

Bulletin

Information Bulletin

Addressed to the members of the association

March 2021

**SEPS is at the disposal of all its members.
The secretariat can be reached**

by telephone: +32 475 472 470

Please leave a message in case of no answer

or by internet: info@sfpe-seps.be www.sfpe-seps.be

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SEPS Administrative Board 2020 – 2022*

President	Serge Crutzen
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* Elected on 13.02.2020 but to be confirmed by the General Meeting in early June

Bulletin editorial team (FR & EN) October 2020

Nicole Caby; Serge Crutzen; Anna D'Amico;
Helen James; Hendrik Smets; Yasmin Sözen; Milvia van Rij Brizzi

Membership fee: 30 €

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

However, new members who register after 30 June 2020 by paying the membership fee, will not need to pay for the 2021 fee. The next payment will only be needed in January 2022.

**Bank account: IBAN: BE 37 3630 5079 7728
BIC: BBRUBEBB**

Changes of e-mail address

Many members forget to inform us of their change of e-mail address.

During the COVID period : SEPS-SFPE postal mail address

2A, rue Emile PIRSON, 5140 SOMBREFFE Belgium

Let us have your views

Some of the subjects dealt with in this Bulletin are important for many pensioners. Readers may make comments, suggest amendments.

Regardless of the subjects evoked, members are invited to make comments and suggestions or ask questions

Comments, suggestions, questions and requests Should be sent to the secretariat of SEPS-SFPE:

- Either by email: info@sfpe-seps.be
- Or by mail: Address during the Covid pandemic
SEPS-SFPE
2A rue Emile Pirson
5140 Sombreffe
Belgium
- Or by telephone¹: +32 475 472 470 (7/7 days, 24h/24h)

The present Bulletin is asking you to comment on the following articles:

V. What pensioners would like: simplification of procedures, p. 11

VI. Digital fracture: collateral damage, p. 13

¹ Call in order to be called back

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

General Meeting and Information Meeting

by teleconference

Probably early June 30, 2021

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

- ✓ General Meeting
 - Activity report and 2020 accounts
 - Quitus to the Administrators
 - Approbation of Staff Regulations update
 - Confirmation of the nomination of new administrators
 - 2021 Budget
- ✓ Questions

SEPS/SFPE, 175 rue de la Loi, bureau JL 02 CG39, BE-1048 Bruxelles
105, avenue des Nerviens, bureau N105 00/010, BE-1049 Bruxelles

Tel: **+32 475 472470** ASBL N°: 806 839 565

Email: info@sfpe-seps.be Web: www.sfpe-seps.be

22 March 2016 ... that day...

Let us remember !

That day, I was in my car on the way to the office. It was not yet 08h00 in the morning when an initial news flash sounded from the radio, alerting to an explosion at Zaventem airport....

Before understanding what was happening, another news flash erupted: a bomb had gone off at the Metro station of Maelbeek at 09h15, no more than two steps from our offices at rue Joseph II.

By then sitting in my office, I saw our usher come to ask me for several bios as there were none available at reception and it was difficult for the ambulance services to note the vital health parameters of the wounded being sheltered in the hall of building J79. Some colleagues had gone to help however they might outside the building.

That day we lost colleagues and others are still in treatment today, when all they were doing was coming in to work.

Unfortunately they were at the wrong place at the wrong time, victims of a war that had absolutely nothing to do with them.

Let us not forget them....personally I will never forget them!

Luigia DRICOT DANIELE General Secretary

During the COVID period : SEPS-SFPE postal mail address

2A, rue Emile PIRSON, 5140 SOMBREFFE Belgium

Table of contents

	page
I. Letter from the Editor	5
II. SEPS during the pandemic	7
III. Vaccination procedure for COVID-19	8
IV. JSIS – unexpected financial reserve	9
V. What pensioners would like: simplification of procedures	10
VI. Digital fracture	12
VII. Importance of digitalisation	13
VIII. A SEPS-SFPE “antenna” in Italy ?	14
IX. Next General Assembly meeting	14
X. Information and reminders	
1. Closure of offices and services	15
2. Information from DG HR	16
3. New director of PMO	17
4. A few reminders	17
5. Bad news: Survivor’s pension after 5 years of marriage	20
6. Ruling T-736/19 of 16 December 2020	21
7. Brexit consequences for pensioners	22
8. Assistance of a lawyer	22
9. Non transfer of pension rights	23
XI. Annexes	
Annex 1 Letter of Commissioner Johannes Hahn	23
Annex 2 In memoriam	25
Annex 3 In memoriam	26
Annex 4 Order form for useful documents	27
Annex 5 Membership form	29
Annex 6 Standing order for membership fees	31

I. Letter from the Editor

These first three months of 2021 have been characterized by multiple questions concerning vaccination against COVID-19. Many members have contacted us; Commission directorate HR D has been very forthcoming.

Were the institutions planning on vaccinating the families of active staff members? Were they intending to vaccinate pensioners? How were the pensioners of the Institutions going to be invited to be vaccinated in their country of residence? Would they base themselves on the national number or on the social security number? How could some retired colleagues who are “at risk” claim any kind of priority? Would one’s GP become involved?

DG HR D has sent letters to all pensioners with the available information country by country as well as the measures undertaken by our administration. Commissioner Johannes Hahn has written to the associations to update the situation up to end February 2021 (Annex 1).

Some questions are still without answers, but our administration is ready to intervene if necessary.

At the same time, discussions have continued about the benefits of vaccination and about the refusal of some colleagues to let themselves be vaccinated. The Bulletin's editorial committee has decided not to enter into discussions on this subject since attitudes vary from one country to another and individual sensitivities vary from one citizen to another. Agreeing to be vaccinated is an individual choice but its acceptance is encouraged in order to overcome this epidemic.

II. SEPS-SFPE during the pandemic

As already stated in the Bulletins of October 2020 and January 2021, SEPS-SFPE has not stopped its activities during this period of pandemic.

Defence of our acquired rights

SEPS intends to participate in all the meetings which are accessible, either directly or under the aegis of one of the staff unions.

Communication

The Bulletin continues to be published with its usual periodicity: March, June, October, December/January. The reduced availability of the OIB means there are serious delays in the publication and distribution by post of these bulletins. The Bulletin of January 2021 was sent out end February.

That Bulletin was sent by internet on 31 January to all those members who have provided us their E-mail address. It is relevant to note that among the thousand addresses registered with SEPS/SFPE some 5% are incorrect.

The Bulletin and the information provided by DG HR D and PMO are sent out by email to those of you who have provided us with their email addresses. All this information is however reproduced in the present Bulletin.

Assistance to members

Regardless of the COVID-19 crisis, the telephone of SEPS (+32 475 742 470) remains active and has responded to calls² 24/24h, 7/7 days. Many members ask for our assistance by email – info@sfpe-seps.be. In the majority the requests for assistance concern the services of PMO 4, PMO3 (Helen James, JSIS ambassador), Afiliatys

² If there is no immediate response, or if you wish to be called, please leave a message and SEPS-SFPE will call you back

(complementary health insurances to JSIS), legal assistance (Hendrik Smets, Vice-President), social assistance (assistance to pensioners – Unit D1).

*Generally speaking the availability of SEPS to its members has not diminished during the pandemic, but the duty stations at the Avenue des Nerviens offices have been suspended. Pensioners should **not** come to these buildings until further notice.*

The activities of the association are based on the telephone, available 24/24, 7/7, on virtual meetings via Zoom³ or Webex and through tele-working, which has become very effective.

III. Vaccination procedure for COVID-19

The instructions remain those of January: generally speaking pensioners who wish to be vaccinated against COVID-19 need, according to the Commission's DG HR, to integrate themselves in the national system of their country of residence.

For pensioners the Commission confirms its position: pensioners and their families need to integrate the national vaccination programme, with the knowledge that the administration is doing what is necessary to ensure that Member States admit EU pensioners without discrimination relative to nationals.

These various Member States have received a letter from DG HR end 2020 requesting that:

In certain cases persons who are insured within the framework of the JSIS are treated like private patients and do not necessarily receive the same treatment as those who are insured through your national health system. It is for this reason that I would like to request your assistance so that the relevant national authorities may ensure that all present and former members of staff of the Union, including their family members, residing in (Country in object), may benefit from equal access to the national vaccination campaigns against COVID-19, in accordance with national regulations.

The letter sent by Commissioner Johannes Hahn to the pensioners' associations (Annex 1) specifies the position of the Member States in March 2021⁴

“The Commission participates fully in the search for practical and realistic solutions that allow all retired staff members of the EU to access the national vaccination programmes, and to be in regular contact with the relevant national authorities in the various Member States of the European Union.”

³ A simple call to +32 475 472 470 suffices to organise a Zoom meeting between the President and up to 100 persons, if necessary.

⁴ Please note that this update is based on the information available on 28 February 2021

No difficulty is foreseen with the following Member States:

Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Lettonia, Lithuania, Luxemburg, Malta, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden, Netherlands.

Access to a vaccine may pose certain organisational problems in the following Member States: Spain, Hungary, Italy and Czech Republic. The Commission is in close contact with the relevant national authorities.

1 – Spain

The Commission services and the representatives of the Spanish Ministry of Health are meeting to find a rapid and pragmatic solution for our pensioners.

2 – Hungary

We have sent a joint letter with EPLO, CEPOL and EIT to the Ministry of the Interior in order to find out about vaccination of non-Hungarian pensioners.

3 – Italy

The situation in Italy is difficult. Pensioners affiliated to JSIS do not have a national security number and due to this they cannot obtain a slot to get themselves vaccinated. Moreover the situation is different from one region to another. A positive result is expected in the near future.

4 – Czech Republic

We have received a formal note from the diplomatic services of the Ministry of Foreign Affairs – sent to all the diplomatic missions, consulates and international organisations situated in the Czech Republic – asking for the number of pensioners who wish to be vaccinated. We are awaiting new instructions from them.

A new letter has been sent to pensioners in some countries to provide more information (March 22 letter received March 31, 2021).

The vaccination, if charged to an affiliate of JSIS, will be reimbursed at 100%.

IV. JSIS: Unexpected financial reserve

The CGAM was appraised of a significant financial surplus for 2020. The COVID-19 pandemic has considerably slowed down the use of medical care not associated to the pandemic. This surplus adds itself to that of 2019, which resulted from the strict management of JSIS. We can however expect a rebound of expenses end 2021 and for 2022: many affiliates have delayed certain treatments (dental care, preventive care, other) hoping to incur fewer risks once vaccinated during 2021.

Within the CGAM several considerations are made about the possible use of this reserve, if it still exists.

Long term care support

Several members of the CGAM suggest that a portion of this surplus be used to start creating a reserve for dependency (long term care) and handicap. Better coverage of dependency (cost of MRS, non medical costs) is necessary.

This would be a very fair solution as the staff regulation reforms of 2004 and 2014 have resulted in a considerable reduction in pensions, the officials and agents recruited since 2004 and especially those recruited since 2014 are less well remunerated. The lifting of the age limit of 35 brought about the entry into service of older persons, with very short careers. A large number of future pensioners will be receiving statistically lower pensions and consequently the survivor's pensions will also be lower. These individuals will be facing greater difficulties to meet the costs of retirement homes, or for domestic restructuring purposes. There is also the need for assistance for handicapped children of staff members.

SEPS-SFPE has always considered that it was necessary to review the level of financial support for long term care and handicap. This surplus can serve for a certain time, but by doing so, is there not an associated risk that finding a true solution to the problem of dependency is simply pushed further into the future? Should we not be thinking of separate, additional financing to that of JSIS, for dependency?

Increase in certain reimbursement ceilings

Several members of the CGAM want to give priority to the increase of the ceilings which will concern everyone and especially to increase the ceilings where the reimbursements have become so low that colleagues give up treatment.

The current average reimbursement percentage for all capped costs in Belgium is only 64%. This shows that the ceilings are too low compared to the cost of medical care. Just think of the ceiling for specialist consultations: € 50; for physiotherapy: 25 €; ...

V. What pensioners would like: **Simplification of procedures**

Recognition of serious illness

There are situations where the nature of a serious illness can be proven scientifically by genetic tests. There are also a number of cases where medicine has merely offered sufferers the benefit of treatment that slows the progression of the illness, but does not cure it.

The general regulations impose a 5 yearly review of the right to recognition of serious illness. (Chapter 5, §3 of the common regulation of the JSIS)

The JSIS is an obligatory social security system for the staff of the EU institutions and agencies. By assimilating the rules of other obligatory schemes, the rules of JSIS could be adapted by simplifying certain approaches and certain administrative procedures.

Some pathologies, often recognised for life by national social security systems in many Member States could benefit from the same right under the JSIS.

If the 100% right is a consequence of a cancer, this period of 5 years is often too short. In fact, if the period were lengthened to at least 10 years, the patient (sometimes the affiliate him/herself, his/her spouse or his/her child) is less solicited to justify him/herself and “rub salt into the wound”, especially in the case of a child.

Examples of illnesses which would benefit from an extension without expiry date:

- Illnesses of genetic origin: chromosome 21 (or any other malfunction of a chromosome), etc
- Chronic illnesses: AIDS, Type 1 Diabetes, certain cardiac pathologies, some respiratory illnesses, etc.
- Problems of invalidity resulting from an earlier illness ;
- Etc

Preventive medical care for pensioners

The older an affiliate becomes the more important screening becomes, especially in the long term, to avoid high medical costs resulting from a lack of pre-emptive care.

The new procedures have become increasingly onerous; as a result, fewer and fewer pensioners avail themselves of this instrument.

The obligation to visit a general practitioner before and after this screening process complicates the process. This was not necessary previously except in cases where the test results were not satisfactory.

JSIS has less expenditure in this sector, but this procedure and the length of the delays involved are not easy to assimilate for pensioners who pay attention to the state of their health.

Requests for reimbursement

Certain pensioners are no longer capable of using information technology (illness, handicap, etc) whether they are covered as the primary or complementary beneficiary. Would it be possible to send the justifying documents without obligation to use the paper form ‘request for reimbursement’? and without using JSIS on-line?

Suggested alternatives:

- a) Like the Belgian health insurances, why not create a sticky label (with name, first name and pensioner number and/or barcode) for pensioners who are no longer capable of using their computer or even fill in their reimbursement requests. The

pensioner would simply need to attach this label to the back of the bill (or add it to the envelope) before depositing the documents in a specific box or sending them in by post.

b) In Brussels, why not expand the role of the “Mero space” to allow, as was the case a few years back with Mr. Piana, who took on the task of dealing with/completing/correcting documents submitted or sent by pensioners? The members of this bureau could allocate a time window to respond to telephone calls (special number) for answering questions, giving help, fixing appointments to receive affiliates living in the area ...

VI. Digital fracture – Collateral damage

Article from the *Gang of Angry Oldies*⁵

In terms of the virtual, the successive confinements have also become revelations of the exclusion of Oldies.

The Gang of Angry Oldies remind us of the large proportion of the population which is excluded from the digital world by taking the example of Belgium.

According to different European sources, some figures: In 2018 13% of Belgians did not use the internet and it is estimated that 29% of Belgians are “excluded from the virtual”, in other words nearly 3 million people, the majority of whom are essentially over the age of 65!

The figures are even higher when one takes account of those that say they are “worried” about undertaking administrative procedures on-line: 43% in cities of between 2,000 and 1,000,000 inhabitants.

Is Digital the accelerator of inequalities?

Some political decision makers already dream of a society that is totally virtual, but the figures (above) remind us that this is first an excellent way to increase inequalities.

A European study paid particular attention to those who are 70 years old or more, of which one third are not connected!

This is a situation which has contributed to a feeling of injustice among those who are left behind in the digital world during these periods of confinement (or even more for those who are cut off from the outside, isolated in retirement homes).

This digital fracture raises serious concerns about the growing digitalisation of numerous services and the outright abandonment of paper (in the private sector as in the public sector) for certain administrative formalities.

What about the bank counters and the ticket offices at railway stations which have been replaced by terminals (which only add to the feeling of insecurity) and thanks to COVID-

⁵ <https://gangdesvieuxencolere.be/>

19, what should we think about the exclusion of oldies from video concerts, or from virtual visits to museums, etc...?

The GANG notes that an increasing part of the exchanges with the administrations by electronic means is associated with the impossibility of face to face contact, during the initial steps of proceedings.

The digital obstacles are financial and material:

For example, in Belgium, 23% of citizens do not have a computer and 24% do not have a smartphone. Yes, one in four citizens!

The virtual obstacles are also cognitive and cultural:

The use of administrative websites presupposes not only the knowledge of how to connect, but also how to type, comprehension of the identification procedures and validation, the capacity to open an account, the use of a printer, an ease of familiarity with the architecture of websites, etc.

The GANG points out that just this unequal exposure to the obligation of connection (without speaking about the imposed arrival of 5G) leads inevitably to talking about digital segregation: "it is the implicit norms of virtualisation which make Oldies incapable of defending their rights".

Of course, one can wait for the oldies to die and disappear....

In conclusion, the GANG OF ANGRY OLDIES believes

"We do not need more "virtual", but instead we need to preserve human contact and the concrete; OK digitalisation, but without excluding the human dimension"

VII. The importance of digitalisation⁶

The digital fracture, as unfortunate as it be, should not prevent the European Union from prioritising digitalisation in the way proposed by the European programme for the coming years.

The web giants account for several billions of users, generating a colossal level of traffic on the internet and represent a real economic force. The Member States of the EU cannot rival the digital development of the United States and China. But an effectively united Europe has the potential to become a digital player with a large number of users, often educated, even erudite with its intellectual might generated by numerous research centres and universities.

Very swiftly, it will appear that algorithms can sometimes work better and faster than humans: they will be used for establishing mortgages, for the recruitment of an

⁶ Summary based on: "The imbroglio of the European digital strategy" by Jean François Bailly

employee, for medical diagnosis and even for the driving of our own cars. By going accessing the internet, by watching television we provide the possibility of combining algorithms and detectors to identify what interests us, what amuses us, what saddens us.... Digitalisation makes it possible to detect our feelings and to influence our choices.

Is it reasonable to abandon our digital future to American industry and trust it to respect our liberties? China has taken its destiny in hand by planning for the emergence and the development of major players capable of supplanting the GEFAM. We need to invest in order to create a veritable European alternative, if it is not already too late!

A first important step has been taken at the European level by combining the support and by defining the priorities of the stimulation plan. However to be able to speak of a European alternative in the field of digitalisation, it is necessary to eradicate the destructive competition between Member States: fiscal competition which stymies collaboration. Indeed a number of European countries are ready to offer competing fiscal advantages to lure the American digital giants to their territories, for their employment potential and connected revenue sources. It is common knowledge that at least 5 European countries represent fiscal paradises.

Fiscal harmonisation at European level would boost the potential that a united Europe, which is very much bigger than the sum of each country's individual potential could achieve in the digital as also in other fields.

VIII. A SEPS « antenna » in Italy ?

Several colleagues from Ispra have decided to evaluate the possibility and the desirability of setting up a SEPS "antenna" in Italy. Several retired colleagues and colleagues aged 55 and over gathered on March 24, at Ispra, to discuss the matter.

IX. Next General Assembly (GA) meeting

Luigia Dricot-Daniele, General Secretary

On the basis of the results of the GA of 30 June 2020, all the necessary administrative formalities were accomplished: declaration of the individual data of the members of the new Administrative Board 2020-2022 to the Ministry of Finance (UBO register) declaration and accounts 2020 to the Clerk of the Business Tribunal and to the Moniteur Belge.

The GA foreseen for 10 December 2020 could not be held.

The new administrative order of end December 2020 should however make it possible to reconsider the procedures by correspondence and video-conference until 30 June 2021. A GA will therefore be organised in accordance with the proposed legal procedures. This meeting will reconsider those subjects susceptible for general debate

and should also permit the approval of the modifications to the operating procedures⁷ and the accounts for 2020.

No date has as yet been fixed for this GA meeting, foreseen for early June 2021.

X. Information and reminders

Much of the information which is offered in this chapter of the Bulletin does not concern all members, but may be of interest to many of them. They are being sent to you on the basis of experiences made by members of SEPS who man the permanent phone line or at the request of PMO.

Some of this information may also duplicate information provided in the information bulletin of DG HR D1 "Info Senior" and earlier SEPS-SFPE Bulletins. However, it is essential to insist on certain rules and to repeat them: the PMO services ask us to do so.

1. Closure of offices and certain services - reminder

The rules governing presence in the office are very restrictive and they do not make access to mail easy.

The offices of the associations are closed (AIACE; Afiliatyx; SEPS; Espace Senior) The address hereunder allows us to function during this period when our habitual office space is inaccessible: It is valid for sending things by post as also for meetings should the real need arise (large space available).

This is the address to give to whoever wants to send us documents or requests by post (which works quite well at present).

2A rue Emile Pirson
5140 Sombreffe
Belgium

Habitual Telephone: SEPS +32 475 472 470 – 7/7, 24/24

However, the majority of contacts, SEPS meetings, meetings with the Commission services occur through video-conference.

⁷ Available at <https://sfpe-seps.be/>

2. Information from DG HR

Let us recall certain rules that DG HR D has already communicated.

- The Commission's Medical Service is not proposing to vaccinate pensioners (cf Chapter IV above).
- Hospitalisation resulting from COVID-19 infection is classified as serious illness.
- The screening tests for COVID-19 are reimbursed on condition that they have been undertaken by a medical establishment/medical practitioner. You will need to pay for the service and request reimbursement from JSIS, attaching all supporting documents: a bill and medical prescription and/or a supporting document from the national authorities. The tests are 100% reimbursed if they are undertaken in relation to a serious illness.
- If you feel the need to speak with someone because you feel lonely or isolated, you can always call one of our colleagues on the help line HR-TELE-CARE +32 (2) 295 40 00 open Monday to Friday from 09h00 to 17h00.
- If you have specific questions concerning administrative procedures relating to your pension file, you can contact PMO-4:
 - ✓ For old age/invalidity pensions:
 - By email to: PMO-PENSIONS@ec.europa.eu:
 - By telephone: +32 (0)2 297 88 00, Monday to Friday, from 09h30 to 12h30.
 - ✓ For beneficiaries of a survivor's/orphan's pension:
 - By email to: PMO-SURVIE@ec.europa.eu
 - By telephone: +32 (0)2 295 20 17, Monday to Friday, from 9.30 to 12.30.
- The obligation to send proof of life is still suspended.
- The Social Support and Relations with Pensioners team is available at +32 (0)2 295 90 98. You can also send them an email to: HR-BXL-AIDE-PENSIONNES@ec.europa.eu

The request for direct billing by the PMO must be made as follows:

- Either on line : <https://webgate.ec.europa.eu/RCAM>
- Or:
 - ✓ **Brussels** : (Monday-Friday, from 9.30 to 12.30):
Tel. +32 (0)2 29.59856 / 64162 / Fax : +32 2 2959701
E-mail : PMO-RCAM-BRU-PRISE-EN-CHARGE@ec.europa.eu
 - ✓ **Luxemburg** : (Monday-Friday, from 9.30 to 12.30)
Tel: + 352 4301 36103
 - ✓ **Ispra** : (Monday-Friday, from 9 to 12.30)
Tel +39 0332.789966 / 789793 / Fax +39 0332.789423

E-mail : PMO-ISPRA-PRISE-EN-CHARGE@ec.europa.eu

3. New Director of PMO

During its 2363rd meeting on Tuesday 19 January 2021, the Commission nominated Mr Alexander Gemberg-Wiesike to head PMO.

Mr. Gemberg-Wiesike is a lawyer of German nationality.

He spent a large part of his career in the administration of human resources; he was earlier the Head of Unit HR A 1 « Organisational performance, allocation of resources and structures ».

During the last meeting of the CGAM he expressed the desire to apply pressure to the Luxemburg government in order to resolve the problem of the excessive medical fees.

He has also spoken of simplifying communications between affiliates and PMO, about simplifying the task of affiliates when requesting the reimbursement of medical expenses, without returning to a paper only situation. Response to our question in Chapter V here below ?

He would like PMO to negotiate a deal with a Belgian health insurer to obtain a similar management agreement to that concluded with CZ⁸ of the Netherlands.

4. A few reminders of basic regulations

Not all retired colleagues or those who are getting ready to retire have been able to attend a seminar for preparing for retirement. They have therefore not benefited from the information and reminders intended for them.

Inspired by the questions that pensioners have put to us, here are a number of reminders:

Is it possible to take up employment after retirement? Is it possible to retain JSIS coverage?

In the event of taking up retirement before the legal retirement age, which is calculated on the basis of one's anticipated career:

- If the pensioner takes up a professional activity, he/she can no longer benefit from JSIS coverage.
- During two years starting from the date of retirement, the pensioner needs to request authorisation to undertake this activity, regardless of the level of any potential remuneration. After two years, authorisation is no longer required.

⁸ NL social security scheme (for salaried workers)

https://www.cleiss.fr/docs/regimes/regime_paysbas_salaries.html October 2020 Bulletin, p.16

- The pensioner who left on 'early' retirement can only retrieve the benefit of JSIS coverage once the new professional activity has ceased, even if he/she has reached his/her 'legal' retirement age.

In the event of taking up retirement at the legal age, calculated with respect to his/her career:

- The pensioner retains the right to JSIS coverage
- If the pensioner wishes to seek employment, during the first two years subsequent to taking up retirement, authorisation to exercise this employment is required. After two years, this is no longer necessary. Whatever salary is earned will no longer be considered relevant.

Coverage under JSIS; what are the differences once retirement has been reached?

1. The rules do not change with the departure on retirement, except for accident coverage which falls from 100% to 80-85% and permanent invalidity and death coverage cease.
2. Sickness coverage remains, with the same reimbursement rates, the same ceilings, the same rules to be applied
3. Child cover if dependent of a statutory member of staff,
 - a. JSIS coverage is granted if the parent receives a dependant child allowance. This allowance is granted up to 18 years of age. After the age of 18 up to a maximum of 26 years of age, this allowance (and therefore JSIS coverage) can be granted on specific motivated request (for instance if the child continues further education or professional training).
 - b. When child allowances ceases (in principle between 18 and 26 years of age) the extension of JSIS coverage is possible, on request, without being in receipt of an allowance, for a maximum duration of 12 months on condition that:
 - the child is in the middle of an academic year (for instance if his/her 26th birthday falls in the middle of a university year), or
 - the child receives no professional remuneration, or
 - he is enrolled for unemployment benefit.
 - c. If the child suffers from a handicap or a serious illness which prevents study, work or taking care of him/herself, it is possible to ask for this situation of dependence to be recognised by the AIPN⁹. In this case the responsible authority will continue or reinstate the dependant child allowance for a certain period of time which needs to

⁹ Request to PMO 1 for active parents or PMO 4 for retired parents.

be renewed periodically (usually every 5 years). This means that JSIS coverage automatically continues for the child in question for the same period of time.

4. JSIS coverage of orphans

An orphan's pension is granted only if the child in question was dependent on the agent on the day he died.

If the surviving parent benefits from a survivor's pension from the Institutions and is covered by the JSIS, the orphan will continue to be covered by the JSIS through that parent.

If the orphan has no surviving parent who is covered by the JSIS, he can request to be a member himself of the JSIS and the contribution will be deducted from his pension.

The orphan's pension, together with the JSIS coverage, will stop if the child stops studying between 18 and 26 years of age. The orphan can request a 12-month extension of coverage, from the date when the pension stopped, in order to allow him to sort out national health insurance (see point 3.b. above)

If he is unable to look after himself, he or his legal guardian, can ask PMO4 to recognise his state of dependence (see point 3.c. above).

Reference: Staff Regulations¹⁰

5. If your spouse also works for one of the Institutions, the dependent child allowance(s) and JSIS coverage are attributed to the parent with the higher salary;
6. The spouse who works or who is retired needs to keep his/her own social security. He/she can benefit from complementary reimbursement under JSIS on condition that his/her income does not exceed a yearly established ceiling
7. Do not forget the obligation to declare any change to the family situation: separation, divorce and termination of studies for children
8. Special reimbursement under JSIS: Article 72§3 of the Staff Regulations (cf last column to the right of the summary of reimbursements by JSIS): it can happen that in one calendar year the total of expenses under this column are high and that they exceed the half of your monthly salary/pension. In this case you can ask¹¹ JSIS to reimburse the amount that exceeds the half of your monthly salary/pension: at 100% if you have dependents and at 90% if you are single.

What are the contributions to JSIS?

The affiliates and the Member States contribute to JSIS: 1/3 (1.7% of basic salary/pension) by the affiliate and 2/3 (3.4%) by the Member States.

¹⁰ https://myintracomm.ec.europa.eu/hr_admin/fr/staff-regulations/annexes/Pages/annex-7.aspx

¹¹ A specific form needs to be completed

In 2013, during the preparations for the reform of 2014, the Member States stated that they had no intention to accept an increase to their contributions to JSIS.

Interest in a complementary health insurance to JSIS

Given that the contributions cannot be increased and since the reimbursements are guaranteed only for the duration of the present GIPs and that medical expenses continue to increase, it may be wise to take out a complementary insurance which can make up the present and future non reimbursed portions.

Is it possible to step out of JSIS if the national health system is more attractive?

No. JSIS is an obligatory system for all staff covered by the Staff Regulations. It is a mutual benefit system. You contribute a portion of your salary/pension to the system even if you chose not to use it.

Why take out a complementary accident insurance?

Active staff members of the EU Institutions and Agencies benefit from Article 73 of the Staff Regulations, which cover 100% of the costs resulting from an accident. A capital sum is provided in case of permanent invalidity or death.

Once retired no further contribution to accidents is required: Article 73 does not apply to pensioners.

It is possible to obtain accident coverage after retirement (for self and spouse) by subscribing to a specific accident insurance¹².

Allocation towards funeral costs

JSIS pays the eligible parties a lump sum allocation of €2,350 in the event of death of the affiliate. This allocation is paid to the affiliate if death occurs to one of his/her dependents, whether he/she is the primary or the complementary beneficiary.

5. Bad news (provisionally ?) ¹³

Ruling of 16 December 2020 of the European Union Tribunal:

Marriage after taking up retirement and survivor's pension. The 5 years marriage rule replaced by a one year obligation.

The Commission with the support of the European Parliament and the Council has appealed the ruling of the Tribunal in the case brought by Mrs B T, backed by the AIACE (for her expenses).

¹²AIACE offers accident insurance with Cigna that covers care, disability and death

<https://www.eurprivileges.com/fr/accident>

¹³ Follow up to the Article in the January 2021 Bulletin, p. 14

As you know, Article 20 of Annex VIII of the Staff Regulations foresees that if a marriage is concluded by an official after retirement, the survivor's pension is granted to the surviving spouse only if the marriage has lasted at least 5 years at the time of death.

Rejecting the arguments of the Commission – suspicion of fraud and protection of the interests of the Union, despite the guarantee to reduce the pension where the age difference between the spouses is great – the Tribunal in its 92nd considering noted that the given Article 20 “violates the general principle of equality of treatment as well as the principle of non-discrimination on the basis of age”.

As a result the Tribunal has, in its ruling, annulled the Commission's refusal to grant a survivor's pension to a widow who had been married for 2 years after her husband had taken his retirement. According to the Tribunal the one year duration should be valid for all.

In my humble opinion, the Institutions' appeal against the ruling of the Tribunal will not succeed, as one of the introductory articles in the Staff Regulations specifies that “In the application of the present staff regulations no discrimination on the basis of (...) age (...) will be allowed” and the general principle of equality of treatment should also prevail.

Personally, I would however, recommend that those who currently co-habit, even if they have a contract (as cohabitation is valid only for JSIS – Article 72), should get married as soon as possible, as one never knows how an appeal can be won or lost.

Hendrik Smets, Vice-President of SEPS/SFPE in charge of legal matters

6. Ruling T-736/19 of 16 December 2020 – absence of a reimbursement ceiling

A colleague affiliated to JSIS, who has contested the application of a ceiling to the reimbursement of costs relating to the hiring of a CPAP machine, for which the reimbursement office had not followed the excessiveness procedure, has won her case at the European Union Tribunal.

The reimbursement office cannot apply a ceiling to the reimbursement of costs relating to medication or to a medical intervention if this ceiling has not been specified in the GIP for those services. The only exception is where the reimbursement office applies the procedure foreseen in the case of excessiveness, foreseen in point 7 of the GIP, if the costs are abnormally high relative to the cost of medication or similar services in the country where they are offered.

Consequently, in the absence of a limit and the non-application of the procedure foreseen for excessiveness by the reimbursement office, the staff member who has suffered this injustice can request the JSIS to correct the reimbursements made to her by the reimbursement office.

Hendrik Smets, Vice-President of SEPS/SFPE, in charge of legal matters

7. The consequences of BREXIT for pensioners

Correction coefficient for pensioners

Following the meetings of the TGR (Technical Group on Remunerations) the decision to maintain a correction coefficient for pensioners in the United Kingdom was explained in earlier Bulletins. For the period July 2020 to June 2021, this coefficient is now 119.2, having been 121.4 for the previous period.

In addition to the correction coefficient for pensions, there are other measures that are worth pointing out resulting from the agreement concluded end 2020 and also from the pre-agreement signed at the start of the negotiations on Brexit.

Pensions paid out in the United Kingdom

The withdrawal agreement put in place a formula for respecting the privileges and immunities of the Union: the United Kingdom will not tax pensions paid by the Commission: They are anyway subject to EU income tax.

Education allowance: transfers to the United Kingdom

For children who attend an educational facility in the United Kingdom, the transfer of this allowance to a bank located in the United Kingdom remains possible until September 2021, but not beyond!

Transfers for regular payments to the United Kingdom resulting from a legal decision

For the payments imposed by a legal decision or by an administrative authority (example: maintenance allowance following a divorce), these transfers will be possible until June 2021. This possibility does not however obviate the imposition of income tax on the recipient of this maintenance allowance from his/her ex-spouse.

Rights of citizens based on the freedom of movement within the EU

The staff members of the EU, including those of British nationality, are protected by virtue of the Protocol on privileges and immunities within the territory of the European Union of 27. The withdrawal agreement reflects this protection.

Moreover, the withdrawal agreement responds to a number of questions linked to the rights of citizens of the EU and the members of their family in the United Kingdom: right of abode and access to social security services.

8. Legal advice – assistance of a lawyer - reminder

If you need legal advice for a problem relating to your relationship with the services of the Commission (application of the Staff Regulations) or relating to your private life (inheritance or fiscal problems), Hendrik Smets, Doctor in Law and licensed notary, Vice-President of SEPS/SFPE in charge of legal matters, is at your disposal, to provide you with advice in all discretion and respect of his probity as a former European civil servant.

You can contact Hendrik Smets by email: hendriksmets@yahoo.fr or by telephone: +33.563.67.88.83.

Hendrik Smets will make an initial analysis of your question and will either propose a solution or suggest a free consultation (for members up-to-date with their membership dues) with a lawyer.

9. Non transfer of pension rights - reminder

Accumulation of a Community pension with a national pension – REMINDER

Hendrik Smets would like to draw the attention of readers to his article on this subject, which appeared in earlier Bulletins.

The European civil servants who have not transferred their pension rights to the Community system and who benefit from a Community pension may introduce a request to obtain a pension for the years worked for a national employer.

This is also true for those who have already introduced such a request but have had it refused.

Hendrik Smets remains at their disposal to guide them in their (new) proceedings.

I. Annexes

Annexe 1

Letter from Commissioner Johannes Hahn to pensioners associations

*Johannes HAHN
Member of the European Commission*

Brussels, 05 March 2021
Ares(2021) 1527107

Dear colleagues,

I would like to provide you with an update on the current situation concerning the pensioners' vaccination process in the EU Member States. We understand the concerns of retired colleagues about the vaccination process and the need for timely information and updates, as the situation evolves.

My services addressed in December a letter to the Permanent Representations in the EU Member States in order to ensure that all current and former staff members of the EU institutions, as well as their family members, covered by the JSIS, are granted access to the national vaccination campaigns against Covid-19.

Following this initiative, we are in close contact with all the competent national authorities in order to order to facilitate the necessary practical arrangements.

In most of the Member States, no specific difficulties are foreseen. For certain Member States or individual regions, where we see certain organizational obstacles, my services are coordinating with the responsible authorities in order to achieve timely solutions (see Annex).

As you certainly are aware, my services* are constantly informing the pensioners on the latest developments concerning the Covid-19 crisis and the current vaccination situation. In the attachment, you will find the latest updates concerning this matter in the different Member States of the European Union.

Last but not least, I would like to take this opportunity to warmly thank you and all AIACE and SFPE-SEPS colleagues for the valuable support you are providing to our pensioners' community.

Yours sincerely,
Johannes Hahn

Encl.: Update on the vaccination process in the Member States of the European Union

Mr Joaquín DÍAZ PARDO**
International President of AIACE
e-mail : joaquindiazpardo@hotmail.com

Mr Serge CRUTZEN
President SEPS/SFPE
e-mail : crutzen.serge@gmail.com

Mr Didier HESPEL
Secretary General of AIACE International
e-mail : didier.hespel@telenet.be

Mrs. Luigia DRICOT-DANIELE
General Secretary SEPS/SFPE
e-mail : ginadaniele2@gmail.com

*DGHR Dir. D

**Now Dominique Deshayes

Annexe 2

In memoriam 02.2021 → 03.2021

Name	Birth	Death	Instit	Name	Birth	Death	Instit
LLANSO Roman	21-04-47	24-06-20	COM	FOUARGE Alphonse	14-12-34	07-01-21	COM
SCARDIGLI Rita	07-11-49	23-09-20	COM	KWANT Albert	01-02-53	07-01-21	COM
HENRY Gabriel	15-06-46	03-11-20	COM	DE OLIVEIRA E SOUSA Jorge	05-10-45	08-01-21	COM
O'MEARA Marie	17-08-41	20-11-20	DUB	MARTINEZ RODRIGUEZ Luis	04-11-54	09-01-21	EAS
ZWART Cornelis	13-11-30	07-12-20	COM	DE VLAMINCK-EINBERGER A	17-01-32	09-01-21	COM
TREU-RICCO' Gina	06-07-27	15-12-20	COM	SCHWAIGER Konrad	25-04-35	11-01-21	CES
NISBET -CORNILLE Edith	12-11-50	16-12-20	COM	MISENT A Rolf	29-06-29	12-01-21	COM
CALDERINI Giampiero	27-03-42	20-12-20	COM	BUCCHINI François	21-01-32	13-01-21	COM
LAROCHE Denise	24-03-37	21-12-20	PE	QUICHERON Jean-Bernard	13-01-40	14-01-21	COM
WOELCKEN Klaus	01-03-35	21-12-20	COM	PAESMANS Hubert	03-07-44	14-01-21	COM
FABRY Paul	15-12-36	21-12-20	CM	GMELIN Wilhelm	22-04-40	15-01-21	COM
CHAILLET Christophe	15-12-61	24-12-20	MIN	COMANDINI Italo	02-08-44	16-01-21	COM
JEANTILS Josiane	13-02-46	24-12-20	PE	PLACIDO Luis	14-09-46	16-01-21	CJ
RIGODANZO Giovanni	04-03-43	25-12-20	COM	INFANTELLINO Ernesto	07-11-32	17-01-21	COM
TUSCHLA Hans-Peter	08-05-48	25-12-20	CC	DE SANTIS Oscar	30-07-46	17-01-21	PE
SCHMIDHUBER Peter	15-12-31	26-12-20	COM	WEBER Gerhard	27-05-36	18-01-21	CJ
TEIXEIRA FERREIRA Ana	02-12-40	26-12-20	COM	JACKSON Christine	17-06-53	19-01-21	COM
BONIFANTI TONELLA Piera	29-11-43	26-12-20	COM	MAZZONE Massimo	24-03-45	22-01-21	COM
VARILE Giovanni	13-11-47	26-12-20	COM	DEVISONI Ulisse	20-01-35	22-01-21	COM
DE MICHELIS Therese	15-02-33	27-12-20	COM	POELMAN Jacobus	27-07-33	23-01-21	COM
CARDIFF Brendan	05-02-41	27-12-20	COM	GUBENSEK Cecile	16-03-44	24-01-21	COM
CORTELLINI Walter	17-04-58	27-12-20	COM	AUCHET Michel	09-05-29	25-01-21	COM
MARCHALANT Dominique	30-11-55	27-12-20	COM	SEVERS Arlette	08-10-38	21-11-20	COM
BILLIAU Marie Rose	24-12-30	29-12-20	COM	DE MEESTER Roger	25-01-32	27-11-20	COM
SCHMIDT Klaus	24-07-45	29-12-20	COM	SEGERGREN Nils Erik I.	17-05-37	18-12-20	COM
TEUCCI Franco	13-02-40	30-12-20	COM	KALMES Wiltrud	27-06-39	26-12-20	PE
LEYSEN Mark	24-08-46	30-12-20	COM	SCHROEDER Robert	29-09-33	28-12-20	PE
ANNESE Giovanni	15-08-49	30-12-20	PE	STICH Alois-Karl	29-09-36	02-01-21	CM
RICOU Robert	18-06-30	31-12-20	COM	INGERSLEV Ida	10-11-40	14-01-21	COM
EL OUDNI-PEUTEMAN A-M	27-01-36	31-12-20	COM	BERTIN Pierre	27-07-20	21-01-21	COM
KISFALUSI Ladislav	12-12-24	01-01-21	COM	JOHANNES Hartmut	20-05-31	22-01-21	COM
SCHVEGER Judith	25-03-81	01-01-21	COM	REIS Manuel	25-02-44	22-01-21	COM
WARD Jonathan	27-05-54	03-01-21	COM	NAUMANN Paul	19-12-26	24-01-21	COM
PISANESCHI Giovanni	17-11-32	04-01-21	COM	CIMORELLI Carlo	04-11-49	24-01-21	COM
COWOOD John	02-05-39	04-01-21	COM	HERRMANN Werner	09-07-41	26-01-21	COM
DEVRESSE Jacques	20-06-55	04-01-21	CM	MESSAHEL Ahmed	16-03-43	26-01-21	CM
DE BOER Antina	10-07-39	05-01-21	PE	SIMONETTA Luigi	18-03-37	27-01-21	COM
MOISELLO Lucia	26-05-49	05-01-21	COM	PALAZZI Alessandro	15-04-33	29-01-21	COM
ALFARANO Nora	22-04-48	05-01-21	COM	COMPARETTO Giuseppe	07-04-34	29-01-21	COM
SCHMALE Tine	08-09-39	06-01-21	COM				

Name	Birth	Death	Instit	Name	Birth	Death	Instit
GIBSON Paul	16979	44225	CJ	DE COSTER-VERDAN M	46701	44245	COM
VALADARES Manuel	13440	44226	COM	CLOR Arlette	12327	44246	PE
NICKEL Jürgen	19881	44227	COM	ARNESANO Angelo	46695	44251	CM
DOS SANTOS FERNANDES Jose C.	18570	44227	COM	AMAMS Rene	46418	44251	COM
ROSEN JACOBSON Andree	13646	44228	CM	BARBANTI Gaetano	13235	44251	COM
SCHWAIGER Norbert	15066	44229	COM	FORST Roger	11827	44252	COM
MASSET Hilda	46565	44230	COM	OCHSNER Anne	17107	44252	PE
HEUSGHEM Jose	20015	44230	EAS	GOVAERT S Pierre	13367	44252	COM
M'BAYE Abdoul	46521	44231	COM	RIKKERS Louise	46398	44254	COM
TACK-DUPONT Liliane	13811	44232	COM	HOGUET Patrick	14754	44254	COM
PAVESI Dante	19183	44232	COM	BURAGGI Pier Giuseppe	45706	44255	CJ
STAGNO Giovanni	45738	44233	COM	DE LUIGI Iride	11922	44255	COM
DUPONT Simonne	14060	44233	COM	FISCHBACH Patrick	15429	44255	COM
BENIGNAUD Claude	18007	44234	COM	GOW Harry	12410	44256	COM
MASSIN Yole	18118	44235	COM	TISSOT Huguette	46488	44257	COM
PIERGROSSI-FRASCHINI Anna	12757	44236	PE	SCHUHLER Richard	20989	44258	PE
FAHY Joseph	18976	44236	COM	FIELDING Leslie	11899	44259	COM
LEISEN Patrick	12092	44237	COM	RINALDIN Carla	18861	44259	COM
BOURDON Jean-Louis	13007	44237	COM	MORINI Paolo	16954	44259	COM
VERGEAU Bernard	15096	44237	COM	HATZITHOMA Despina	18115	44260	COM
WENK Ruediger	12822	44238	CM	TEULING Cornelis	13058	44262	COM
VAN DER WEIJ Hilbrand	20316	44238	COM	HUDRY Gilbert	47428	44263	COM
MENIS Claudio	18092	44238	PE	O'KANE Fergus	46708	44264	COM
CARAVELIS Georges	16737	44239	COM	ZISKOS Gerassimos	19779	44264	COM
BASSE Finn	12745	44240	COM	GABET Genevieve	11515	44266	COM
BINA Luciano	16741	44240	PE	SCHUTEN Anneliese	44665	44266	COM
DE MICHELE Antonio	13774	44241	PE	MORTIER John	14417	44266	COM
MAY Ingrid	16694	44242	BER	ZIEBIG Gerhard	11657	44267	COM
STAVROU Stavros	46928	44243	COM	BERNACCHI Annamaria	11094	44267	COM
WISBACHER Johanna	11512	44244	COM	WEBER Clarice	23695	44267	CC
SCHOUTEN Jacob	14303	44245	COM	PROBST Claude	15897	44268	SAS
DHOOP Guy	17692	44245	COM	DETTORI Fluvia	14561	44272	CC
MARTIN RODRIGUEZ Alicia	45789	44247	COM	GIANNELIS Asterios	20894	44272	COM
KLOETZER Reinhard	15726	44248	COM	MARAZZI Alba	13851	44273	COM
VANSANT Josef	13338	44250	COM	LEONARD Thérèse	46981	44274	PE
LOCCHI Giovanni	12878	44250	COM	MARIO Renata	46931	44274	PE
CUERONI Umberto	12447	44220	COM	MORBELLO MARIO	11875	44274	COM
CARDOSO E CUNHA Antonio	15450	44240	COM	BROWNE MICHAEL	16644	44275	COM
GRAY Dymphna	19789	44241	*	NAVEAUX Guy	46875	44275	COM
GOUILLEUX CAHILL Elisabeth	13843	44244	COM	BINDA SERGIO	12140	44276	COM
BAGGIOLINI Mario	13843	44244	COM	SAMOUILIDIS Ioannis	16876	44277	COM
*EUROFOUND							

Annexe 3.

In memoriam **Corrected part of the incorrectly printed obituary in the October 2020 newsletter**

**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

Part 2 (forms /pers. data) O / O

Part 3 (addresses PMO – ADMIN. ...) Ed. October 2020 O / O

Part 4 (reimbursement forms – RCAM/JSIS) (April 2020) O

Supplementary health insurances Edition March 2021 O / O

Invalidity allowance and survival pension (Hendrik Smets) O / O

Orphan survivor's pensions (Hendrik Smets) O / O

EU Officials and taxation (Me. J Buekenhoudt) O / O

Inheritance (Me. J Buekenhoudt) (May 2020) O / O

JSIS Guide (was sent by post to all pensioners) O / O

Please send these documents (by Post or by Email) to:

Surname.....

First name

Address:

.....//.....

Email address:

Date: Signature:

To be sent to

SFPE – SEPS

105, Avenue des Nerviens
Bureau N105 00 010
BE-1049 Bruxelles

Or

By 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.):

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 of January following their enrolment.

SEPS ING Bank account: **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*

To be sent to

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

Or
Email: info@sfpe-seps.be

STANDING ORDER

(Please send direct to your bank)

I, the undersigned,
HEREBY INSTRUCT (Name of bank)
to pay the sum of € 30 and on 15 January each year, until further notice,
the same sum of € 30
by debit of account N°

to: **SEPS - SFPE**
JL Office 02 40 CG39
175 rue de la Loi 175
B 1048 Brussels

Account N° **IBAN BE37 3630 5079 7728** **BIC BBRUBEBB**
ING Bank Brussels

Reference: Annual subscription + Names and personnel/pension number

DATE: SIGNATURE:

To be sent to your bank