prescribed medicines, care other than in a hospital, prescribed medical examinations and so on, rendered necessary as a result of illness or accident.

Does the insurance policy offer worldwide coverage; does it accept several languages? Insurance companies and brokers try to limit the administrative burden. There are policies which offer good cover in Belgium and Luxemburg but refuse to offer worldwide coverage. Insurance can thus be national or cover the EU countries only or the European Economic Area only (EEA = EU plus Iceland, Norway, Switzerland). JSIS never covers repatriation!

- **Stability of the insured population**

An insurance policy covering a population of retired staff will soon end up with premium increases due to the ageing of the population.

Intergenerational insurance policies will remain more stable and could even be more “profitable” if they increase the proportion of young members. The insurance policy could then be improved and the insurance company can make special offers.

- **Stability of the premium and provisions under the policy**

Indexation, possibility of updated evaluation, size of the negotiating group in the case of group insurance and so on.

- **Solvability and weight of the insurance company.**

It is wise to consider essential criteria such as the financial stability and weight of the insurance company. To take out an insurance policy that risks being suspended after a few years owing to the company’s financial problems could lead to severe difficulties: with ageing, it becomes more and more difficult to take out new medical insurance.

- **Availability of the agency or broker**

Is the office or person easily contactable? How good are they at administering a claim? What languages do they speak?

## **IV. Health insurance to supplement JSIS**

### **1. HOSPITALISATION - SURGICAL OPERATIONS**

#### **Supplementary cover for hospitalisation / surgical operations**

A serious operation with subsequent long-term rehabilitation (in hospital) and care can prove expensive: some tens of thousands of euros. In these circumstances, it’s a good idea to have some back-up cover, especially if it enables you to go over the JSIS ceilings and if it is not too expensive (e.g. €70 to €300 per year). Moreover, it avoids the complicated administration of requesting a special reimbursement under Art 73(3) see III.1. above.

There are 2 collective insurance policies and 4 individual policies, well documented, available to active and retired EU Institutions staff affiliated to the JSIS and their family members. These insurance policies are private but specifically adapted to JSIS rules; they are limited to hospitalisation care:

- **HOSPI SAFE** by Allianz BE / Cigna<sup>10</sup> (BCVR 8672); negotiated by **Afiliatys**.
- **MAJOR RISKS** by Allianz BE / Cigna (BCVR 8673), negotiated by **AIACE**.
- **EUROSANTE Option « Tranquillité »** by Allianz Worldwide Care / Concordia / Vanbreda Risk & Benefits / INS consult suggested by **Union Syndicale**, Save Europe, SFE
- **EUROHOSPI** by Santalia / EAS now MERAINI Assurances, suggested by **R&D**.
- **EUCARE HOSPI** by Santalia / WYR, suggested by **FFPE**
- **ELP GOLD EU – Module 1** by Expat & Co suggested by **FFPE**.
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<sup>10</sup> Cigna = ex Vanbreda International

## 1.1. **HOSPI SAFE by Afiliatys**

Broker: Cigna – Insurance company: Allianz BE. (BCVR 8672) (Reference 2)

- **This collective insurance policy must be taken up at least 6 months before retirement**
- **Partners and children can also be covered**
- **Is subject to a medical questionnaire<sup>11</sup>. No waiting period.**
- **Lifelong insurance**
- **Worldwide cover but limitations outside the EEA<sup>12</sup>**

**Hospi Safe** deals with hospitalisation (single room), surgical operations resulting from illness or accident and related expenses incurred two months prior to and six months after the stay in hospital, prosthesis and medical material included. One day clinic included<sup>13</sup>.

Subscribers receive 100% reimbursement of the difference between actual expenditure and the amount reimbursed by the JSIS. The top-up reimbursement is not subject to JSIS ceilings and excessive costs rules!

Once admitted, you can remain insured even on leaving the Institutions (contractual agents) but only if you remain in Belgium or countries adjacent to Belgium (BE, DE, NL, LU, FR)<sup>14</sup>

Reimbursement cannot be higher than 20% of costs claimed for post-operative rehabilitation.

All medical expenses linked to pregnancy are refunded 100%.<sup>15</sup> Children up to 2 years old are insured free of charge.

The policy is re-negotiated every 5 years between Afiliatys, Cigna and Allianz BE.

**Example (hypothetical):** Hospitalisation fees= €1,000, JSIS reimbursement = €400 (ceilings) => top-up = €600.

**Example (hypothetical):** Rehabilitation costs= €1,000, JSIS reimbursement (ceilings) = €600 => top up = €200 (being 20% of the cost) and not €400.

Order of magnitude of the annual premium which varies depending on age (€ - BE taxes<sup>16</sup> included):

Age	0-2 <sup>17</sup>	3-18	19-35	36-50	51-60	61-67	68 and +
Annual premium	0	67	80	120	160	200	267

## 1.2. **MAJOR RISKS and MAJOR RISKS AND ACCIDENT by AIACE**

Broker: Cigna - Insurance Company: Cigna (BCVR 8673)  
(Specifically for retired staff) (Reference 3)

- **Collective insurance to be taken up on or after retirement.**
- **Available for partners as well. Children could apply for Hospi Safe (1.1. above)**
- **The age limit is 67 (or 12 months after the date of retirement). The limit of 67 is not applicable to partners.**
- **Subscription is subject to a medical questionnaire. There is no waiting period**
- **Lifelong insurance and worldwide cover.**

This policy covers only those costs relating to a hospital stay (single room) and/or an operation resulting from an illness and related expenses incurred two months prior to and six months after the stay in hospital.

<sup>11</sup> Except within 13 months of recruitment

<sup>12</sup> Outside the European Economic Area, the healthcare costs will be reimbursed up to a maximum amount corresponding to the amount reimbursed for each expense by the JSIS, with an overall maximum of 25,000 EUR per insured and per calendar year

<sup>13</sup> From 01.01.2015 onwards

<sup>14</sup> After September 2016.

<sup>15</sup> From 01.01.2015 onwards

<sup>16</sup> Taxes in Belgium: 9.25 %.

<sup>17</sup> From 01.01.2015 onwards

The option “Major Risks and Accident” also covers costs relating to hospital stay and operation resulting from an accident.

Reimbursements cover 100% of the difference between expenses and JSIS reimbursement. However, the complementary reimbursements cannot exceed the maximum amounts of the reimbursements as established by the JSIS for the corresponding expense categories.

This framework contract is re-negotiated periodically by AIACE with Cigna and Allianz BE on the basis of statistics. It is automatically renewed from year to year if there is no re-negotiation.

**Example (hypothetical):** hospital fees: €1,000, JSIS reimbursement (ceilings or excessive costs) = €400, top-up reimbursement = €400.

Annual premium (€ – BE taxes included)

	Major risks (without coverage of accidents)	Major risks and accidents
Without any deductibles	224	251
With €100 deductibles	195	219

## Notes

The option “Major risks” on its own, without coverage of accidents, is justified if the interested retired staff member also takes out the specific “Accident” policy proposed by AIACE – Cigna (see V.1. hereunder).

Cigna authorizes the switch between “Hospi Safe” and “Major Risks”, so as to avoid any overlap concerning reimbursement of hospitalisation expenses by “Hospi Safe” and the specific “Accident” policy. This switch is possible for retired staff, without formalities and independent of age

### 1.3. **EUROSANTE option « Tranquillité » suggested by Union Syndicale, Save Europe and SFE**

*Brokers: Concordia, Vanbreda Risk & Benefits, INS consult*

*Insurance: Allianz Worldwide Care (Reference 4)*

- **This individual insurance can only be taken out up to 67 years of age, before retirement.**
- **Partners and children can also be covered**
- **Subscription subject to a medical questionnaire<sup>18</sup>. No waiting period.**
- **Premiums table shows no information after the age of 67. (Coverage can be extended after the age of 67 but without any guarantee as to the level of the annual premium<sup>19</sup>).**
- **Worldwide cover but limitations outside the European Economic Area**

The option “Tranquillité” deals with hospitalisation (single room), surgical operations resulting from illness or accident and related expenses incurred two months prior to and six months after the stay in hospital. Post-surgical rehabilitation treatment is reimbursable for treatment that starts within three months of discharge after the acute surgical treatment ceases and only if it takes place in a licensed rehabilitation facility.

Subscribers receive 100% reimbursement of the difference between actual expenditure and the amount reimbursed by the JSIS. The top-up reimbursement is not subject to JSIS ceilings! (Mind the JSIS exclusions!).

The supplementary cover stops if the JSIS cover stops.

The annual policy is automatically renewed for the next insurance year provided that the plan combination selected is still available. The new Insurance Certificate indicates the premium for the next Insurance Year. Worldwide Care has the right to apply revised policy terms and conditions, effective from the renewal date.

<sup>18</sup> Except within 13 months of recruitment. Except if subscription resulting from a switch between another policy and EUROSANTE

<sup>19</sup> Worldwide Care declares: premiums after age 67 will be defined in 2018.

**Example (hypothetical):** Hospitalisation fees= €1,000, JSIS reimbursement = €400 (ceilings – excessive costs) => top-up = €600.

Order of magnitude of the annual premium<sup>20</sup> (€ - BE taxes included - October 2018):

Age	0-18	19-35	36-50	51-60	61-67	68 - 75	76-80	81+
Annual premium (€)	62	75	113	150	188	235	294	367

#### 1.4. **EUROHOSPI proposed by R&D** **EUCARE HOSPI proposed by FFPE**

Insurance company: Santalia (Reference 7)

Brokers: EAS now MERAINI Assurances (Reference 8) and WYR (Reference 9)

- **Individual insurance policies. The age limit for subscription is 65.**
- **Partners and children can be covered. If children, family cover mandatory. From the 3<sup>th</sup> child on, no premium to pay.**
- **There is no medical questionnaire but there is a waiting period of 3 months.**
- **Lifelong cover.**
- **Territorial limits: in principle, cover applies the same rules as the JSIS.**

These individual insurance policies cover the costs relating to hospital stays and operations (illness or accident). Outpatient costs related to the hospitalisation are refunded as well, if incurred one month before hospitalisation and up to 3 months after.

Reimbursement corresponds to 15% or 20% of the bill, depending on the JSIS theoretical reimbursement rate: 85 or 80%

Ceilings apply for several treatments. These ceilings are often those of JSIS. They are doubled in case of severe illness.

EUCARE HOSPI includes an assistance insurance policy by Mondial Assistance.

The annual policy is automatically renewed for the next insurance year. Insurance company can modify the premiums following the technical results of the insurance policy, of the expenditure expectation and of the JSIS rules' evolution.

No annual reimbursement limit.

**Example. (Hypothetical):** hospital fees: €10,000, JSIS reimbursement at 80% but ceilings => €7,000, top-up reimbursement = €2,000 (20% of the bill).

There are two options:

- EUROHOSPI+ and EUCARE HOSPI+ which cover hospitalisation in a single room with limitations: maximum €80 of supplement compared to the double room and maximum 90 days per year (10 days for childbirth, 30 days for psychiatric hospitalization)
- EUROHOSPI and EUCARE HOSPI which covers hospitalisation in a double room

The order of magnitude of the annual premium is as follows (to be paid monthly) (€ - 2018 - BE taxes included):

Age	20	40	60	71 et +
EUCARE HOSPI+ *	180	240	300	450
EUCARE HOSPI *	160	200	260	380
EUROHOSPI +	120	170	230	380
EUROHOSPI	90	140	190	320

\* EUCARE HOSPI includes an assistance insurance policy by Mondial Assistance

<sup>20</sup> Premiums as shown include taxes.

## 1.5. **Europat Local Plus GOLD EU (Module 1-no options) by FFPE**

Insurance company: Expat & Co – Broker: WYR (Reference 10)

- **This individual insurance can only be taken out up to age 70.**
- **Partners and children can be covered.**
- **There is no medical questionnaire<sup>21</sup>. There is a 3 month waiting period.**
- **Lifelong cover.**
- **Territorial limits of application to be defined with the insurance company. (EEA or worldwide or limitations)**

Module 1 (without options) of the policy covers the costs relating to hospital stays (single room) and surgical operations (due to illness or accident), prostheses, rehabilitation, dental care after an accident, childbirth, outpatient costs related to the hospitalisation 60 days before and 120 days after; accompanying a hospitalised child, nursing at home (up to 60 days).

Outpatient costs related to the hospitalisation are refunded as well, if incurred one month before hospitalisation and up to 3 months after.

Supplementary reimbursement to JSIS is at 100%. If JSIS does not intervene, reimbursement is 20% of the bill.

Some ceilings exist: e.g. Post-surgical rehabilitation treatment: €5,000; nursing at home or in a specialised centre: €5,000.

Annual reimbursement limit of €2,000,000.

If JSIS cover ends (end of temporary contract) there is the immediate possibility to switch to ELP Gold Plus policy, very similar to the EU one.

The cover is valid for 1 year and is renewable automatically for successive 1 year periods.

Expat & Co reserves the right to adjust the premiums once a year starting from the renewal date, based on possible changes in cover, on the loss experience during the previous year (e.g. increased prices in medical care) and in case of a fundamental changes to the JSIS rules.

Annual premiums (to be paid monthly) depend on age upon subscription. They do not vary afterwards because of age. (€ - 2017 - BE taxes included)

Age (at subscription)	40	50	60	70
Annual premium (€)	275	385	605	1,065

## **2. HOSPITALISATION AND OUT-PATIENT EXPENSES**

**More extensive supplementary cover: hospitalisation / surgical operations / certain out-patient expenses / dental care / eye care /etc.**

There is one collective insurance policy and six individual policies available to EU Institutions staff affiliated to the JSIS. They cover much more than hospital care.

- **HOSPI SAFE PLUS** negotiated by AFILIATYS with Cigna and Allianz BE
- **EUROSANTE Option « Optimum »** by Allianz Worldwide Care / Concordia / Vanbreda Risk & Benefits / INS consult, suggested by Union Syndicale, Save Europe and SFE
- **DKV EU Plus** by the FFPE and Save Europe with DKV Lux., WYR, INS consult.
- **EU HEALTH** by FOYER Global Health, Luxembourg
- **EUROSANTE+** suggested by R&D with Santalia and EAS now MERAINI Assurances Brussels.
- **EUCARE+** suggested by FFPE with Santalia and WYR SCRL Brussels.
- **ELP GOLD EU** suggested by FFPE with Expat & Co and WYR SCRL Brussels.

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<sup>21</sup> No medical questionnaire, however the insurance company declares: As long as the candidate has a link with Europe and is sound of mind and able-bodied at the inception date of the policy, any EU staff member (active or retired) under the age of 70 is eligible for coverage under €LP Gold EU

## 2.1. Hospi-Safe-Plus negotiated by Affiliatys

Broker: Cigna – Insurance company: Allianz BE. (BCVR 8672) (Reference 2)

- This collective insurance must be taken out at least 6 months before retirement.
- Partners and children can be covered
- Subject to a medical questionnaire<sup>22</sup>. No waiting period.
- Once admitted, you can remain insured for life.
- Worldwide cover but limitations outside the EEA (annual ceilings)

It provides a high level of cover for hospital stays (single room – one day clinic included) as does Hospi Safe. Full reimbursement of pregnancy medical care. Reimbursements are at 100% of the difference for hospitalisation and surgical operations (as with Hospi-Safe) and at 80% of the difference between actual cost and JSIS reimbursement for:

- Consultations (generalists – specialists) and medicines
- Laboratory examinations; imaging
- Several out-patient treatments (article 8(2) of the GIP – reference 14)
- Dental, eye and ear treatments
- Orthopaedic equipment and medical equipment

Reimbursement cannot go above 20% of out-patient expenses under this same article 8(2) of the GIP nor for post-operative rehabilitation.

Specific ceilings exist for dental treatment, optics, audio equipment, spectacles, consultations and medicines (€1,250), laboratory examinations, medical imaging not related to hospitalisation. For dental treatment, €800 during the two first years of affiliation, rising up to €3,200 after 4 years.

20% reimbursement for fitness and dietary programmes (preventive care).

**Example (Real):** 10 kinesiotherapy sessions = €450; JSIS reimbursement = €250 (ceiling) => supplementary reimbursement for this out-patient treatment = €160 (80% of 200).

**Example (Hypothetical)** dental care with prosthesis paid €6,000; JSIS reimbursement (ceilings) = €1,000 => supplementary reimbursement = €3.200 (not €4,000 = 80% of the difference) as the ceiling is €3.200 per year (after 4 years of affiliation).

The annual premium, to be paid quarterly, depends on age (BE taxes included):

Age	0-2	3-18	19-35	36-50	51-60	61-67	68 and +
Annual premium (€)	377	480	585	880	1,170	1,450	1,943

## 2.2. EUROSANTE (Option Optimum) suggested by Union Syndicale, Save Europe and SFE

Broker: Concordia/INS consult/ VB Risk & Benefits–

Insurance company: Allianz Worldwide Care (Reference 4)

- This individual insurance must be taken up to the age of 67 years before retirement.
- Partners and children can be covered
- Subscription subject to a medical questionnaire<sup>23</sup>. No waiting period.
- Premiums table shows no information after the age of 67. Cover can be extended after the age of 67 but without any guarantee as to the level of the annual premium<sup>24</sup>.
- Worldwide cover but limitations outside the European Economic Area

The option “Optimum” provides a high level of cover for hospital stays (single room) as does the option “Tranquillité”, together with dental treatment, logopaedics, orthopaedics, glasses, contact

<sup>22</sup> Except within 13 months of recruitment

<sup>23</sup> Except within 13 months of recruitment. Except if subscription results from a switch between another policy and EUROSANTE

<sup>24</sup> Worldwide Care declares: premiums after 67 will be published in 2018

lenses, hearing aids, orthopaedic aids and so on (article 8(2) of the GIP — reference 14).Covers consultations, medicines, laboratory examinations, ...

Reimbursements are 100% of the difference for hospitalisation and surgical operations (as with Hospi-Safe) and 80% of the difference between actual cost and JSIS reimbursement for some out-patient treatment (article 8(2) of the GIP), as well as dental, eye and ear treatment and orthopaedic equipment. Reimbursement cannot go above 20% of out-patient expenses under this same article 8(2) (Reference 14) nor for post-operative rehabilitation.

There are special ceilings for dental care (€800) and glasses.

The cover stops if JSIS cover stops.

The annual policy is automatically renewed for the next insurance year provided that the plan combination selected is still available. The new Insurance Certificate indicates the premium for the next Insurance Year. Worldwide Care has the right to apply revised policy terms and conditions, effective from the renewal date.

**Example (Hypothetical):** dental or eye treatment costs= €1 000; JSIS reimbursement = €400 (ceiling) => supplementary reimbursement for this out-patient treatment = €480 (80% of 600).

**Example (Hypothetical)** out-patient expenses under article 8(2) paid = €1 000; JSIS reimbursement (ceilings) 400€ => supplementary reimbursement = €200 (not €480 because maximum 20% of costs).

The annual premium, to be paid quarterly, depends on age<sup>25</sup> (€ - BE taxes included - October 2018)

Age	0-18	19-35	36-50	51-60	61-67	68-75	76-80	81+
Annual premium (€)	450	550	826	1.100	1.363	1.704	2.130	2.664

### 2.3. **DKV EU Plus suggested by FFPE, US and Save Europe**

*Insurance company: DKV Luxembourg Brokers: WYR SCRL / NS consult (Reference 5)*

**Affiliation is now possible only for the colleagues in Luxemburg.**

- **This Individual insurance policy is open to anyone under 70.<sup>26</sup>**
- **Available to partners and children.**
- **A medical questionnaire is required prior to subscription. There are waiting periods of 3 to 8 months.**
- **Lifelong insurance.**
- **Cover is valid in Europe and one month out of Europe. It can be extended.**

This insurance covers all hospital (single room) care and normal out-patient treatment, usual consultations - including specialists, prescribed medicine, etc) ambulance costs, parent accompanying a child in hospital, classic and some alternative medicines. Dental, eye and ear treatment and orthopaedic equipment are also considered.

With replacement teeth, however, reimbursement is restricted to a maximum level of one quarter of the top tariff rate, calculated in accordance with the JSIS ceilings.

Supplementary reimbursement corresponds to 20% of costs. The company will also reimburse where there is excess expenditure (e.g. single room).

Detailed supporting documents are required when requesting top-up reimbursement.

The annual policy is automatically renewed for the next insurance year. DKV adjusts the annual premium depending on the statistics, even if the premium is fixed at the subscription.

**Example (Prosthesis):** hospital costs (single room) = €20,000, JSIS reimburses €14,000 (=70%) – top up possible up to €5,000 (20% of costs)

<sup>25</sup> Premiums as shown include taxes (9,25% in Belgium).

<sup>26</sup> Available only in Luxemburg for fiscal reasons !

The annual premium depends on age when subscribing (in € - BE taxes included)

Age on subscription	30-34	50-54	65-69	70 -
Annual premium € (order of magnitude)	600	1.000	1.400	1.500

## 2.4. **EU HEALTH by FOYER Global Health, Luxembourg**

*Insurance company: Foyer Global Health, Luxembourg (Reference 6)*

- **This individual insurance is available up to the age of 65**
- **It is also available for partners and children**
- **Subject to risk assessment. There are no overall waiting periods. Waiting periods apply only to specified benefits (i.e. pregnancy and major dental treatment.)**
- **Once enrolled, you can remain insured for life**
- **Worldwide cover without limitations with the exception of treatment in the USA. Urgent treatment in USA is included for short term travel for a maximum of 6 weeks.**

This individual insurance provides a high level of cover for hospital stays in a private room, it also covers surgical operations and costs linked to hospitalisation (due to illness or accident). One-day clinic is included, as well as dental treatment, orthodontic services, visual aids and other out-patient costs.

This Supplementary insurance covers up to 20% of the medical costs.

Maximum benefits limits exist for major dental treatment and visual aids.

The policy is automatically renewed for the next insurance year. The insurance company can modify the premiums following the technical results of the insurance policy, of the expenditure expectation and the evolution in the JSIS rules.

EU Health insurance also includes worldwide assistance provided by Global Corporate Solutions (Europ Assistance)(Transport, direct billing, repatriation,...)

*Example. Cost of medical treatment = 2.000€, reimbursement from JSIS (Hypothetical 85% but maximum benefit = 1.500€; Supplementary reimbursement = 400€ (20% of 2.000€)*

The annual premium, to be paid monthly or annually (-3%) (€ - BE taxes and assistance included)

Age	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-99
Annual premium	635	665	806	861	861	977	1045	1150	1445	1681	2166

## 2.5. **EUROSANTE+ suggested by R&D**

**EUCARE+ suggested by FFPE**

*Insurance company: Santalia (Reference 7)*

*Broker: EAS now MERAINI Assurances (Reference 8) and WYR SCRL (Reference 9)*

- **These individual insurance policies are open to anyone up to 75.**
- **They can cover partners and children. If children, family cover is mandatory. From the 3<sup>d</sup> child on, no premium to pay.**
- **There is no medical questionnaire. There are waiting periods (3 months for hospitalisation and 6 months for dental care)**
- **Lifelong covers**
- **Territorial limits: in principle, covers apply where and how JSIS applies.**

These insurance policies cover the costs relating to hospital stay (single room) and operation (illness or accident). Outpatient costs related to the hospitalisation are refunded as well if incurred one month prior to hospitalisation and three months after.

Other outpatient costs are considered: normal medical visits, prescribed medicines, eye and dental treatments, prostheses and so on. The cost of such medical care is reimbursed at 20 or 15%

depending on JSIS rate of reimbursement. Ceilings have to be taken into consideration which are generally those fixed by JSIS. They are doubled for severe illnesses if applicable.

EUCARE includes assistance by Mondial Assistance s.a. (transport, supplementary direct billing, home care, child care, psychological aid, aid in case of death - and limited assistance abroad).

The annual policy is automatically renewed for the next insurance year. Insurance company can modify the premiums as a function of the technical results of the insurance policy, of the expenditure expectation and of the JSIS rules evolution.

No annual reimbursement limit.

**Example (knee prosthesis):** Costs of hospitalisation and revalidation (single room) = €25,000, RCAM reimbursement (hypothetical 80% but ceilings) = €18,000 => top-up = €5,000 (20%).

**Example (hypothetical):** dental care costs = €500, JSIS reimbursement = €300 (80%, but ceiling of €300), top up = €100 (20% of 500).

The order of magnitude of the annual premium is set according to age (to be paid monthly (€ - BE taxes included):

Age	20	40	60	71 et +
EUROSANTE+	450	650	950	1,450
EUROCARE+	500	701	1,005	1,515

## 2.6. **EUROPAT LOCAL PLUS GOLD EU by FFPE** (Module 1, options 2, 3)

*Insurance company: Expat & Co - Broker: WYR SCRL (Reference 10)*

- **This individual insurance must be taken up to the age of 70 years.**
- **It can cover partners and children**
- **There is no medical questionnaire<sup>27</sup>. There is a 3 months waiting period.**
- **Lifelong cover**
- **Territorial limits of application to be defined with the insurance company. (EEA or worldwide or imitations)**

**Module 1** of the policy covers: hospitalisation (individual room), surgical operations, prostheses, revalidations, dental care after an accident, childbirth, out-patient costs related to the hospitalisation 60 days before and 120 days after; hospitalized child accompanying, nursing at home (60 days).

**Option 2** covers usual medical consultations, prescribed medicines, outpatient care independent of any hospitalisation (physiotherapy and orthopaedic equipment)

**Option 3** offers a supplementary cover for dental and eye care at 100% but with limitations: (e.g. €1,500 to €5,500 per year for dental care; €550 per year for spectacles; €1,500€ per year for hearing aids; €5,000 per year for post-surgical rehabilitation treatment; €5,000 per year for nursing at home or in specialized institution)

Supplementary reimbursement to JSIS is at 100%. If JSIS does not intervene, reimbursement is 20% of the bill.

There is an annual reimbursement limit of €2,000,000

In case of abandon of JSIS (end of temporary contract) there is the immediate possibility to switch to ELP Gold Plus policy, very similar to the EU one.

The cover is valid for 1 year and is renewable automatically for successive 1 year periods.

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<sup>27</sup> No medical questionnaire, however the insurance company declares: As long as the candidate has a link with Europe and is sound of mind and able-bodied at the inception date of the policy, any EU staff member (active or retired) under the age of 70 is eligible for coverage under €LP Gold EU. Declaration in the application form: *I declare to be healthy and I do not intend to have surgery, medical or dental treatment or be hospitalised in the near future, as far as I know at the moment of signing this application form.*

Expat & Co reserves the right to adjust the premiums once a year starting from the renewal date:

- based on eventual changes in cover;
- based on the loss experience during the previous year (e.g. increased prices in medical care);
- in case of a fundamental modification in the legislation regarding JSIS;

**Example:** Medical consultations and medicines = €800; JSIS refunding (at 85% but ceilings on visits) = €500; top up = €300.

Order of magnitude of annual premiums (€ - BE taxes included). Premiums, to be paid monthly, depend on age at subscription. They do **not** vary afterwards because of age.

Age at the subscription	40	50	60	70
Module 1 + Options 2 & 3 (Hospi+outpatient+dental/eye)	625	855	1,335	2,220

## 2.7. Notes

- Reimbursements given by the above insurance policies have to be declared to JSIS if asking for the special reimbursement provided by Article 72§3**
- The ceilings and exclusions under the JSIS can have a serious effect, especially for pensioners' sickness and treatment. JSIS cover may change in the future. Some examples given above are extreme –voluntarily so – but they are not unrealistic!
- Beware – suicide, alcoholism, drug addiction, certain sports and so on are, generally speaking, grounds for exclusion.

## **V. Accident cover**

For the staff in active employment (but not for retired officials, officials in disability and officials in LPG (Leave on personal ground<sup>28</sup>) the Staff Regulations (Article 73) offer 100 % reimbursement for treatment resulting from an accident and a lump sum in the case of disability (partial or total) or death (specific accident insurance). However, a retired official (or in disability or on LPG) no longer receives this full cover in case of accident **but still benefits from JSIS reimbursement at the rate of 85% (or 80%) for treatment required as a result of an accident, exactly as for illness.**

If the retired official also has supplementary cover to JSIS (cf IV above), reimbursement following an accident can be 100% exactly as for illness<sup>29</sup> but, in this case, the official (or his heirs) will not receive a capital sum in the event of death or disability caused by an accident.

The retired official who would like a large sum to cover the possibility of disability and dependence support (or wishes to provide for his heirs) in the case of an accident, can take out accident insurance specially designed for retired officials, officials in disability and for their partner.

### **1. Specific accident insurance for pensioners and partners<sup>30</sup> by AIACE** *Insurance company: Cigna - Broker: Cigna (Reference 11)*

- **Insurance policy proposed by AIACE to the retired staff (staff in disability) and partners.**
- **This accident insurance must be taken out before age 80.**
- **There is no need for a medical questionnaire.**
- **When the subscriber reaches the age of 75, the contract is downsized to the minimum option (formula A).**
- **Coverage is worldwide.**

This policy provides for a lump sum payment upon permanent disability (total or partial) or death.

<sup>28</sup> However, staff in temporary disability or on LPG can pay to maintain the statutory accident insurance.

<sup>29</sup> This does not apply to the AIACE HIGH RISK policy but is included in the HIGH RISK and ACCIDENT policy

<sup>30</sup> Should be applicable for children in the future.

There are three formulas (options) and the possibility to choose a formula with or without an excess of 5% concerning the disability capital. This means that in case of a disability inferior to or equal to 5%, no capital sum will be paid.

Since the capital sum insured is expressed as a multiple of the basic pension (gross pension) it is automatically indexed.

	Formula A	Formula B	Formula C
Total invalidity	4x Annual gross pension	6x Annual gross pension	8x Annual gross pension
Death	2,3x Annual gross pension	3,5x Annual gross pension	5x Annual gross pension

<b>With excess of 5%</b>	0,47% Gross pension	0,68% Gross pension	0,91% Gross pension
<b>Monthly premium for a gross pension of €2000</b>	10,27	14,86	19,88
<b>Annual premium for a gross pension of €2000</b>	123	178	239
<b>Monthly premium for a gross pension of €7000</b>	36	52	70
<b>Annual premium for a pension of €7000</b>	431	624	835

<b>Without excess</b>	0,55% Gross pension	0,80% Gross pension	1,06% Gross pension
<b>Monthly premium for a gross pension of €2000</b>	12,02	17,48	23,17
<b>Annual premium for a gross pension of €2000</b>	144	209	277,5
<b>Monthly premium for a gross pension of €7000</b>	42,06	61,18	81,06
<b>Annual premium for a gross pension of €7000</b>	505	735	973

In case of permanent partial disability, the insured capital is multiplied by the percentage of permanent disability.

This collective accident insurance provides also for 100% top-up of the JSIS reimbursement (no ceilings, provided the expenses are "reasonable") for treatment required after an accident (hospitalisation, consultations, physiotherapy, medicine, etc.).

**Example 7. (Hypothetical):** expenses as result of an accident = €1 000; JSIS reimbursement (ceilings) = €400 => top up = €600.

*Example: Permanent disability (after broken leg) evaluated 4%.*

- Case of no excess. Disability capital, monthly pension of €5,000, formula A: 9.600€
- Case of excess of 5%. Disability capital = €0, independently of the formula!

Premium is automatically paid by the PMO. The deduction appears on your pension slip.

## **2. Comprehensive insurance – death and disability by Afiliatys**

*Insurance company: Allianz BE - Broker: Cigna (Reference 12)*

Cigna offers officials in active employment (in addition to the statutory accident insurance<sup>31</sup>) a

- **life insurance (death and total permanent disability, all causes) with free choice of capital and cover taking account of their personal requirements and family situation**
- **applicable for partners and children**
- **disability guarantee under this insurance ends with the official's career or when he/she reaches age 65.**

<sup>31</sup> Supplementary to the accident cover, hence also covers death as a result of illness.

The life insurance policy may continue up to age 80, under special conditions laid down by the company (e.g. medical questionnaire and reduction of capital with increase in annual premium).

- Being comprehensive, this policy provides payment of the capital to the heirs in the event of death.
- The capital is also paid out in the case of total and permanent disability. This cover is available only in combination with life insurance.

The capital is either chosen by reference to salary or fixed.

For a lump sum of €100,000, order of magnitude of the annual premium which depends on age at subscription (€- BE taxes included).

Age	30	40	50
Annual premium €	155	240	600

### 3. **Notes**

Any accident must be reported within 15 working days to Cigna and to the JSIS<sup>32</sup>.

It can happen that a person is over-insured for medical care following an accident since most of the supplementary health insurance policies reimburse supplementary expenses relating to accidents already dealt with by the JSIS and that the specific "AIACE Accident" policy also provides supplementary reimbursement but at 100%, independently of the JSIS ceilings. This is the reason why AIACE proposes a supplementary health insurance limited to high risks, excluding accidents (IV.1.2. above).

## **VI. Assistance when travelling abroad**

A supplementary insurance cover can be national or cover of the European Economic Area only. There are limits applying to the USA, Canada,... (€25,000 per year). It must be remembered that the JSIS has a limited response to repatriations for health reasons and has no provisions for it in the event of death (except if the person was on mission).

JSIS is not easily recognised far away from Brussels or Luxemburg!

### **Assistance by Afiliatys when travelling abroad**

*Insurance company: Europe Assistance - Broker: Cigna: (Reference 13)*

Afiliatys, Cigna and Europe Assistance have brought out a joint travel assistance option that is perfectly suited to cover European officials and other servants and their families.

Two formulae of assistance are suggested:

1. Silver: assistance to people and travel assistance
2. Gold: assistance to people, travel assistance and annual cancellation insurance

Annual premiums (€ - BE taxes included):

Option / Formula	Silver	Gold
Base	85	189
<b>Medical costs</b> (up to €1M)	<b>45</b>	<b>45</b>
Roadside assistance	37	37
Total max.	167	271

Note:

Several credit cards offer travel assistance when they are used to pay for the trip. Several travel assistance insurance offers exist.

<sup>32</sup> Important if a third person is involved in the accident.

## VII. Comparison of supplementary health insurance policies

(With order of magnitude of the annual premiums)

Name of policy	Reference	Cover / variations	Conditions / Notes	Limitations	Annual premium
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### 1. JSIS

<b>JSIS</b>	Art 72 of the Staff Regulations	- Reimb 85% (or 80%) - Advances & direct billing	- Serious illness (reimb 100%) - Art. 72§3 (annex 1) - Worldwide cover	- Ceilings - Limitations - Prior authorization - Medical prescription	Cf pension statement
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### 2. Hospitalisation, surgical operations and related medical treatment

<b>HOPI SAFE</b> Affiliatys / Vanbreda-Cigna / Allianz	Collective Private room Insurance BCVR 8672 Formula 1	Top up JSIS reimb. to reach 100% of hospital fees and correlated medical care expenses.  Also covers hospitalisation following accident.	Medical questionnaire  Must be contracted 6 months before retirement	Reimb possible over and above JSIS ceilings Max 20% for revalidation  Cover is worldwide but limitations outside EEA	€119 at 40 years  €198 at age 61  €264 at age 68
<b>EUROSANTE-Tranquillite</b> Union syndicale / Safe Europe / Allianz Worldwide Care / Concordia / INSconsult/VB R&B	Individual Insurance Private room	Top up JSIS reimb. to reach 100% of hospital fees and correlated medical care expenses.  Also covers hospitalisation following accident.	Medical questionnaire Must be contracted before 67 Y. Stops at 68 y. Can be continued but with no guarantee about the annual premium..	Reimb possible over and above JSIS ceilings Revalidation programmes must start within 3 month of hospitalisation. Cover is worldwide but limitations outside EEA.	€113 at 40 y  €188 at 61 y  €367 after 80
<b>MAJOR RISKS</b> Or <b>Major risks and accident (option 2)</b> AIACE / Vanbreda-Cigna/ Allianz	Collective insurance BCVR 8673	Top up JSIS reimb. to reach 100% of hospital fees and correlated medical care expenses. Covers treatment following an accident if option "and accident" is taken.	Medical questionnaire  Subscription after retirement only. Age limit for subscriber: 67 (+12 months)	Top-up reimb limited to max paid by JSIS.  Cover is worldwide with limitations outside EEA.  Covered population is ageing: retired staff only.	€210 or €235 for option 2
<b>EUROHOSPI+ R&amp;D / Santalia / MERAINI Assurances (ex EAS)</b>	Individual insurance policy	Tops up reimb. of JSIS, hospitalisation and correlated medical care expenses. Also covers hospitalisation following accident.	No medical questionnaire. Waiting time. Limit to subscribe: 65 y Eurohospi: double hospital room. Eurohospi+: single room (with limits)	15 or 20% top-up. Ceilings of JSIS. Limitations for single rooms  Territorial cover limitations	€170 at 40 years €230 at 60 €380 after 70
<b>EUCARE HOSPI+ FFPE / Santalia / WYR SCRL</b>	Individual insurance policy	Tops up reimb. of JSIS, hospitalisation & correlated expenses. Also covers hospitalisation following accident. Assistance insurance included.	No medical questionnaire. Waiting time Limit to subscribe: 65 y EuCare Hospi: double hospital room. EuCare Hospi+: single room.	15 or 20% top-up. Ceilings of JSIS. Limitations for single rooms  Territorial cover limitations	€240 at 40 years €300 at 60 €450 after 70
<b>ELP PLUS GOLD EU</b> FFPE / Expat & Co / WYR SCRL	Individual insurance policy	Top up JSIS reimb. to reach 100% of hospital fees and correlated expenses. Does cover treatment following an accident.	No med. questionnaire Also nursing and aid. Age limit to subscribe: 70	Premium function of age <u>at subscription</u>  Cover limitations outside the EEA	€275 at 40 €605 at 60 €1,075 at 70

### 3. Hospitalisation, surgical operation and outpatient treatment independent of hospitalisation

Name of policy	Reference	Cover / variations	Conditions / Notes	Limitations	Annual premium
<b><u>HOSPI SAFE PLUS</u></b> Afiliatys / Cigna / Allianz	- Collective insurance BCVR 8672 formula 2	Top up JSIS reimb to reach 100% hospital fees. Top up of 80% of the ISIS non reimbursement of a list of out-patient costs. Also covers several hospitalisation and several treatments following accident.	Medical questionnaire  To be taken out 6 month before retirement	Reimb possible over and above JSIS ceilings. Specific ceilings for dental and eye care No ceilings but top-up limited to 20% of out-patient costs. Cover is worldwide	€870 at 40 years €1,436 at 61 €1,924 after 67
<b><u>EUROSANTE - Optimum</u></b> Union syndicale / Safe Europe / Allianz Worldwide Care /Concordia/VB R&B/INS consult -	- Individual cover Possible option without dental care	Top up JSIS reimb. to reach 100% hospital fees. Top up of 80% of the ISIS non reimbursement of a list of out-patient costs. Also covers several hospitalisation and several treatments following accident.	Medical questionnaire. Must be contracted before 67 Y. Stops at 68 y. Can be continued but without guarantee on annual premium	Reimb. possible over and above JSIS ceilings. Specific ceilings for dental and eye care No ceilings but top-up limited to 20% of out-patient costs. Cover limited outside EEA	€826 at 40 y €1,367 at 61 y €2.664 after 80
<b><u>DKV EU PLUS</u></b> FFPE / Safe Europe / DKV Lux / WYR SCRL/ INS consult	- Individual cover	Reimb of the 20% (or 15%) not reimb. by JSIS, of hospital fees & all normal out-patient costs. Plus dental care and eye care (limited). Also covers treatments following accident.	Medical questionnaire. Waiting times. Age limit for subscriber: 70 Information on dental care refunding on the basis of estimate	Limitations for dental / optical care in correlation with the JSIS rules. Premium depending on age <u>at the subscription</u> Limitations of cover outside of the EEA	€700 when subscribing at 40 years €1,200 at 60 €1,500 at 70
<b><u>EUROSANT+</u></b> R&D / Santalia / MERAINI Assurances (ex EAS) <b><u>EUCARE +</u></b> FFPE / Santalia / Wyr SCRL	- Individual cover	Reimb of the 20% (or 15%) not reimb. by JSIS, of hospital fees & all normal out-patient care costs. Plus dental care and eye care (limited). Also covers treatments following accident. Assistance insurance included for EUCARE +	No medical questionnaire Waiting times.  Age limit for subscriber: 75 y	Specific ceilings for optic and dental treatments Premium depending on age  Geographical restrictions	€650 / 700 at 40 years €950 /1005 at 60 €1,450 /1,515 after 70
<b><u>EU HEALTH</u></b> By Foyer Global Health Luxemburg	- Individual cover	Reimb of the 20% not reimb. by JSIS, of hospital fees & all normal out-patient costs. Plus dental care and eye care (limited). Also covers treatments following accident. Assistance insurance included.	Medical questionnaire. No waiting times. Age limit for subscriber: 65	Reimb. possible over and above JSIS ceilings. Specific ceilings for dental and eye care Worldwide cover, even in USA	€977 at 40 y €1,681 at 60 y €2,166 after 65 y
<b><u>ELP GOLD EU</u></b> FFPE / Expat & Co / Wyr SCRL	- Individual cover	Top up JSIS reimb.to reach 100% of hospital fees and all normal outpatient care costs. Plus dental care and eye care. Nursing at home, ... Covers treatment following accident.	No medical questionnaire  Waiting times  Age limit to subscribe: 70 y	<u>Premium fixed at subscription</u> , depending on age Specific limits for dental and eye care Cover limitations outside the EEA	€625 when subscribing at 40 €1,335 at 60 €2,220 at 70

#### **Beware !**

**The paragraphs, notes and tables on the policies presented here are by no means comprehensive or 100% accurate. They are summaries designed to enable comparison. The only valid documents for those who wish to take out a policy or obtain official and comprehensive information are those issued by Cigna, Allianz, WWCare, DKV, Foyer Global health, Santalia and Expat & Co.**

## **VIII. Annex Extracts from Staff Regulations and JSIS rules.**

### **Article 7.1.**

1. An official, his spouse, where such spouse is not eligible for benefits of the same nature and of the same level by virtue of any other legal provision or regulations, his children and other dependents within the meaning of Article 2 of Annex VII are insured against sickness up to 80% of the expenditure incurred subject to rules drawn up by agreement between the institutions of the Communities after consulting the Staff Regulations Committee.

This rate shall be increased to 85% for the following services: consultations and visits, surgical operations, hospitalisation, pharmaceutical products, radiology, analyses, laboratory tests and prostheses on medical prescription with the exception of dental prostheses. It shall be increased to 100% in cases of tuberculosis, poliomyelitis, cancer, mental illness and other illnesses recognized by the appointing authority as of comparable seriousness, and for early detection screening and in cases of confinement. However, reimbursement at 100% shall not apply in the case of occupational disease or accident having given rise to the application of Article 73.

### **Article. 72.3. Special reimbursement - Risk limitation**

Where the total expenditure not reimbursed for any period of 12 months exceeds half the official's basic monthly salary or pension, special reimbursement shall be allowed by the appointing authority, account being taken of the family circumstances of the person concerned, in the manner provided for in the rules referred to in paragraph 1.

### **GIP JSIS. Serious Illness**

According to the Staff Regulations, a serious illness is one recognized as such by decision of the appointing authority after consulting the Medical Officer and on the basis of the following criteria.

Serious illnesses include: Tuberculosis, Poliomyelitis, Cancer, Mental illness, and other illnesses recognised by the appointing authority as of comparable seriousness. Such illnesses typically involve, to varying degrees, the following four elements: a shortened life expectancy resulting from an illness which is likely to be drawn-out; an illness which is likely to be drawn-out; the need for aggressive diagnostic and/or therapeutic procedures; the presence or risk of a serious handicap.

Expenses incurred in connection with a serious illness are reimbursed at the rate of 100%, without a ceiling, except for: home nursing care, dental expenses, miscellaneous medical treatments (Chapter 8.2. reference 14), accommodation costs during a convalescent/post-operative cure, costs of treatment and medical supervision during a thermal cure.

### **Article 20.2. Of the JSIS rules (2005) - Excessive costs**

If the costs significantly exceed the amounts normally charged in the country where the treatment was provided, the portion of costs deemed excessive may be excluded from the reimbursement, pursuant to Article 20 of the joint rules, even if no ceiling for reimbursement has been set and even in the case of a serious illness. The portion of the costs deemed excessive will be determined on a case-by-case basis by the Settlements Office after consulting the Medical Officer. The Medical Officer will determine the exact nature of the medical treatment in order to enable the Settlements Office to compare the rates being charged.

### **Article 21.1. Of JSIS Rules (2005) - Countries with high medical care costs**

The expenses incurred in a country outside the European Union where costs are particularly high, are subject to a reduction coefficient to implement a repayment rate on amounts of costs made comparable to the average cost in the countries of the European Union. In particular, USA, Canada, Norway, Switzerland.

## **IX. References**

**1. General Information:** [Crutzen.Serge@gmail.com](mailto:Crutzen.Serge@gmail.com)

**2. Insurance policies 'AFILIATYS' « Hospi-Safe » et « Hospi-Safe Plus »** Policy Allianz Be n°BCVR - 8672

web site Cigna/eurprivileges: <https://www.eurprivileges.com/>

**3. Insurance policies 'AIACE' « High Risks » et «High Risks and accidents »** Police Allianz Be n° BCVR – 8673

web site Cigna/eurprivileges: <https://www.eurprivileges.com/>

**4. Insurance policy Allianz Worldwide Care / Allianz DE / Concordia**

Introduced by Union Syndicale : E-mail : [sales@allianzworldwidecare.com](mailto:sales@allianzworldwidecare.com) Tél.: +353 1 514 8442

[www.allianzworldwidecare.com](http://www.allianzworldwidecare.com) and [www.allianzworldwidecare.com/eurosante](http://www.allianzworldwidecare.com/eurosante)

Other broker: Vanbreda Risk and Benefits, "Bureau Eurassurances": Rue Stévin, 144 (derrière le Berlaymont) -1000

Bruxelles Tel: 02 230 16 60 [www.eurinsurances.be](http://www.eurinsurances.be)

Other broker: INS consult (agent Safe-Europe) Archimède n° 89, Bt.26 - 1000 Bruxelles

Tel: 02/735.16.01/GSM 0486.17.47.47

**5. Insurance policy 'DKV EU PLUS'**

Policy DKV Luxembourg [www.dkv.lu/fr](http://www.dkv.lu/fr) -

Suggested by FFPE. Broker WYRSCRL, 1, Bte 2, ave des Eoliennes 1200 Bruxelles

Tel 02 305 71 50 - 0478 950 834 [patrick@wyr-insurance.be](mailto:patrick@wyr-insurance.be) [www.wyr-insurance.be](http://www.wyr-insurance.be)

Suggested by Safe-Europe. Broker: INS consult (agent) Archimède n° 89, Bt.26 - 1000 Bruxelles

Tel: 02/735.16.01/GSM 0486.17.47.47

**6. Insurance Policy 'EU HEALTH'**

Foyer Global Health S.A. Luxembourg <http://www.foyerglobalhealth.com>

Sales representative Luxemburg: [tom.kree@agencefoyer.lu](mailto:tom.kree@agencefoyer.lu) +352 691 568 306

Sales representative Belgium: [Laurent.martin@foyerglobalhealth.com](mailto:Laurent.martin@foyerglobalhealth.com) +32 467 122 830

**7. SANTALIA Insurance policies**

Santalia Santé et Prévoyance

<http://www.santalia.be/> <http://courtiers.santalia.be/> Contact Santalia : Céline LABAR Tel. : +32 2 80 80 751 E-mail : [contact@santalia.be](mailto:contact@santalia.be)

**8. Insurance policies EUROSANTE+ et EUROHOSPI**

Policy Santalia

Broker MERAINI ASSURANCES (ex EAS)

Tel. +32(0)2.343.66.36 Fax. +32.(0)2.343.99.44

Place de l'Altitude Cent, 1 1190 Bruxelles [stanislas.debraz@portima.be](mailto:stanislas.debraz@portima.be)

**9. Insurance policies EUCARE+ et EUCARE HOSPI**

Policy Santalia

Broker WYRSCRL, 1, Bt 2, ave des Eoliennes 1200 Bruxelles Tel 02 305 71 50 - 0478 950 834

<https://www.insurance-wyr.be/offre-assurance-medicale.php> ; [patrick@wyr-insurance.be](mailto:patrick@wyr-insurance.be) ; <http://courtiers.santalia.be/>

**10. Insurance policies ELP GOLD EU**

EXPAT & Co International mobility insurances

<http://www.expatsinsurance.eu/en/individual-policies/europat-gold-eu.aspx>

Broker WYRSCRL, 1, Bt 2, ave des Eoliennes 1200 Bruxelles

Tel 02 305 71 50 - 0478 950 834 [patrick@wyr-insurance.be](mailto:patrick@wyr-insurance.be) [www.wyr-insurance.be](http://www.wyr-insurance.be)

**11. Insurance policy 'AIACE' « Accident » Policy CIGNA since 2013.**

Web site Cigna: <https://www.eurprivileges.com/>

**12. Insurance policy 'AFFILIATYS' « death & disability insurance (all causes) » Policy Allianz Be N° 909.478**

Web site Cigna/eurprivileges: <https://www.eurprivileges.com/>

**13. Insurance policy 'AFILIATYS' « Assistance voyage »**

Site web Cigna: <https://www.eurprivileges.com/>

**14. Table of miscellaneous treatments:** Article 8§2 of the GIP

General implementing provisions for the reimbursement of medical expenses

Commission decision 02.07.2007. C(2007)3195. Pages 41 – 46

## THE ADMINISTRATOR OF HOSPI SAFE WILL CHANGE ON 1 JANUARY 2020

The management contract for the complementary health insurances to JSIS, offered by AFILIATYS, namely HOSPI SAFE and HOSPI SAFE+, concluded with CIGNA in January 2010, will end on 31 December 2019.

AFILIATYS launched a tender, in accordance with the rules and regulations, to identify the best management proposal possible, in financial and service terms, for these insurance policies.

Following a rigorous comparison of all the offers received, ALIANZ CARE has been selected. This company will therefore assume the management of HOSPI SAFE and HOSPI SAFE+ from 1 January 2020 onwards.

ALLIANZ CARE will take over the entirety of current insurance contracts with their beneficiaries, under the same terms and conditions as are currently in force, including possible existing exceptions.

As from 1 January 2020, the management of all the insurance files of affiliates to HOSPI SAFE and HOSPI SAFE+ will automatically be taken over by ALIANZ CARE, without the need for any formality on the part of the beneficiaries, except for those who would prefer to cancel their insurance policies rather than have them managed by ALLIANZ CARE; they will need to notify their decision formally.

As from 1 January 2020:

- The complementary health insurance policies to JSIS offered by AFILIATYS will remain unchanged, except for one additional option:
  - HOSPI SAFE: no change, complementary cover to JSIS to cover hospitalisation following illness or an accident
  - HOSPI SAFE ILLNESS: new option covering hospitalisation as a result of illness only
  - HOSPI SAFE+: no change
- The insurance premiums agreed for 10 years for these three options (Cf table hereunder) will remain unchanged after 61 years of age (instead of the current 67 years), apart from the annual indexation based on the EUROSTAT index or in the case of a technical (negotiated) amendment after 5 years.
- A medical questionnaire will no longer be required for new affiliates to any of the policies available (as is currently the case), except during the 6 months preceding retirement.
- Subscription to these policies can be undertaken until the date of retirement (and no longer, as is currently the case, no later than 6 months before retirement).
- The reimbursement procedures remain identical to those currently in force with strict parallelism between the rules of JSIS and the contractual rules of the complementary insurance. The complementary reimbursement that ALLIANZ CARE will make is based strictly on the reimbursement statement issued by JSIS.
- ALLIANZ CARE will set up a “single counter” which will provide a personalised processing of files, centralise the requests for reimbursement and any pertinent questions, whether these are submitted by letter or by email. ALLIANZ CARE will also answer any oral questions from affiliates, every working day at its offices located at 2 rue du Samedi, near the Place Sainte Catherine in Brussels and also periodically at the AFILIATYS offices in Luxembourg.
- ALLIANZ CARE will set up this information, management and operational system by calling on insurance brokers, duly specialised in these areas, to whom affiliates, as also those who would like to become affiliates of any of the HOSPI SAFE options, can address themselves directly.

The present manager, CIGNA, will remain in charge until 31 December 2019, when the ALLIANZ CARE contract will take effect, which means:

- The reimbursement requests for costs incurred until that date will be addressed to CIGNA
- The insurance premiums which become due during 2019 will continue to be paid to CIGNA

AFILIATYS, in permanent contact with ALLIANZ CARE and CIGNA will keep affiliates informed of the progress of this transition.

Taking into account the General Regulation on the Protection of Data (GRPD) n° 2015/679 which came into effect on 25 May 2018, for the good processing of your requests for complementary reimbursement, it will be your responsibility to provide ALLIANZ CARE with your personal data.

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**Annual premiums on 01.01.2020**

HOSPI SAFE (Hospitalization illness/accident)

Age	0-2	3-18	19-35	36-50	51-60	61+
Premium (€)	0,00	72,33	86,78	130,15	173,56	242,99

HOSPI SAFE ILLNESS (Hospitalization due to illness only)

Age	0-2	3-18	19-35	36-50	51-60	61+
Premium (€)	0,00	52,51	64,21	96,15	128,32	178,41

HOSPI SAFE PLUS (Hospitalization and out-patient treatments)

Age	0-1	2-18	19-35	36-50	51-60	61+
Premium (€)	0,00	525,07	642,07	961,51	1283,20	1784,13