

Bulletin

Information bulletin for members of the Association

December 2019 January 2020

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SEPS Administrative Board (on 01.12.2019)

President Serge Crutzen

Vice-president Brigitte Pretzenbacher (active staff)
Vice-president Hendrik Smets (legal affairs)

Vice-president Philippe Bioul (health)

Treasurer and Members management Marc Maes

General Secretary Luigia Dricot-Daniele

Secretary (ASBL administration) Nicole Caby

Members: Pierre-Philippe Bacri; Monique Breton; Giustina Canu;

Jean-Louis Cougnon; Jean-Marie Cousin; Patrizia De Palma; Helen James; Annie Lovinfosse; Antonio Pinto

Ferreira; Rosalyn Tanguy.

Bulletin editorial team

Nicole Caby; Serge Crutzen; Annie Lovinfosse; Brigitte Pretzenbacher; Hendrik Smets; Yasmin Soezen; Rosalyn Tanguy; Milvia van Rij Brizzi

Most of the articles of the Bulletin were written in French.

Translations are mainly from Yasmin Sözen

Membership fee: 30 €

It is requested in January and no longer on the anniversary date of SEPS / SFPE membership

However, new members who have registered after June 30, 2019 by paying the membership fee, will not need to pay for the 2020 fee. The next payment will only be needed in January 2021.

Bank account: IBAN: BE 37 3630 5079 7728

BIC: BBRUBEBB

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 Data Protection Regulations (GDPR).

Dear Member

We take the protection of personal data very seriously and we are committed to respect the General Regulation on the Protection of Data (GRPD).

Our contact information is used exclusively to ensure our responsibility towards you, as a member, for frank and transparent information on the activities of the Association and the decisions taken by the Administrative Board.

The information you have trusted us with is used entirely for internal purposes. It is not made available to third parties (PMO, DG HR,) without your express permission.

The Association commits itself to protect this information against any form of dissemination and not to make it available to anyone, except where obliged to under the law or when undertaking an act at your request, within the limits of the social objectives of the Association.

Of course, you can access, rectify or delete this information at any time. You may object to the use of your information and have the right to withdraw your consent at any time by sending us an e-mail or a request by post.

Serge Crutzen
For the SEPS/SFPE Management

Information Meeting

Location: Au Repos des Chasseurs**

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

Tuesday 12 March 2020

On the basis of the traditional programme, from 10h30 to 16h30

- ✓ Election of the 2020-22 Management Board Call for candidates
- ✓ Information about SEPS/SFPE and Afiliatys
- ✓ Discussion subject
- / Lunch
- ✓ Pensions and Multiannual Financial Framework (MFF 2021-27)
- ✓ JSIS GIPs Evolution
- ✓ Problems encountered by members
- ✓ Questions

Do not forget to contact the Secretariat

- ✓ To make a reservation for lunch and choose your lunch.
- ✓ To indicate the number of persons who are accompanying you

Financial contribution: €35 per person

Payment should ideally be made to the ING account of SEPS

IBAN: BE37 3630 5079 7728 BIC: BBRUBEBB

(Participants can also pay on the spot, well before 10h30, please)

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I. Letter from the Editor

The European Commission has identified six priorities for the coming five years. Our President, Ursula von der Leyen, presented them to the European Parliament on 27 November 2019.

Becoming the world's first climate-neutral continent by 2050 is the greatest challenge and the greatest opportunity of our time. To this end, the European Commission has presented the Green Deal for Europe, an extremely ambitious set of measures which should enable EU citizens and businesses to benefit from a sustainable ecological transition.

An economy at the service of people. The EU's social market economy, which makes it unique, promotes growth while reducing poverty and inequality. Thanks to the political and economic stability of Europe, the EU's economy aims at meeting the needs of its citizens. For this, it is essential to strengthen small and medium-sized enterprises, which constitute the backbone of the economy. It is also essential to complete the capital markets union and to deepen the Economic and Monetary Union

A Europe fit for the digital age. Digital technologies are connecting the whole world in an unprecedented way, at unprecedented speed. Europe is already a benchmark in telecommunications and data protection, for example. Yet it lags behind in other sectors of the economy.

Promoting our European way of life. A Europe that protects must also stand up for justice and for the EU's core values. Threats to the rule of law challenge the legal, political and economic basis of our Union. Rule of law is central to President von der Leyen's vision for a Union of equality, tolerance and social fairness.

The Commission will launch a comprehensive European Rule of Law Mechanism under which it is to report every year, objectively, on the state—of-play on the rule of law across the Union.

A stronger Europe in the world. A stronger Europe on the international scene. A solid agenda for free and fair trade, making Europe an attractive place for business, is essential to strengthen the EU's role as a global power, while ensuring the highest standards in protection of the climate, the environment and workers.

A new push for European democracy. The record turnout in the 2019 European elections is a testament to the vitality of European democracy. However, Europeans must play a more important role in the decision-making process, and a more active role in defining our priorities. A conference on the future of Europe will allow them to make their voices heard on what is important for the EU.

As retirees, we are affected by several of these objectives.

The climate emergency is not a next day problem. We are also thinking about the future of our family. Social Europe also means our pensions and services. Digital technologies often make us suffer, we have not acquired the right reflexes; often, however, we must follow. Social equity and non-discrimination are essential features for older people. Our more active participation in European democracy is an objective of certain pensioners associations such as the European network "AGE" of which SEPS is a founding member

The new SEPS Management Board (2020-2022) needs to follow the work of the Commission in these areas and where possible develop targeted actions or at least to inform our colleagues.

We must continue to discuss certain aspects of the "transition"; training sessions should be offered on the digital world; we have to identify pragmatically our demands for social equity; why not intervene in European democracy or, at least, in the discussions which should influence it, by defining our priorities.

SEPS organizes quarterly information meetings. Each of these meetings prioritizes the defence of our social security: i.e. pension and health insurance. We will also need to find time to regularly discuss subjects related to the priorities identified by the Commission. It is imperative that we understand better the technical and political positions that will be developed and to influence certain decisions that will be made. To do this, we intend to organize our actions and working groups more formally.

¹ AGE Platform Europe https://www.age-platform.eu

II. Adaptation of salaries and the rate of contribution to the pension scheme. New correction coefficients.

1. Contribution to the pension system

For the period 2019-2020 the contribution to the pension system (PSEO) is 9.7 % instead of 10% in 2018-2029. This change is generated by:

- Update of the financial assumptions: effect of 0.2%
- Update of demographic assumptions: 0%
- · Update of the population: 0.1%

Total: -0.3%. This difference applies for the period July 2019 – June 2020 with retroactive effect.

2. Adaptation of salaries and pensions

The (automatic) salary adjustment for the period July 2019-June 2020 was computed by Eurostat and the result is positive: 2% cf. below), it was applied to salaries and pensions in December 2019 and has generated arrears since July 2019

The usual formula is applied using the values computed for the different variables at the end of September:

GSI = 100.5 (Global Specific Indicator – evolution of national salaries)

JBLI = 101.5 (Global Joint Brussels-Luxemburg Index)

$$(100.5 \times 101.5) / 100 - 100 = 2.0075$$
 thus 2 %

The salary increase as of July 1, 2019 is therefore 2%.

The exception clause of the method will not be applied because the GDP is positive.

The moderation clause of the method will not be applied because the salary / pension increase is not above 2%

Remarks

11 member states are the reference for establishing the GSI representing 75% of the EU's GDP. If all 28 member states were considered, the GSI would be higher and the adaptation would be 2.5%

For pensions, rent is an essential variable. This variable should be considered as an average made over several years to avoid too abrupt variations.

This 2% adjustment is not a gift but a simple catch-up of what we have lost since July 2018!

For obvious reasons, DG HR asked that confidentiality be maintained until communication was made to the EP and the Council, which meant until December! Comments in the press had to

be avoided particularly before the official information of our Institutions, notwithstanding the fact that this is an approved automatic method (which we could however lose in the future).

Before this communication can be made to the Council and the EP, the Inter-service procedure must be completed (by fast track), the budgetary availability must be confirmed and the College of Commissioners must be officially informed. The budgetary impact is € 130 million (plus the part of the Agencies).

3. New correction coefficients

The correction coefficients are also adapted for the period July 2019-June 2020.

For the active staff, correction coefficients of capitals or places of the institution are on average up by 0.7%.

For pensioners who can benefit from it, the average is of 1.3% of the "country" weightings.

The CC are given in the table in appendix 1. They are applied from July 1, 2019 with retroactive effect

III. Summary of General Assembly 5 December 2019.

1. 2020 Draft Budget

The Board of Directors gave its agreement to the draft ordinary budget, aligned to the 2019 budget:

Revenues: 33.000€; Expenditures: 30.670 €.

The Board approved the extraordinary budget of 8.000 € despite its lack of precision as actions will depend on the positions of both the Commission and the European Court of Justice.

The General Assembly agreed by unanimity. .

2. Elections of the 2020-2022 Board of Directors

The General Assembly decided on launching of the election procedure, for more details please see below.

The electoral office proposed by the Board was approved by the General Assembly:

Nadine Froment President

Evelvne De Houwer; Filomena Paolone; Yves Castel.

Nicoletta Flessati was invited to join after the Assembly meeting.

The following members of the outgoing Board 2017-2020 have communicated their decision to stand down: Dr Philippe Bioul; Brigitte Pretzenbacher; Annie Lovinfosse.

3. Appointment of the Secretary General

Since the creation of the Association, the function of secretary general has rested with the president.

The president has now proposed the appointment of Gina Dricot as Secretary-General.

The GA approved the proposal at the unanimity with 2 abstentions.

The GA took note of this appointment done by the Board in line with the internal rules.

Nicole Caby was confirmed as administrative secretary on the areas related to the Bureau of the Board, e.g. officially required documents by the legislation on NGOs and relations with the Secretariat of the Council; documents requested by the members; preparation of the necessary documents for seminars with the central Bureau of the Council.

On 21.11.2019 the Board was constituted as follows (in line with point V above)

President Serge Crutzen

Vice-president Brigitte Pretzenbacher (active staff)
Vice-president Hendrik Smets (legal affairs)

Vice-president Philippe Bioul (health)
Treasurer and Members management Marc Maes

General Secretary Luigia Dricot-Daniele

Secretary (ASBL administration) Nicole Caby

Members: Pierre-Philippe Bacri; Monique Breton; Giustina Canu;

Jean-Louis Cougnon; Jean-Marie Cousin; Patrizia De Palma; Helen James; Annie Lovinfosse; Antonio Pinto

Ferreira; Rosalyn Tanguy.

4. SEPS/SFPE Luxembourg Antenna

There has been little if no response to the action undertaken in December, only one reply from Jean-Marie Cousin, furthermore the office KAD 01GO24 in Luxembourg is not equipped.

The Afiliatys antenna is stand-by.

The GA proposes for the time being to abandon the idea of the creation of a SEPS/SFPE antenna in Luxembourg.

However, some promotional activities will be organised in Luxembourg and the participation to the GA of SEPS/SFPE of key persons in Luxembourg will be sought.

The GA approved this decision of the Board.

5. Full members

These members are appointed by the GA either on the proposal of the Board or by spontaneous application.

The list of names is part of the GA and Board documents, the addresses and administrative information are protected as is the list of members of the Association.

The appointment by the Assembly of the candidates to the elections of the Board has resulted in the appointment of 50 members: Milvia van Rij Brizzi; Rosario De Simone; Anna Angela D'Amico, as well as Evelyne De Houwer.

The full list is available to the GA for its meetings but is only published in the documents required by the Tribunal des Enterprises (minutes of GA).

The Board proposes an amendment of the SEPS/SFPE statutes by deleting from the list of full members those members that are absent four consecutive times for no valid reasons and have failed to give proxy.

This proposal will be made to the GA of 11 June 2020.

6. <u>SPES/SFPE website</u> (<u>sfpe-seps.be/</u>)

The website is available and appreciated.

The statistical access log is available on a monthly basis.

Gina manages the updates with the contractor and Helen James ensures the English proof-reading.

Improvement suggestions are always welcomed.

7. Collaboration with Afiliatys

The collaboration with Afiliatys remains close.

a. Insurances

Serge Crutzen remains an Afiliatys Board member addressing queries and the support of affiliates.

The affiliates to Hospi Safe as well as all Afiliatys members have been informed of the management changes but this has caused considerable confusion as the AIACE/CIGNA insurances are not concerned but this has not been understood (cf. Point VII.1 below and Annex 2).

- **b. Social actions**: SEPS/SFPE (organiser: Gina Dricot) contributes to events such as St Nicholas, day of the circus for handicapped etc.
- **c.** Possible telephone help desk: in agreement with the president of Afiliatys.

8. Convention with the unions for collaboration and "joint affiliation"

An agreement has been signed with the FFPE, Commission, Council, Save Europe, Tao-Afi and there is an agreement in principle with R&D.

We note that the unions are more than willing to take us under their wing for the participation in meetings where pensioners or SEPS are not invited.

Seminars for retirement preparation and lunch time conferences on insurances

The 2020 seminars for retirement preparation and lunch time conferences will imply:

- 24 presentations by SEPS/SFPE (10 in FR and 14 in EN)
- 30 general presentations on complementary health insurances (FR, EN, Brux, Lux, Ispra, Agencies)
- 4 to 6 presentations of PSEO

These actions are a welcome burden to the SEPS/SFPE as they increase our visibility and bring in new members (notwithstanding the fact that DG HR asks us to be neutral).

It will however be necessary to ensure adequate burden-sharing among SEPS/SFPE members. In this respect a number of working groups will be created in support to these actions (cf. Point VII.2 below).

Recognition and representativity of SEPS/SFPE

Although SEPS/SFPE is recognised and endorsed by both the Commission and the Council, the saga of its recognition and <u>representativity</u> with the Commission continues.

There have been fruitless attempts at the time of Commissioners Kinnock and Kallas. The 2008 attempts and the 2010 compromise position as defined by Mr Marco-Umberto Moricca, Director DG HR. The 2017 letter to Commissioner Oettinger never received a reply.

In 2018 a letter with a new proposal was sent to the Commissioner leveraging on the reorganisation of the social dialogue which was made redundant as the reform was abandoned.

A new letter was sent to Mrs Souka reflecting the letters sent to the Commissioner and motivated by the supportive opening expressed by the Director General. Mrs Souka's reply was polite but did not take positions and invited us instead to discuss our representativeness with Christian Roque, Director DG HR D.

The GA agreed to identify an MEP that might be interested by this matter.

SEPS meetings in 2020

Proposal which takes into account the Commission and Council seminars (Tuesdays and Wednesdays)

Meeting	Dates			
General assembly and information	11 June 2020	10 December 2020		
Information meeting	12 March 2020	8 October 2020		
Board of Directors	23 April 2020	19 November 2020		
Board of Directors constitutive meeting	13 February 2020			

IV. <u>Elections for the Management Board</u> 2020-2022.

The elections for this renewal of the Board are underway and end with the constitution of the new Board on February 13, 2020.

The ballot has 15 names (List order obtained by drawing lots!)

Helen JAMES	Board member 2019 - Ambassador PMO - JSIS
Hendrik SMETS	Vice-President of the Board 2019 – Legal affairs
Giuseppina CORDA	New candidate - ex PMO - JSIS
Marc MAES	Board member du CA 2019 - Treasurer
Luigia DRICOT-DANIELE	Board member 2019 – Secretary-General
Petrus KERSTENS	New candidate - ex PMO
Nicole CABY	Board member 2019 – Admin secretary of the ASBL
Rosario DE SIMONE	New candidate - Secretary general TAO-AFI
Milvia van RIJ - BRIZZI	New candidate – Several responsible posts in the Commission
Antonio PINTO FERREIRA	Board member 2019 – Volunteer in the duty office
Anna Angela D'AMICO	New candidate - ex DGT
Serge CRUTZEN	Board chairman 2019
Patrizia DE PALMA	Board member 2019 - volunteer
Jean-Marie COUSIN	Board member 2019 - volunteer
Monique BRETON	Board member 2019 - CGAM chairwoman

It should be noted that three members of the 2017-2019 Board have communicated their decision to stand down: Dr. Philippe Bioul; Brigitte Pretzenbacher; Annie Lovinfosse.

As happened in 2016, all candidates are likely to be elected

On February 13, it is planned to constitute the new Board and to distribute the roles in a precise manner for each of the elected officials.

This new Board will be ratified by the General Assembly of June 11, 2020. However, it is indeed the Board which appoints the chairman, treasurer, Secretary-General, Vice-President, ...

The new Management Board composition will be published in detail in the March 2020 Bulletin.

V. Our pensions scheme and the MFF

In the framework of discussions on the next Multiannual Financial Framework, the Presidency submits to delegations a Negotiating Box with financial figures.

The Presidency was guided by the mandate of the European Council and also by the principle of simplification and clarification.

The Negotiating Box is drawn up and developed under the responsibility of the Presidency. It is therefore not binding on any delegation. Negotiations continue to be guided by the principle that nothing is agreed until everything is agreed.

The October 2019 Bulletin has put together the essential elements that introduce the discussion of our pension system:

The Bulletins of June 2018 and October 2018 explained that Chapter VII (European public administration) of the MFF had been presented with a footnote (note 18) which generates discussions:

"In the framework of the mid-term evaluation of the Multiannual Financial Framework in 2023, the Commission will reflect on the feasibility of creating a capitalized pension scheme for the staff of the EU"

Article 83 of the Staff Regulations and Annex XII define the notion of a notional pension fund which is guaranteed by a debt of the Member States. On 31.12.2018 this notional fund was valued at 80.479 million Euro.

To constitute a real capitalized pension fund would imply that the €80.4 billion of this notional fund would become material. An amount of this magnitude is probably best guaranteed by a debt of the Member States (Art. 83 of the Staff Regulations) rather than by the financial markets.

The representatives of active and retired staff all agree that the current system needs to be preserved.

During the negotiations concerning the Multi-annual Financial Framework, several Member States will ask for savings on the pensions. Five Member States already made this known in 2013, during the signature of the new Staff Regulations of 2014. The Netherlands, Austria and France have already written to the Council on this matter. CoRePer has asked the Commission to foresee a reduction in the pension budget. The most explicit request has come from France in October 2019:

"France supports measures to generate savings such as the adoption of a new ceiling to reduce the overall staff levels, a targeted review of the Staff Regulations to guarantee the sustainability of the pensions system, to revise the automatic salary adjustments and to modernize the allocations system, promotions or even the modernization of the tax system for European civil servants".

Finland, as President of the Council, proposes in its "Negotiating box":

In the context of a future Union of 27 Member States it is necessary to continuously consolidate these reforms and constantly improve efficiency and effectiveness of the European Public Administration.

Recognizing that the 2013 Staff Regulations reform package contains clear and precise provisions, the reporting and the necessary evaluation of the current reform are to serve as a basis for any possible subsequent revision of the Staff Regulations. The Commission is invited in its evaluation and possible subsequent proposals to address issues such as career progression, the size and duration of allowances, the adequacy of the tax system, the solidarity levy as well as the sustainability of the pension system.

The various councils of ministers for the first half of 2020 will be called upon to "negotiate" on the basis of this "Negotiating box" in order to arrive at a compromise proposal at the European Summit in June 2020

However, we have paid for our pensions and the pensions system has been declared to be "in balance" by the Member States. The five-yearly report approved by the Council and the Parliament confirms this:

The Commission's implementation of Annex XII to the Staff Regulations has ensured the stability of the pension scheme for EU officials and the balance of the notional fund, and the Staff Regulations of 2004 and 2014 have been completed, allowing a gradual increase in annual savings.

In view of the above considerations, the application of Annex XII to the Staff Regulations has achieved its specific objective of ensuring the balance of the pension scheme for EU officials, since the contribution to the pension scheme paid to the budget by staff cover one third of the rights acquired each year ...

Representatives of retirees, during social dialogue meetings which will be organized in 2020, from the start of the year, must be strong in defending our system and our notional pension fund.

On 22 January 2020, a first meeting was organised between Mr Johannes HAHN (the new Commissioner in charge of Budget & Administration) and the staff representatives to inform them of the initial discussions regarding the MFF (Multi-Annual Financial Framework).

Regarding the budget, Commissioner Hahn stressed that negotiations had taken place in the European Parliament, as well as with the COCOBU (European Budget Control Committee) in order to reach proposals which would be acceptable to everyone.

The Commissioner will now set up visits with the other interested parties. A first contact is already foreseen with the Dutch Prime Minister during the last week of January.

We will keep you up to date as the discussions progress.

VI. <u>JSIS – Revision of the General</u> Implementation Provisions of 2007

1. Serious illness

The CGAM continues to revise the General Implementation Provisions (GIP) of the JSIS independently or in response to questions from the PMO or the Institutions.

As follow-up to the request of the mediator on the subject of reimbursements granted to persons affected by a handicap and so that the legal basis for the recognition of a serious illness can correspond to the situation on the ground, PMO-JSIS proposes to rewrite the directive concerning the recognition of serious illnesses.

The position of SEPS was presented in the October 2019 Bulletin with the recognition of the principle of the separation of the sickness, disability and dependence aspects.

During consultations with DG HR, PMO and unions, the notion of considering the 4 criteria for recognition of serious illness was developed separately or jointly:

- Reduction in life expectancy
- Chronic evolution
- Need for heavy diagnostic and/or therapeutic measures
- Presence of a handicap or risk of a serious handicap

SEPS declared to be in favor of taking the criteria into account in a disjoint manner in order to give the PMO more flexibility as to the decisions to be taken.

The Commission staff representatives and SEPS, meeting on 14 January 2020, toke note that the recognition of serious illness will be followed by a further update as part of the overall review of the GIPs and that the Institutions are preparing a draft decision concerning social assistance aimed at improving non-medical assistance.

They also take note that DG HR will question the Medical Council to launch an in-depth reflection on the criteria for serious illness. As far as these are concerned, it is clear that following the various exchanges at the CGAM and the requests from the Central Staff Committee, from other staff committees of Institutions and from pensioners associations, the strict practice applied from 2013/2014 is no longer in use.

It would therefore be appropriate to codify this practice and open the necessary discussions with the CGAM for consistency and equal treatment for all affiliates - such as, for example, a non-exhaustive list of illnesses known to staff as serious illnesses recognized as it is the case in various member states and international organizations.

The OSPs also ask that the administrative procedure for the recognition of serious illnesses be simplified in order to put affiliates in a situation of administrative support.

2. <u>Transparency in the prices of services and products provided by private clinics</u>

For PMO-JSIS, it is essential to limit the exaggerated expenses resulting from extra billing. A real success in this direction is obtained in Luxembourg. Other actions are necessary

An example comes from Greece and the president of the CGAM (JSIS Management Committee) asks us to disseminate this information as an example of what should be generalized in the EU: a Greek circular announces the obligation for private clinics in Greece to inform very clearly the public on their rates.

From the General Secretariat for Trade and Consumer Protection To private clinics in Greece

Subject: "Transparency in the prices of services and products provided by private clinics to consumers receiving health care"...

... you are requested to ensure the flawless application of the provisions of the legislation in force by private clinics located in the region of your jurisdiction. Concretely, please ensure that the private clinics operating in your region, within fifteen (15) days of receipt of this letter, take all the necessary steps to publish on their website and in an apparent place of reception and from their accounting department a price list of the services and products they provide.

The list in question must illustrate in a simple, clear and comprehensible manner for the consumer, the prices of the services and products provided to private parties-customers, as well as the amount remaining to be charged after recourse either to a social security organization or to a private insurance policy taken out with an insurance company which collaborates with private clinics....

VII. <u>Information - Reminder</u>

Information offered in this section of the Bulletin does not concern all members but may be of interest to many of them.

Information under this heading is also established on the basis of the experience of members of SEPS/SFPE who ensure the telephone assistance duties.

The requests for assistance justify the transcription into the Bulletin and the Vade-Mecum of several texts taken from My IntraComm, since a good number of members do not or no longer access My IntraComm².

This information has been adapted by SEPS/SFPE to the case of members of the association who prefer to receive a document in the post, rather than have to search for the information on the internet.

This information may also duplicate the information given in the Information Bulletin of DG HR D1 "Info SENIOR" as also information provided in earlier Bulletins of SEPS/SFPE. It is very important to insist on certain rules and to recall them: the services of PMO ask us to do this.

1. <u>Too much confusion regarding complementary</u> health insurances

Afiliatys and SEPS/SFPE have informed colleagues about the change in management of the complementary health insurance Hospi Safe (hospitalization contract BCVR 8672) as a result of a call for tender. The contract is attributed by Afiliatys to Allianz Care³ due to the better financial proposal than the one of Cigna and even more due to the fact that they agreed to suppress the medical questionnaire.

Many colleagues have confused Hospi Safe with other insurances, many colleagues have imagined that they needed to supply their personal data, many colleagues have been made aware of new complementary insurance to JSIS offered by this insurance as well as by others,

It is apparently important to repeat the messages of the president of Afiliatys to the affiliates:

HOSPI SAFE remains HOSPI SAFE. The top-up on the basis of JSIS reimbursements remains under the same conditions, as it has always been. Any potential difference would be misinterpretation and corrected. We confirm that your cover and history are wholly taken over and that the moratorium only applies to new subscriptions – not to the contracts transferred

There are 2 ways for you to meet an Allianz Care representative:

- A. At the Allianz Care Desk (1, place du Samedi 1000 Brussels; on business days from 10.00 to 15.00 by appointment only). This desk is in charge of the daily management of the contracts, i.e. treatment, follow up and settlement of claims, as well as legal, administrative and technical assistance to the Insured including support in the questions/problems expressed.
- B. During the Open Hours held at the Afiliatys Office (105, avenue des Nerviens 1040 Brussels; every Tuesdays and Thursdays from 10.00 to 15.00). You will have the opportunity to ask all your questions linked to the transfer of your contract, as well as the logistic issues arising from this move.

Those past weeks demonstrated the limitations of a digital communication. Please be aware that you may receive the documents and information of ALLIANZ CARE in the language of your choice (English/French), by email or by paper mail. You may request this by email

³ https://www.allianzcare.com/en/group-hub/afiliatys.html

(<u>igo.assistance@allianzworldwidecare.com</u>) or by phone (0800 70 528). The conversation can be held in German, French or English.

ALLIANZ CARE adheres to the Directive about the protection of personal data that came into effect on May, 25th, 2018 in all its terms and obligations. All questions about an issue that you would estimate non-compliant must be directly addressed to Allianz Care, who will come back to you on the matter. Some of you informed us about their decision to associate more than one family member to a same email address. This is legally possible by filling in a "Consent Form" that can be provided by Allianz Care.

You may request this document at igo.assistance@allianzworldwidecare.com.

In February, a Joint Committee (doctors/experts), chaired by AFILIATYS, will be created to discuss the potential problems/difficulties experienced and issue a detailed advice. The Committee will meet as long as necessary.

The deadline to finalize your file (confirmation of your personal details and payment information) is extended to <u>March</u>, <u>31st</u>, <u>2020</u>. In the meantime, your cover is automatically ongoing, unless you decided otherwise and have informed Allianz Care about this. Thereupon, we remind the retirees that, after this date, you will not be able to reintegrate HOSPI SAFE as subscription has to be done on the day of retirement at the latest. (This reintegration is however possible for the actives, but without considering your history (for HOSPI SAFE PLUS) and with the 24 months moratorium for your pre-existing medical conditions).

With regard to HOSPI SAFE (Afiliatys - ALLIANZ CARE) and EURPRIVSANTE (CIGNA), Major Risks (AIACE-Cigna) the comparative table is given in annex 2.

Daniel Germain

2. Meeting of volunteers on 30 January 2020

On January 30, 2020, the secretary general brought the volunteers together for an organizational meeting of the various action groups led by these volunteers and by members of the Management Board:

- ✓ help to members
- √ legal support
- ✓ understanding and defending our pension system
- ✓ "European" insurance offered to staff of the Institutions
- ✓ 24/7 telephone support

For each of these groups, a leader or coordinator will be identified.

Some members are already in charge of particular tasks or groups:

Hendrik Smets for legal affairs; Serge Crutzen for insurance policies; Helen James as PMO-JSIS Ambassador

Members of the association are invited to consider their possible contribution to these working and information groups.

3. 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 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.

4. 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.

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 responsible for legal questions

5. How to contact the Pension Unit (PMO 4)

- √ SYSPER Pensions by "my Remote" https://myremote.ec.europa.eu
- √ PMO-PENSIONS@ec.europa.eu for old age pensions and invalidity pensions
- √ PMO-SURVIVAL@eu.europa.eu for the beneficiaries of a survivor or orphan pension.
- $\sqrt{\ }$ A new single telephone number (+32(0)2 297 88 00) is accessible during working days, Monday to Friday from 09h30 to 12h30.
- √ Postal address: PMO (3 or 4) MERO B-1049 Brussels

VIII. Annexes

Table of the Correction Coefficients 2019 – 2020

See French version overleaf

Annex 2

The 9 health insurance policies of the Hospi Safe type to supplement JSIS.

1. HOSPI SAFE ILLNESS AND ACCIDENT by Afiliatys

Insurance Company: Allianz Worldwide Care (New framework contract 2020-2029) (Formerly: Cigna – Allianz BE. (BCVR 86**72**)

This collective insurance policy must be taken before retirement

Partners and children can also be covered

Medical questionnaire if subscribed less than six months before retirement. No waiting period but a moratorium of 2 years for illnesses existing at the moment of the subscription Lifelong insurance

Worldwide cover but limitations outside the EEA4

Hospi Safe deals with hospitalisation (single room), surgical operations <u>resulting from illness or accident</u> 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.

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) if of interest, depending on the country and health system.

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

All medical expenses linked to pregnancy are refunded 100%. Children up to 24 months are insured free of charge.

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

⁴ 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

Annual premium 2020 according to age (€ - BE taxes⁵ included) but fixed for 5 or 10 years (except Eurostat index)

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium	0,00	72,33	86,78	130,15	173,56	242,99

2. HOSPI SAFE ILLNESS (Illness only) by Afiliatys

Insurance Company: Allianz WW Care (New frame-work contract 2020 – 2029)

This collective insurance policy must be taken before retirement Partners and children can also be covered

Medical questionnaire if subscribed less than six months before retirement. No waiting period but a moratorium of 2 years for illnesses existing at the moment of the subscription Lifelong insurance

Worldwide cover but limitations outside the EEA6

The cover is the same as in 1.1.1. here above but consequences of an accident are excluded. Annual premium 2020 according to age (€ - BE taxes⁷ included) but fixed for 5 or 10 years (except Eurostat index)

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium	0,00	52,51	64,21	96,15	128,32	178,41

Note: The option Hospi Safe Illness, without coverage of accidents, is justified

- ✓ If the affiliate is an <u>active staff member</u> and thus covered by Art. 73 of the Staff Regulations: accident cover to supplement JSIS (Art. 72)
- ✓ If the interested <u>retired staff member</u> also takes out an accident insurance policy, for example, the specific "Accident" policy proposed by AIACE Cigna (see V.1. hereunder).

3. <u>EurPriv Santé (Illness and accident)</u> by Cigna / Union <u>Syndicale B</u>

Insurance Company: Cigna (copy of BCVR 8672)

This individual insurance policy must be taken up at least 6 months before retirement Partners and children can also be covered

⁵ Taxes in Belgium: 9.25 %.

⁶ 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

⁷ Taxes in Belgium: 9.25 %.

Is subject to a medical questionnaire⁸. No waiting period. Lifelong insurance

Worldwide cover but limitations outside the EEA9

The cover is, in principle, equal to 1.1.1. in continuation of the policy supported by Afiliatys and Cigna until 31.12.2019 but now managed by Allianz Worldwide Care as the result of a call for tender (2018)

General conditions of the policy proposed by Cigna are similar to the ones proposed in 1.1.1.

The annual premium for 2020/21 according to age (€ - BE taxes¹⁰ included). Such premium can be modified after 2021 as a function of statistics.

Age	0-20	21-30	31-50	51-60	61-67	67 +
Annual premium	66,53	93,12	146,32	189,79	254,99	428,65

4. HOSPITALIZATION SICKNESS AND ACCIDENT by AIACE

Insurance Company: Cigna (BCVR 8673) (Specifically for retired staff)

- 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 applied to partners.
- Subscription is subject to a medical questionnaire. There is no waiting period
- ➤ Lifelong insurance and worldwide cover¹¹.

Cover equal to 1.1.1. here above. However, the complementary reimbursements cannot exceed the maximum amounts of the reimbursements 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.

Annual premium (€ – BE taxes included). Valid up to 2021

	Sickness and accidents				
Without any deductibles	253,70				
With €100 deductibles	221,05				

5. HOSPITALIZATION SICKNESS only by AIACE

⁸ Except within 13 months of recruitment

⁹ 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

¹⁰ Taxes in Belgium: 9.25 %.

¹¹ From the FAQ, it appears that 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

- > 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 cover¹².

The cover is the one proposed in 1.2.1. here above but consequences of an accident are excluded.

Annual premium (€ – BE taxes included). Valid up to 2021.

	Sickness (without coverage of
	accidents)
Without any deductibles	225,84
With €100 deductibles	196,76

Note,

The option "Sickness", without coverage of accidents, is justified if the interested retired staff member also takes out the specific "Accident" policy proposed by AIACE – Cigna

6. <u>EUROSANTE option « Tranquillité » by Union Syndicale,</u> Save Europe and SFE

Brokers: Concordia, Vanbreda Risk & Benefits, INS consult

Insurance: Allianz Worldwide Care

- 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 questionnaire¹³. No waiting period.
- Lifelong insurance
- Worldwide cover but limitations outside the European Economic Area

Cover very similar to the one in 1.1.1. here above.

Worldwide Care has the right to apply revised policy terms and conditions, effective from the renewal date.

Order of magnitude of the annual premium¹⁴ (€ - 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

¹² From the FAQ, it appears that 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

¹³ Except within13 months of recruitment. Except if subscription resulting from a switch between another policy and EUROSANTE

¹⁴ Premiums as shown include taxes.

7. Hospi Safe Plus negotiated by Afiliatys

Allianz Worldwide Care (Framework contract 2020-2029)

- This collective insurance must be taken out before retirement.
- > Partners and children can be covered
- Medical guestionnaire if subscribed less than six months before retirement.
- > No waiting period but a moratorium of 2 years for illnesses existing at the moment of the subscription
- > Lifelong insurance
- ➤ Worldwide cover but limitations outside the EEA¹⁵

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)
- 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).

Annual premium 2020 according to age (€ - BE taxes¹⁶ included) but fixed for 5 or 10 years (except Eurostat index). Can be paid every three month.

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

8. EurPriv Santé Plus proposed by Cigna

Cigna – Similar to BCVR 8672 (Under the aegis of Union Syndicale B)

This individual insurance policy must be taken up at least 6 months before retirement Partners and children can also be covered

¹⁵ 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

¹⁶ Taxes in Belgium: 9.25 %.

Is subject to a medical questionnaire¹⁷. No waiting period.

Lifelong insurance

Worldwide cover but limitations outside the EEA¹⁸

In principle equal to 2.1., in continuation of the policy supported by Afiliatys until 31.12.2019 but now managed by Allianz Care as the result of a call for tender that gave the contract to Allianz Care

General conditions of the policy proposed by Cigna are similar to the ones proposed in 2.1.

The annual premium, in 2020/21, to be paid quarterly, depends on age (BE taxes included). It can be revised every year by the insurance company:

Age	0-20	21-30	31-50	51-60	61-67	67 +
Annual premium	469	586	917	976	1,223	1,757

9. <u>EUROSANTE (Option Optimum)</u> - Union Syndicale, <u>Save Europe and SFE</u>

Allianz Worldwide Care Broker: Concordia/INS consult/ VB Risk & Benefits-

- > 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 questionnaire¹⁹. No waiting period.
- Worldwide cover but limitations outside the European Economic Area

The cover is very similar to the one in 2.1. here above. 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. Worldwide Care has the right to apply revised policy terms and conditions, effective from the renewal date.

The annual premium, to be paid quarterly, depends on age²⁰ (€ - 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

¹⁷ Except within 13 months of recruitment

¹⁸ 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

¹⁹ Except within13 months of recruitment. Except if subscription results from a switch between another policy and EUROSANTE

²⁰ Premiums as shown include taxes (9,25% in Belgium).

Annex 3

In memoriam

Mame	Birth	Death	Instit.
ENGLAND Bonita	31-10-46	19-02-19	PE
PORRET-MICHIELS Elly	11-10-36	10-08-19	СОМ
HOFFMANN Christiane	22-11-41	20-08-19	СОМ
POWELL Palma	27-07-52	12-10-19	СОМ
MOREL Thérèse	23-06-30	15-10-19	СОМ
DI MARTINELLI Jean	02-06-46	18-10-19	СОМ
VAN BOCKSTAEL Guy	04-07-32	19-10-19	СОМ
HINKEL Herbert	28-01-45	19-10-19	СМ
VAN HOFWEGEN Danielle	07-06-48	24-10-19	СОМ
VAN ACKER Martine	16-01-59	25-10-19	СОМ
BOERNER Rudolf	10-02-30	27-10-19	СОМ
JANKOVIC Jean	11-01-50	27-10-19	CC
THOUROUDE Roland	26-03-37	28-10-19	СОМ
KIMMES René	10-08-36	28-10-19	СОМ
VAN WEZEMAEL-VAN VAERENBE Erna	21-04-38	29-10-19	СОМ
MIGNOLET Andrée	03-10-34	30-10-19	СОМ
STUANI Bruno	29-10-37	31-10-19	СОМ
GIANNONI Lorenza	21-11-39	01-11-19	СОМ
SOBRINO VAZQUEZ Francisco	13-02-46	01-11-19	СОМ
MOOREN Leonardus	05-11-29	02-11-19	СОМ
DAGE Marie	22-06-30	04-11-19	СОМ
BROGGINI Vincenzo	16-01-36	04-11-19	СОМ
WOLFF Herbert	04-05-41	05-11-19	PE
MASSABÒ Daniela	06-11-56	05-11-19	СМ
BOSSELAERS Vera	23-05-34	06-11-19	CM
PIVA Giuseppe	22-11-29	07-11-19	СОМ
VON MOLTKE Heinrich	27-02-33	08-11-19	СОМ
CECCARELLI Lorenzo		08-11-19	
DIEDERICH Gaston	21-08-45	08-11-19	СОМ
YAXAS Dimitri	01-01-45	09-11-19	СОМ
PENIS René	03-11-26	11-11-19	СОМ
GARSIA Giuseppina	24-07-28	11-11-19	СОМ
SCHAEFER Walter	19-02-30	11-11-19	СОМ
STOFFELS Ludwig	02-06-51	12-11-19	СОМ
KRAEWINKELS Lambert	31-01-50	13-11-19	PE
TUOMARI Tapio	09-08-42	13-11-19	REC
MAJERUS Marie-Jeanne	01-09-32	15-11-19	СС

Mame	Birth	Death	Instit.
TOGNONI Piero	30-09-45	15-11-19	СОМ
MART Marcel	10-05-27	15-11-19	СОМ
WEGER Marianne	04-06-22	19-11-19	СОМ
PAULY Jean	25-08-30	20-11-19	CM
SEDDON Harold	06-03-50	21-11-19	SAS
STRACK Annegret	01-06-54	22-11-19	СОМ
STANCHI Luciano	30-05-27	24-11-19	СОМ
MANCINI Emilio	11-03-31	24-11-19	CM
DESMEDT Francoise	07-08-53	14-11-19	СОМ
PETERSEN Birgit	03-09-41	17-11-19	CM
GARCIA DE DIOS Maria	10-07-52	17-11-19	CES
DEISSIS Georgios	22-06-44	20-11-19	СОМ
PONTI Maria	04-10-40	23-11-19	СОМ
WILLIAMS Calvin	03-11-40	24-11-19	CC
PRIEU Jacques	22-03-38	24-11-19	DUB
FEBVEY Monique	12-10-38	25-11-19	PE
BRAUTIGAM Arthur	09-01-47	25-11-19	CM
DI PIAZZA Learco	10-05-34	26-11-19	СОМ
HELMERT Heinz	21-09-32	26-11-19	СОМ
PAPADOPOULOS Georgios	18-07-36	27-11-19	PE
HENTGES-NEIENS Renée	16-05-39	27-11-19	PE
DIEGENANT Ariane	08-02-58	27-11-19	CM
CONTI Giambattista	28-07-43	27-11-19	СОМ
BEEREBOOM Henk	16-09-43	28-11-19	СОМ
DEGEN Brigitte	04-06-51	28-11-19	СОМ
COTTONE Enzo	12-01-50	28-11-19	PE
CUBITT Roger	29-09-48	29-11-19	СОМ
VAN DONGEN-YEN Jeanine		29-11-19	
VAN RIJ Johannes	20-09-28	01-12-19	СОМ
LENARDUZZI Domenico	19-03-36	02-12-19	СОМ
KIEFFER Henri	16-04-37	09-12-19	PE
PANICHI Graziella	21-04-44	10-12-19	СОМ
DEMEULEMEESTER-VEHENT Betty	29-06-44	13-12-19	PE
JORZIK Ernst	29-01-36	15-12-19	СОМ
PARMENTIER Jean	22-11-34	16-12-19	PE

Annex 4

Files and documents available. Order form

Please send this reply slip to the secretariat

I should like to receive the English edition of the following documents by Post / Email SEPS Vade-mecum Ω / Ω Part 1 (Procedures – edition august 2015 FR only) O/OPart 2 (forms /pers. data) O/OPart 3 (addresses PMO - ADMIN. ...) Ed. May 2019 Part 4 (reimbursement forms – RCAM/JSIS) (January 2019) O / O O/OSupplementary health insurances Edition January 2020 O/OInvalidity allowance and survival pension (Hendrik Smets) O/OOrphan survivor's pensions (Hendrik Smets Ω / Ω **EU Officials and taxation (Me. J Buekenhoudt)** O/OInheritance (Me. J Buekenhoudt) (May 2018) O/OJSIS Guide (was sent by poste to all pensioners) Please send these documents (by Post or by Email) to: Surname..... First name Address:/// Email address: Date: Signature:

To be sent to

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

GSM: +32 (0)475 472470

Email:

info@sfpe-seps.be

APPLICATION FORM

I, THE UNDERSIGNED (1)
Maiden name for married women (1)
PERSONNEL / PENSION N°:DATE OF BIRTH (dd/mm/yy):
NATIONALITY: Language desired for documents (2): FR/EN
HOME ADDRESS (1)
HOME Tel: GSM*:
E-mail:
FORMER STAFF MEMBER OF (Institution + DG or Dept.):
If still active: number of years' service:
HEREBY DECLARE MEMBERSHIP OF THE "ASSOCIATION OF SENIORS OF THE EUROPEAN PUBLIC SERVICE» (SEPS), by sending this completed form to SEPS and paying the membership fee
HEREBY DECLARE THAT I AGREE TO SEPS REGISTERING AND STORING MY ABOVE PERSONAL DATA and to it being kept for the length of my membership. The Association undertakes to protect your data and will prevent it being distributed, apart from when obliged to by law or in response to a request to do so by you, within the limits of the social purpose of the Association.
DONE AT:
DATE: SIGNATURE:
The annual subscription of €30 is payable on 1 January. New members joining after 30 June will not be required to pay their second subscription until the second January following their enrolment.
SEPS Bank account N°: ING bank, Brussels IBAN BE37 3630 5079 7728 BIC: BBRUBEBB
Communication: Annual subscription + names and pension Nr.
Please return this application form to: SEPS/SFPE Office 02 40 CG39 175, rue de la Loi, B-1048 BRUSSELS Or info@sfpe-seps.be
(1) Capital letters please (2) Please cross out where appropriate (*) optional
If you choose to pay by standing order (see below), please send the slip YOURSELF direct to your bank.

To be sent to

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

GSM: +32 (0)475 472470

Email: <u>info@sfpe-seps.be</u>

STANDING ORDER

(Please send direct to your bank)

I, the undersign	ned,				
HEREBY INST	RUCT			(Name of bank	:)
to pay on further notice,	(c the sum of: € 30	date) and on the s	same dat	te each year, until	
by debit of acc	ount N°				
175 rue	SFPE e 02 40 CG39 de la Loi 175 Brussels				
ING Bank B	IBAN BE37 363 Brussels Innual subscription				
DATE:	S	IGNATURE:			

To be sent to your bank