



Seniors of the European Public Service

Seniors de la Fonction Publique Européenne

Bulletin

Information Bulletin

Addressed to the members of the association.

March 2023

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

Version française au verso

02.04.2023

NM/67/23.20 EN

SEPS Administrative Board 2023 – 2025

President	Serge Crutzen
Vice-Presidents	Hendrik Smets (legal matters) Stefan Nonneman (SEPS development) Jean-Pierre Amond (Afiliatys-insurances)
Treasurer / Members Management	Marc Maes
General Secretary	Luigia Dricot-Daniele
Secretary of the ASBL	Nicole Caby
Members :	Monique Breton ; Yves Castel ; Jean-Marie Cousin ; Anna Angela D'Amico ; Patrizia De Palma ; Petrus Kerstens ; Antonio Pinto Ferreira ; Cristiano Sebastiani ; Catherine Tyliacos

Ambassadors PMO Helen James and Evangelos Spanoudis

Bulletin editorial team (FR & EN) October 2020

Françoise Attal; Nicole Caby; Serge Crutzen; Anna D'Amico; Luigia Dricot;
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.

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 Assembly and Information Meeting

Au Repos des Chasseurs

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

On 30 May 2023¹

Following the usual schedule of 10:30 – 17:00

- General Assembly
- Convivial lunch
- News from CGAM
- PIB – Inflation – Salary/pension adaptation
- Is there a question about Staff Regulations revision ?
- Problems encountered by members.
- Questions and answers

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

¹ At the request of several members, the date of June 20 was not retained, being for many in a vacation period

Table of contents

	page
I. Letter from the editor	4
II. Results of the 2023-2025 Administrative Board elections	6
III. Organisation of the new Administrative Board	7
IV. Effective members – appeal	10
V. Results of a meeting with DG HR D2	10
VI. News from the CGAM	11
VII. Latest news about the “Tessera Sanitaria” – Ispra	12
VIII. New designation for the pension slip	12
IX. Continuous programme of training	13
X. Future meetings	13
XI. Complementary health insurances to JSIS (reminder)	12
XII. Accident insurance complementary to JSIS	15
XIII. Information and reminders	18
1. Recuperation of pension rights needlessly transferred – reminder	19
2. Update on tax merger for pensioners with dual incomes	20
3. EULogin – support from PMO	20
4. Article 72§3 special reimbursement	21
5. Extension of serious illness	21
6. Precautions to take when travelling (reminder)	21
7. Office presence for insurances and other subjects (reminder)	22
8. Access card for pensioners (reminder)	22
9. Appointment with PMO at MERO	22
10. Legal support offered by SEPS/SFPE	22
11. Community pension with a national pension (reminder)	23
XIV. Annexes	
Annex 1. SEPS-SFPE participation to committees and social dialogue	23
Annex 2. Letter to PMO-Pensions about the pension slip	23
Annex 3. Proposal for a membership card	24
Annex 4. In memoriam (up to January 2023)	25
Annex 5. Documents available.order form	27
Annex 6. Application form	29
Annex 7. Standing order	31

I. Letter from the Editor

The internal regulations of SEPS/SFPE require the renewal of the Administrative Board (AB) every three years. The members of the AB, referred to hereafter as “administrators”, are elected by secret ballot by the General Assembly for a period of three years renewable, but revocable at any time by the GA, from among the effective members or from the other

members who agree, in the event of their election, to become effective members and have been members of the association for at least one year.

The retiring “2020 – 2022” Administrative Board has consequently launched an appeal for candidates and has asked the secretariat of the Association to organise the elections which took place from end December 2022 to 31 January 2023. These elections concerned all those members who are fully paid-up by 31 December 2022.

As with all organisations concerning pensioners, the availability of volunteers is not permanent! Several administrators have not thought opportune or reasonable to present themselves again. I take this occasion to thank them: during 3 years, or even more for several of them, they have given of their time to manage SEPS/SFPE, they have taken the time to define its objectives, to decide on the projects to work on, to watch over the current activities and to verify that these activities correspond to the stated priorities.

It is worth recalling by the same occasion what the essential objectives of SEPS/SFPE are, and which the new Board will need to respect:

“Defend the interests of civil servants and other agents of the European Institutions, pensioners and handicapped, as a priority their acquired rights”

Beyond the defence of acquired rights and the general interests of pensioners, communication plays a very important though somewhat difficult role, since pensioners are scattered all over Europe. The information Bulletin of SEPS/SFPE, sent out four times a year, must continue to be sent out in paper form, and/or by internet, as a function of the choice made by each member.

Priority is given to responding to questions from our members: a regulation of JSIS, a position taken by an insurance company, possible difficulties in contacting PMO, obtaining a form, an address, a telephone number, in the evening, during week-ends... Often SEPS puts questions to PMO or to social services on behalf of one of its members.

The “PMO Ambassadors” help members to resolve their problems of reimbursement, authorisation or pension.

Our legal adviser manages questions concerning statutory rights, inheritance, fiscal law.

More than ever, SEPS/SFPE will try to respond rapidly to questions from members and to requests for assistance. The number +32 475 472 470 remains accessible 7/7, 24/24.

Serge Crutzen

II. Results of the 2023-2025 Administrative Board elections

Results

All candidates have been elected given that it is enough to obtain 10 votes and that there were only 16 candidates for 20 positions. All candidates obtained at least 60 votes.

Catherine TYLIACOS

Hendrik SMETS

Yves CASTEL

Marc MAES

Luigia DRICOT-DANIELE

Petrus KERSTENS

Cristiano SEBASTIANI

Stefan NONNEMAN

Jean-Pierre AMOND

Antonio PINTO FERREIRA

Anna Angela D'AMICO

Serge CRUTZEN

Patrizia DI PALMA

Jean-Marie COUSIN

Monique BRETON

Nicole CABY

The voting was organised by correspondence and by internet.

The 8 December 2022 GA nominated Françoise Attal as chairperson of the electoral bureau. The votes were counted on 13 February at N105 at 10h30.

Two assessors were present: Paola Pagliarulo and Evangelos Spanoudis, as well as several members of the AB.

Does the electoral procedure need to be modified?

Participation at these last elections was very low: 16% of paid-up members

Several members expressed their disapproval during the meeting and in writing of this low participation rate at the elections.

Given the cost and the time required for such elections by all the paid-up members, by correspondence, by internet, given the feeble participation rate, despite the efforts of the electoral bureau, the need to modify the electoral regulations has the backing of several members.

One way of proceeding could be:

- √ Candidate administrators present themselves spontaneously or are proposed by other members, or by the AB
- √ In all events, the AB gives its opinion to the General Assembly, either for their nomination or for the renewal of their mandate (3 years, renewable)
- √ The effective members elect the administrators during a General Assembly. They fix the duration of their mandate (3 years, renewable)

This method of nominating administrators is used by several charities, among which Afiliatys.

However, several members of the AB ask that SEPS retain a higher level of democracy in its nomination (and its decision-making) process such that the current method of voting for administrators should be retained. More publicity should be deployed.

Another proposal could therefore base itself on the information Bulletin, published four times yearly, in order to retain a maximum of “democracy”:

- ✓ Announcement in the June 2024 Bulletin : call for candidates and procedure to follow for the 2025-2027 AB elections.
- ✓ CVs and motivation letters of candidates in the October 2024 Bulletin
- ✓ Voting slips included within the same Bulletin, to be sent by email or by post to the chairperson of the electoral bureau
- ✓ Reminder and another voting slip in the Bulletin of (early) January 2025.
- ✓ Possible reminders by e-mail during September, November 2024 and January 2025.

This process, proposed by Hendrik Smets would be “without great administrative effort and without cost to SEPS/SFPE”.

The AB will debate this proposal on 16 May in order to propose a possible modification to the electoral regulations during the General Assembly.

Nomination of the Administrators by the General Assembly

The General Assembly (30 May 2023) needs to officially nominate the Administrators elected by the members.

These administrators need to accept in writing the mandate that is offered to them.

III. Organisation of the new Administrative Board

The ROI (the internal order regulation) sets out the operational rules of the AB and the role of the administrators.

President

In the absence of candidates, Serge Crutzen proposes the renewal of his mandate but with the proviso for a rolling transition to another president and the progressive transfer of various activities he is currently running, alone or in collaboration with others.

Vice-Presidents

Vice-President in charge of legal matters

Hendrik Smets is re-elected (unanimously by those present and the written responses received) as Vice-President, given the importance of his contribution to the management of the Association, to the response to questions from members, to the actions of support that

he has undertaken for numerous colleagues who are unsure, to the court cases he has introduced for over 10 years.

Hendrik agrees to continue in his role as Vice-President. He is the legal adviser of the Association.

Vice-President in charge of relations with the antennae of the Association

An effective coordination needs to be developed between SEPS/SFPE and the antennae which are likely to develop in the near future. This development will most likely result in the modification of the structure and the organisation of the Association. (International Non-profit Organization – AISBL)

Stefan Nonneman is already fulfilling this task in relation to the SEPS-Italia antenna and has been unanimously elected to this position. He accepts this important role.

Vice-President in charge of insurances and of collaboration with Afiliatys

The information and the follow-up of the complementary insurances to JSIS (health, accident, assistance and others) are activities currently being led by members of SEPS under the auspices of DG HR D2 (Active Seniors).

These members of SEPS also manage the activity “Insurances” of Afiliatys.

Since 2013 collaboration with Afiliatys has been an essential element of stability for SEPS/SFPE.

It is logical to offer more visibility to the activity “Insurances” and to this collaboration by placing it under the responsibility of a Vice-President. This Vice-President “Afiliatys-Insurances” will also be responsible for the insurance group “SEPS-Afiliatys”.

Jean-Pierre Amond is already undertaking a substantial part of this function. He formally accepts this role as Vice-President.

Treasurer

Marc Maes is retained in this function given the excellent work accomplished so far.

Secretary General

Luigia Dricot-Daniele is confirmed in this responsible position given her good management of the Association since 2019 (AB of 19 November 2019)

Administrative Secretary of the charity

SEPS needs to respect the obligations deriving from the legislation on charities under Belgian law (Business Tribunal, Ministry of Finance (UBO register) – Charity insurances, ING bank...)

Nicole Caby takes on this role (with the help of the VAT desk)

PMO Ambassadors (are not members of the AB)

Ambadress PMO since 2018 and still available to answer our questions and intervene on our behalf with key persons of PMO-JSIS, we hope that Helen James can maintain this role within SEPS/SFPE.

Evangelos Spanoudis has offered to become ambassador during the GA of 8 December 2022. He has just been nominated PMO Ambassador with the support of Director Alexander Gember-Wiesike. As he lives in Brussels, he is available to accompany members to MERO.

Guiseppina Corda continues to inform us with much precision about the regulations of JSIS and naturally forms part of this “JSIS-Support” team for members of SEPS/SFPE.

Participation of SEPS/SFPE at joint committees and social dialogues

Relations with CGAM	Monique Breton	Gianfranco Selvagio
Participation at Staff Regulations Committee	Petrus Kerstens*	Coordination with Alliance
Participation at GTR	Serge Crutzen	Jan Willem Bronkhorst
Participation at CASS	Serge Crutzen	+
Participation at COPAS	-	Coordination with Alliance

*Petrus was a member of the Staff Regulations Committee until his retirement. SEPS/SFPE will ask the Central Staff Committee to invite Petrus Kerstens to participate at the meetings of the Staff Regulations Committee as an observer.

Relations between SEPS/SFPE and other entities

Relations between SEPS/SFPE and other entities are placed under the responsibility of a member of the AB. A table is provided in Annex 1.

Specific activities of SEPS/SFPE

All specific activities of SEPS/SFPE are conducted under the leadership of a member, most usually a member of the AB. Annex 1 provides a list of these activities as of 21 February 2023.

Statistics

The majority of questions and requests for assistance which come to SEPS/SFPE concern three main areas in relation with the objectives of the Association:

- PMO-JSIS and pensions: those most solicited: Helen James, Evangelos Spanoudis, Giuseppina Corda, Hendrik Smets and Monique Breton
- Legal questions – Tax questions – Inheritance issues: Hendrik Smets
- Complementary health insurances to JSIS: Jean-Pierre Amond, Françoise Attal, Serge Crutzen

IV. Effective members – appeal

Article 7 of the internal regulations – Membership categories

Effective members are: (the founding members), (honorary members), members of the AB and members nominated as effective members by the GA on proposal from the AB.

Members of the AB may identify good candidates as “effective members”. Nominations are required by and for the General Assembly of 30 May 2023.

V. Results of a meeting with DG HR D2

A meeting with Felipe Moreno Madrid (Head of Unit HR D2) and Polya Mihaylova (Deputy Head of Unit) was an occasion for discussions and requests relative to the activities of SEPS/SFPE.

This meeting was a follow up to a request from SEPS/SFPE to profit from publicity messages by HR, as is being done for AIACE.

Felipe Moreno Madrid will discuss with his hierarchy about the publicity to provide SEPS/SFPE in parallel with AIACE; even though SEPS does not meet the criterion of “representation”², it has the benefit of recognition on the part of the Commission.

Unit D2 does not see a problem with SEPS being promoted by the Staff Unions (Alliance of the Staff Unions of the Commission).

D2 provides us with significant support (offices, publication of the Bulletin, flyers, presentation at seminars, midday conferences, Info Seniors, Active Senior contracts, ...).

When offering support to colleagues in difficulty, we have always avoided taking on too much administrative and legal responsibility by delegating the problem to the “Assistance to pensioners” section of D2. In light of certain cases these last few months it appears advisable to organise some training for volunteers about the limits we should respect (professional confidentiality and duty of discretion, management of limits, confidentiality contracts, etc).

² For SEPS/SFPE to be considered representative, it would need to have a duly paid-up membership of 20% of all pensioners, namely close to 5000!

VI. News from the CGAM

During the meeting of the AB on 21 February 2023 Monique Breton reported the latest information from the last meetings of the CGAM:

The reserve of 280 M€ was not used during the COVID period even though it is meant to protect the system in the event of a pandemic. This observation may encourage a revision of the ceilings of certain categories: preventive care; dependency; dental health? Statistical evaluations are being undertaken to guide proposals.

As already indicated in the January 2023 Bulletin, relative to “ceilings”:

- In May 2018 the CGAM laid down the principle that there would be a revision of certain GIPs (certain ceilings to take account of inflation). A working group has been created to establish these priorities with an associated calendar.
- Several proposals are presented by the staff (for example the link with the Method)

However, it is not possible to guarantee 80 or 85% reimbursement for all expenses.

Proposals made to the Heads of Administration:

- Increased ceilings (20%) for dental care in addition to hearing aids
- Increased ceilings for specialist consultations
- A specific heading dedicated to preventive health
- A specific heading dedicated to periodontics

The importance of dependency was considered by the CGAM (as also by SEPS/SFPE!). A document put together by SEPS-Italia is available on request from the secretariat: *DEPENDENCY – September 2022. How to request the reimbursement of some care and support costs, in case you partly lose your autonomy (temporarily or permanently).*

One missing element from our health care system is a European health insurance card which allows us to be accepted at health facilities throughout the EU. Such a card has been denied us beneficiaries of JSIS since 30 years³ and the need to have one is becoming urgent. It is however not easy to see how such an European card is compatible with our Staff Regulations: we have the possibility to claim from JSIS and from the national system, if it exists. We must continue to hope to maintain equal treatment within the EU.

An European card, as imagined by the CGAM, could be given to all dependants of the EU Institutions if the Commission were able to decide to do so without having to resort to the habitual procedure for adopting a European regulation: If the principle of a delegated act

³ In July 1993, the JSIS had distributed to its agents a "Carnet d'Assurance Maladie", but the JSIS did not continue to issue this « carnet » to new recruits.

can be applied, an European health insurance card could one day become reality, according to Monique Breton.

VII. Latest news about the “Tessera Sanitaria” – Ispra

In order to establish the actual legal right to the “Tessera Sanitaria” in Italy, several staff unions of the JRC Ispra and SEPS-Italia have decided to launch an appeal to the Milan Tribunal (Lombardi region) to try to obtain a clear legal position about the right of JRC agents and its pensioners to have an valid limitless Italian national health care card.

According to Monique Breton there exist legal provisions, which through the European treaties, establish that all residents in Italy can obtain a health card. This present legal appeal should thus come to the conclusion that all applicants can obtain this card.

VIII. New designation for the pension slip

Since January 2023 the monthly pension slip is no longer called “pension statement” but “pay statement”. PMO has not informed staff/pensioners about this change.

Many colleagues are upset about this and fear that this labelling might one day open the door to ‘discussions’ about our pensions.

In answer to the question of SEPS, the Head of Unit Pensions of PMO replied:

Indeed, we have recently changed the title of the pension statement to pay statement. In fact our statement covers several situations, notably retirement pensions, but also invalidity pensions and leave in the interests of service (Art 42§4 of the Staff Regulations). Although these last two situations most usually lead to an end of service, reintegration remains possible and the individual concerned is therefore not formally pensioned. We had received a complaint from a person on leave in the interests of service who considered that the term “pension statement” infringed his rights with regard to certain administrative procedures or in dealings with financial institutions.

Given the impossibility to adjust this document on a case by case basis we have opted for a title that is deemed to be neutral (in all cases there is question of a payment, whether for a pension, or an invalidity or for leave in the interests of service).

Here is no other consequence to this other than the simplification of matters for persons who are not yet formally retired.

I hope hereby to have answered your question.

Regards, CATHERINE HELDMAIER-REGNIER Head of Unit

During the AB meeting certain members suggested that SEPS/SFPE launch an Article 90§1 (question to the AIPN). Hendrik Smets does not however see this as useful given the response of PMO, but for several members the absence of communication from PMO about this decision should be challenged.

Others suggest putting an initial request for clarification:

PMO probably considers that the word “payment” simply means transfer, payment, in a neutral generic fashion, whereas it really means “salary”. This is probably the origin of the misunderstanding. It should be possible to rectify this misunderstanding with a simple letter of explanation and a return to the earlier status quo. If this is not enough, then we can proceed to the stage of Article 90§1.

During the Information Meeting of 21 March 2023, which was attended by a total of 80 persons, whether physically present or by video-conference, a majority was in favour of requesting this explanation and the return to the key word “pension”.

Such a letter has therefore been addressed to the Pensions Unit of PMO: Annex 2

IX. Continuous programme of training

Training sessions are organised at the offices of SEPS/SFPE at Avenue des Nerviens, on Thursdays, on a variety of subjects: replies to questions from members; insurances; JSIS, SEPS (presentation – history); method for the adaptation of remunerations; access to SYSPER, to My IntraComm, ...

These training sessions are, for the time being, organised for volunteers, but they can also be the opportunity for others to inform themselves in greater depth and for some to potentially become presenters themselves.

X. Future meetings

(Without accounting for the meetings of the Defence Group during 2023)

Training sessions and office presence for health insurances are organised on Thursdays at Avenue des Nerviens 105. Thursdays will consequently no longer be the days for General Assemblies, information meetings and AB meetings.

Tuesdays will generally be the day for plenary meetings
--

Meeting	Date	Location
GA & IM	08.12.2022	Repos des Chasseurs
Counting of AB election votes	13.02.2023	N105
Constituant meeting of AB	21.02.2023	Repos des Chasseurs
Verification of accounts	04.04.2023	N105 or Repos des Chasseurs
Information Meeting	21.03.2023	Repos des Chasseurs
AB	16.05.2023	Repos des Chasseurs
GA & IM	30.05.2023	Repos des Chasseurs
Information Meeting	10.10.2023*	Repos des Chasseurs
AB	14.11.2023*	Repos des Chasseurs
GA & IM	12.12.2023	Repos des Chasseurs

*to be confirmed

XI. Complementary health insurances to JSIS (reminder)

For more than 10 years up to 2021, there were 8 complementary health insurance policies to JSIS on offer.

Some of these policies are no longer available for new affiliates, others have serious territorial limits and others have been twinned by the insurer (Allianz Care).

Now in 2023 there are only a few policies (perfectly complementary to JSIS) that remain available for all active agents of the European Institutions.

More importantly: the offer for pensioners is limited to two policies but with age limits for subscription: 67 years for the most popular one. After the age of 70 there is no insurance policy on offer for pensioners that is perfectly complementary to JSIS.

The file on complementary insurances to JSIS (health, accident, assistance – most recent edition) is available on request from info@sfpe-seps.be. There are several editions of this document each year.

XII. Accident insurance complementary to JSIS

1. Coverage of 85% of medical costs (maximum given ceilings-excessiveness)
 - **JSIS** (loss of Art. 73 which covers active staff up to 100% + payout for death+invalidity)
2. Coverage of 100% of hospitalisation (and medical costs relating to hospitalisation – day care only if linked to a hospital stay)
 - **'Hospi Safe Sickness and Accident'** (Afiliatys - Allianz Care)
 - **'Hospitalisation'** (AIACE – Cigna BCVR 86 73)
3. Coverage of 100% for hospitalisation and day care (whether linked to a hospital stay or not; reimbursement ± 100%, but there are ceilings)
 - **'Hospi Safe Plus'**
4. Coverage of 100% for hospitalisation and all care without limit. Significant pay-out in the event of death or invalidity **for pensioners** :
 - **'Accident'** (AIACE – Cigna) (Replaces ± Art 73)
5. Coverage for invalidity and/or death without coverage of care costs (=>65 years)
 - **'Death-Invalidity any cause'**: accident and sickness (OK for active staff)

Different possible coverage on offer

Retired civil servants and agents (or on invalidity or CCP) are reimbursed by JSIS for care needed after an accident in the same way as for sickness (reimbursement up to 85 or 80%). Hospitalisation or day care. Ceilings, limitations and exclusions need to be taken into account for illness in addition to the rules for excessiveness.

On retirement or if on invalidity leave or leave on personal grounds-CCP) a retired civil servant loses the complementary accident coverage of Article 73 of the Staff Regulations – professional illness – accident.

For active staff this Article 73 provides a capital in the event of death or permanent partial or total invalidity (need for home help given dependency). In addition, the care costs resulting from an accident are reimbursed at 100% without taking account of JSIS ceilings, even outside the EEE.

Following an accident, a pensioner can also obtain a supplementary reimbursement (for example 15%) for medical costs after subscribing to one of the following complementary insurances

'Hospi Safe' Sickness and Accident (Afiliatys-Allianz)

Ref: <https://hospi-safe.eu/en/>

'Hospitalisation' Sickness and Accident (AIACE – Cigna)

Ref: <https://www.eurprivileges.com/en/hospitalisation-former-staff-members>

'DKV EU Plus' (in Luxembourg)

Ref: <https://www.dkv.lu/en/product/eu-plus/>

'EU Health' (Foyer) (in Luxembourg)

Ref: <https://www.foyerglobalhealth.com/>

'Europat Insurance' of Expat and Co (better adapted for young people)

Ref: <https://www.expatinsurance.eu/en/expat-insurances>

In as much as the care needs are specifically covered by the policy, which will depend on the option chosen (for example: only hospitalisation or a more complete insurance). Pensioners will however not benefit from a lump sum pay-out in the event of death or invalidity following an accident.

Whoever wants to ensure support for his/her inheritors in the event of an accident or wishes to dispose over an important sum of money (after a certain time) to cover expenses relating to dependency in the event of invalidity, can subscribe to an accident insurance, specially conceived for retired civil servants, their spouses and for colleagues on invalidity:

'Accidents' AIACE-Cigna – see here below

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

Afiliatys (Cigna – Allianz) offers active civil servants a life/invalidity all causes insurance (in complement to the accident insurance from which they benefit through the Staff Regulations⁴) which gives them the choice of the actual lump sum capital and coverage insured, taking account of their individual family situation:

- Death insurance 'all causes' (accident and illness). In the event of the death of the insured the insured capital will be paid to the beneficiaries.
- Invalidity insurance 'all causes' (accident and illness): in the event of total and permanent invalidity of the insured, the insured capital will be paid. This policy is only possible in combination with the death insurance policy.

The capital insured is chosen as a function of the salary or it can be fixed.

When the European career ends or the age of 65 is reached, the guarantee of this insurance also **ends** in as far as invalidity is concerned. The policy relative to death can be continued up to the age of 80 on condition of accepting specific conditions set by the insurance company (for example: a state of health questionnaire with the possibility of reduction of the capital by half/increase of the premium!). Invalidity resulting from mental illness will only yield 50% of the insured capital.

Ref: <https://www.eurprivileges.com/en/death-and-disability>

⁴ The any cause insurance is therefore also effective for the follow-up of an illness, not only for the follow-up of an accident

Accident insurance AIACE-Cigna

This insurance “resituates” to pensioners the benefits of Article 73 of the Staff Regulations, which only apply to active staff.

- Insurance offered to pensioners and persons on invalidity
- It is available also to spouses⁵
- This insurance must be subscribed to before the age of 80
- There is no medical questionnaire
- The insurance is valid world wide

It provides a top up of 100% relative to JSIS, without ceilings, for the reimbursement of health costs resulting from an accident (hospitalisation, medical visits, physiotherapy, medication,... to the extent that these costs are ‘reasonable’!

Therapeutic care resulting from a fault committed by a medical team is also covered.

This policy also foresees the payment of a lump-sum for invalidity (partial or total) or of a payment after death, in accordance with the formula chosen (with or without excess).

The monthly and annual premiums are given below for two cases of monthly pension (in €, 9.25% taxes included)⁶

	Formula A	Formula B	Formula C
Total invalidity	4x Annual Pension	6x Annual Pension	8x Annual Pension
Death	2.3x Annual Pension	3.5x Annual Pension	5x Annual Pension

Without deductible	0.55% Annual pension	0.80% Annual pension	1.06% Annual pension
Monthly premium for a monthly pension of 2,000€	12,02	17,48	23,17
Annual premium for a monthly pension of 2,000€	144	209	278
Monthly premium for a monthly pension of 3,000€	18,03	26,22	34,74
Annual premium for a monthly pension of 3,000€	216	315	417
With deductible of 5%	0.47% Annual Pension	0.68% Annual Pension	0.91% Annual Pension
Monthly premium for a monthly pension of 2,000€	10.27	14.86	19.88
Annual premium for a monthly pension of 2,000€	123	178	239
Monthly premium for a monthly pension of 3,000 €	15.40	22.29	29.83
Annual premium for a monthly pension of 3,000€	185	268	358

⁵ Will probably be available for children in the future.

⁶ In the event of an excess of 5%, an invalidity of 5% or less is not compensated!!!

Since the capital insured is expressed in multiples of the basic pension, there is automatic indexation of the insured capital and the premiums.

As from the 75th birthday, coverage falls for all insured to Formula A.

Premiums are levied automatically each month by PMO and appear on the pension statement. (No national taxes are levied on any capital paid out).

Ref: <https://www>.

Remarks

In the event of an accident this needs to be declared within 15 working days to Cigna or Allianz Care (and also to JSIS⁷).

It is possible for there to be over-insurance for medical costs resulting from an accident to a pensioner:

- The complementary insurances to JSIS reimburse a number of complementary accident costs
- The specific insurance "Accidents Cigna-AIACE" (here above) gives complementary reimbursement up to 100% without ceilings, in addition to a capital death-invalidity.

In order to avoid such 'redundancy' there are health insurances that cover only illness, such as

- HOSPI SAFE ILLNESS, offered only by Afiliatys
- AIACE offers a complementary health insurance "Hospitalisation void of accident"

XIII. Information and reminders

Much of the information offered to you under this chapter of the Bulletin does not concern all members but may interest a good number of them. It is being sent to you on the basis of experiences made by members of SEPS who man the permanent telephone line or at the request of PMO.

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

⁷ Different premiums for surviving spouses.

1. Recuperation of pension rights needlessly transferred – reminder

We would like to remind you of Hendrik Smet's article in the March 2022 Bulletin: if the transfer of national pensions rights to the community system, not yet carried out, would be useful in increasing the pension rights already acquired to 70%, members should be able to request this transfer within three months of notification of the amount of the pension (or receipt of the first pension slip) in the form of an application (Article 90 § 1 of the Staff Regulations) and not after 10 years (and 6 months) of service, as is the case today.

In the current situation, this application would be rejected and the civil servant would need to introduce a legal action (Article 90 §2, drafted by SEPS/SFPE).

This legal action would invoke an exception of illegality to Article 11 §2 of Annex VIII of the Staff Regulations, stating that the regulatory delay of 10 years (and 6 months) prevents the official from making an informed choice relative to the benefits of the transfer of national pension rights; this choice should be possible until the age of retirement, the only date at which the official possesses all the factual elements for making an informed choice.

This legal action, if rejected, would provide the right to refer the matter to the European Court of Justice with additional legal arguments.

As a result the Association SEPS/SFPE is launching an appeal in the hope of finding a civil servant or a contractual agent near to retirement who fulfils the following conditions

NOTICE OF SEARCH

for a civil servant or a contractual agent

1. Who will not reach 70% of pension rights to obtain a full pension on retirement,
2. Who has not undertaken the transfer of his national pension rights, despite the fact that this transfer could have increased the pension rights acquired,

and who agrees to undertake the procedure described above in order to obtain from the CJEU the modification to the deadlines of Article 11§2 of Annex VIII of the Staff Regulations.

The legal action to the European Court of Justice will be financed by SEPS/SFPE.

Candidates (including non-members of SEPS/SFPE) can make themselves known by contacting the secretariat of the Association (info@sfpe-seps.be) or its Vice-President (hendriksmets@yahoo.fr) directly.

2. Update on tax merger for pensioners with dual incomes

PMO-Communication

Please be informed that, together with the April payroll, we will be updating the amounts of the tax merger in accordance with the indexation of the incomes of July 2022. This update concerns persons with two sources of income paid by the European Institutions who are therefore subject to the rules of accumulated tax.

Consequently any debt generated will be managed following the usual practice: if the debt is less than 200 (whatever the currency), it will be directly recuperated in April 2023. Otherwise an amount of maximum 15% of the basic salary or pension will be deducted monthly as from the month of June 2023 until the debt is repaid.

3. EULogin – support from PMO

The service EU-LOGIN at MERO is very effective. Colleagues help you not only by telephone, but if things get too complicated, you can make an appointment with them to resolve the issue. Our colleagues can discern the origin of your problems: an error in the e-mail address, or an incorrect mobile telephone number, etc.

Brussels: MERO, Ave de Tervuren 41, Monday to Friday, from 09h30 to 13h00. Tel: (0)2 297 68 88 or (0)2 297 58 89 + help EU Login: pmo.eu.login@ec.europa.eu

Luxemburg: Drosbach, DRB B2/085, Monday to Friday, from 09h30 to 12h30. Tel: +352 4301 36100

Ispra: Club House Ispra – Sala delle Rose, Wednesdays from 09h30 to 12h30. Tel: +39 0332 783030

If you do not have an EU Login account (former ECAS account) and you are in possession of a mobile phone, a computer or tablet and a private e-mail address, you can create your external EU login account by consulting the guide (freely accessible) at the following address: https://ec.europa.eu/pmo/guide/pensionne_eulogin-guide-en.pdf

If you do not have a smart phone, computer or tablet, you can continue to send in your requests in paper form via the postal system (cf p.8 of the SEPS Vade-mecum, Part 3) or drop them off at MERO, Ave de Tervuren 41, 1040 Brussels.

4. Article 72§3 special reimbursement

For the reimbursement of medical expenses in line with Article 72§3 the request must be made by the individual concerned. The informatics system of PMO-JSIS no longer does this.

Article 72§3 of the Staff Regulations specifies that the maximum financial risk is represented by 50% of the monthly basic salary (or half of a monthly pension) accumulated over a period of 12 consecutive months by the affiliate and his/her dependents.

The special reimbursement, that which exceeds half the month's salary (or half of a month's pension) may be 100%, but is subject to the family situation and the rules of the GIP of 01.07.2007.

Need to be considered are the reimbursement ceilings as well as possible exclusions and the application by PMO of the rules concerning excessiveness (Art 20 of the JSIS regulations). There are also limits to certain medical services (Art 8§2 of the JSIS regulations).

5. Extension of serious illness

Beware, in order to obtain an extension to the recognition of a serious illness, the request must be made by the individual concerned, **THREE** months before the end of the existing period of recognition. The request needs to be based on recent tests and a medical report.

6. Precautions to take when travelling (reminder)

If you are planning to travel to another country than your country of residence, even if it is only for a day or two

Subscribe to a travel/assistance insurance because

- given that neither JSIS nor the accident insurance covers or reimburses repatriation fees, the travel costs of an accompanying person, search and rescue operations, it is highly recommended that a private travel insurance be taken out.
- Pay attention to exclusion clauses related to specific issues such as a pandemic
- travel insurance can cover costs not reimbursed by JSIS and depending on which option selected, maybe even that portion of the medical costs JSIS has not reimbursed. This portion may indeed become high in countries where medical costs are expensive (such as Norway, Switzerland and the USA).
- travel insurance can also be very useful in hospitals which do not accept direct billing by JSIS and demand immediate payment.

7. Office presence for insurances and other subjects (reminder)

Office presence at 105 Avenue des Nerviens, 1040 Brussels (near the Cinquantenaire park) by Serge CRUTZEN and Jean-Pierre AMOND in the name of SEPS (general insurances and other subjects) and for AFILIATYS (insurances) have resumed since January from 13h30 to 17h00 (appointment via info@sfpe-seps.be)

Office presence by ALLIANZ CARE (Hospi Safe insurances – Afiliatys) for existing contracts : on Thursdays from 09h00 to 16h00 (appointment <https://www.calendly.com/hospi-safe/20min>).

Appointments with CIGNA (AIACE and Afiliatys insurances) via info@eurprivileges.com , tel: +32 3 217 6576.

8. Access card for pensioners (reminder)

Commission pensioners must have a new access badge which they can obtain at the Security Office, PLB 3 – by making an appointment at the following address:

HR-DS-CARTES-DE-SERVICES-BRUXELLES@ec.europa.eu

Pensioners of other Institutions are admitted on presentation of the access card given to them by their own institution.

9. Appointment with PMO at MERO

By e-mail: PMO-JSIS-BRU-RDV@ec.europa.eu

To prepare for such an appointment, please communicate the following:

- 1) your personal pensioner number
- 2) the reason (e.g. no medical breakdown) and the beneficiary
- 3) the payment slip or dossier number if possible
- 4) a telephone number or a person who can contact you if necessary to better prepare the meeting and to inform you of a possible last minute cancellation.

10. Legal support offered by SEPS/SFPE

If you need legal advice for a problem related to your relations with a Commission service (application of the Staff Regulations) or in your personal life (inheritance, tax issues) Hendrik Smets, doctor in law, licensed notary, Vice-President of SEPS/SFPE in charge of legal matters, is at your disposal to give you advice in total discretion and respectful of his probity as a former European civil servant.

You can contact Henrik Smets by e-mail: hendriksmets@yahoo.fr or by telephone : +33.563.67.88.83.

Hendrik will undertake an initial analysis of your question and propose either a solution, or a consultation with a lawyer, free of charge for members who are up-to-date with their membership fees. This consultation must be proposed by Hendrik Smets. Any subsequent consultation will be charged to whoever requests the consultation.

11. Accumulation of a Community pension with a national pension (reminder)

Hendrik Smets would like to draw the attention of members to his article on the same subject, which appeared in numerous earlier editions of our Bulletin.

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

This is valid also for those who may already have introduced such a request and who have had this request rejected.

Hendrik Smets is at their disposal to guide them through this (new) process, hendriksmets@yahoo.fr

XIV. Annexes

Annex 1.

SEPS-SFPE participation to committees and social dialogue

Relation between SEPS-SFPE and other associations

SEPS-SFPE specific actions

See French version overleaf.

Annex 2.

**Letter to PMO-PENSIONS
about the new denomination of the Pension Bulletin.**

See French version overleaf.

Proposal for a Membership card

Several members of our association have requested membership cards.

In order to satisfy this request, we have elaborated a card which was approved by our Administrative Board by a majority of votes obtained by the deadline of 23 April 2021.

We are now in a position to offer this membership card and would like to insist that **this is not in any fashion an insurance card**. Its usefulness resides above all in the useful information it contains in case of need. It can be drawn up in EN, FR or DE according to request.

As you can see it will take the format of a credit card and will contain:

√ On the face:

Other than the information relative to SEPS/SFPE, your name and surname, **the personal details that you like or not to communicate to us:**

- Your photo, to be sent to us if you wish
- Your pension number, if you wish

√ On the reverse:

Some essential information concerning JSIS, PMO 4 and Assistance to pensioners

√ Procedure to be followed to receive this card:

To receive this membership card with the requested options, just place a X in the appropriate box and send us the document:

- Preferably to our e-mail address: info@sfpe-seps.be
- Or by letter to our current address (given the current impossibility to access our offices): SEPS/SFPE, 2A rue Emile Pirson – 5140 Sombreffe, BE

Photo

I would like to have my photo, annexed hereto / which

I will send you by post, on the card	YES	NO
--------------------------------------	-----	----

Pensioner number

I would like to see my pension number indicated on the card, which I give you herewith or will send to you

YES	NO
-----	----

Illustration of the card :

 ASBL (BE) N°806 839 565	Association de Seniors de la Fonction Publique Européenne Association of Seniors of the European Public Service 175 rue de la Loi, Bur. JL 02 40 CG39,BE-1048 Bruxelles 105, avenue des Nerviens, Bureau 00.010, BE-1049 Bruxelles Tél. +32 475 472470 Email info@sfpe-seps.be Web www.sfpe-seps.be
	Luigia DRICOT-DANIELE MEMBRE N° N° Pension :

REGIME COMMUN D'ASSURANCE MALADIE *Ceci n'est pas une carte d'assurance santé.	
Bureau liquidateur Bruxelles Prise en charge	+32 2 29 9777 +32 2 29.59856
Bureau liquidateur Ispra Prise en charge	+39 0332.785245 +39 0332.789966
Bureau liquidateur Luxembourg Prise en charge	+352 4301.36100 +352 4301 36103
Aide pensionnés HR-BXL-AIDE-PENSIONNES@ec.europa.eu	+32 2 29.59098
PMO – Pensions: PMO-PENSIONS@ec.europa.eu	+32 2 29.78800

Annex 4

In memoriam – up to March 2023

Nom, Prénom	Birth	Death	Instit	Resid.
GLOBUS Harry	13-02-44	19-10-22	PE	LUX
MC LEAN Hugh	27-07-41	29-10-22	COM	GBR
PATRICK Joanna	04-02-56	12-01-23	COM	IRL
SIMS Norton	23-03-53	13-01-23	CJ	GBR
LASCH Rita	25-12-39	15-01-23	COM	BEL
KLEIN Lieselotte	14-10-34	16-01-23	COM	DEU
NOTOGLOU Evangelos	28-06-48	17-01-23	CES	BEL
VAN HUSSEN Maria	16-11-29	17-01-23	COM	BEL
NIELSEN Finn	17-03-40	20-01-23	CES	DNK
FERRO Giuseppina	02-01-38	22-01-23	COM	ITA
FONTAINE Guy	16-10-26	23-01-23	COM	FRA

IEZZI Vincenzo	28-10-34	23-01-23	COM	ITA
KOLLER Sonja	27-03-47	23-01-23	CM	DEU
KINARIAN Claude	17-02-40	27-01-23	PE	LUX
PASSARELLA Renata	29-08-39	30-01-23	COM	LUX
TUXEN Elna	17-08-46	30-01-23	PE	DNK
BUYL Roger	19-10-36	31-01-23	COM	BEL
DENIGRO Pasquale	16-12-39	31-01-23	CJ	LUX
BRODERS Michel	03-06-33	03-02-23	COM	FRA
MORBELLI Giorgio	18-12-34	05-02-23	COM	FRA
DUMONT Jacques	19-07-31	06-02-23	COM	BEL
ROTH Irene	06-03-30	06-02-23	COM	LUX
VITOLLO Alfonso	22-06-48	06-02-23	COM	ITA
FLAMINIO Natale	13-11-41	07-02-23	COM	BEL
WALLER Claude	17-07-29	07-02-23	COM	FRA
JIMENEZ BELTRAN Domingo	02-04-44	07-02-23	COM	ESP
DEBRABANT Marie-Claire	15-09-37	10-02-23	CJ	FRA
DE GREEF Anne	13-07-42	10-02-23	COM	BEL
HERMANN Albert	24-04-46	11-02-23	COM	LUX
JOLLIFFE Michael	29-12-45	11-02-23	COM	LUX
STIRM Hermann	23-10-35	11-02-23	COM	DEU
HANSETS Anne	12-08-31	12-02-23	COM	BEL
PETHKE Juergen	15-05-37	12-02-23	COM	BEL
DIERICKX Yvette	19-12-43	13-02-23	COM	BEL
TIVEY Richard	21-07-50	13-02-23	COM	GBR
WEBLE Kurt	15-12-27	13-02-23	COM	DNK
VEENHOF Berend	19-09-25	14-02-23	COM	BEL
DEHANDSCHUTTER Veronique	28-06-63	15-02-23	PE	FRA
BALCIUNAS Jonas	11-11-48	15-02-23	CES	LTU
PIERRE Luc	02-04-53	15-02-23	COM	BEL
STABOLI Paola	25-08-46	15-02-23	COM	ITA
PIZZIOLO Adriano	04-08-29	16-02-23	COM	ITA
BINVIGNAC Ghislain	13-04-34	20-02-23	COM	LUX
FRISCHEN Monika	31-01-40	20-02-23	COM	BEL
HERDIES Jean	01-01-57	23-02-23	COM	BEL
COUSTRY Andre	14-12-32	25-02-23	COM	LUX
FRANSEN Arnold	07-08-32	25-02-23	CC	NLD
JUVYNS Yvonne	03-01-32	25-02-23	CM	BEL
DOYLE Thomas	29-10-31	26-02-23	COM	ITA

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) ○ / ○

Part 3 (addresses PMO – ADMIN. ...) Ed. January 2023 ○ / ○

Part 4 (reimbursement forms – RCAM/JSIS) (June 2020) ○

Supplementary health insurances Edition (October 2022) ○ / ○

Dépendance-How to request the reimbursement of some care and support costs, in case you partly lose your autonomy ○ / ○

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

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

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

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

JSIS Guide (was sent by post to all pensioners) ○ / ○
(Replacing part 1 of the Vade-mecum)

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

Surname.....

First name

Address:

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

Emailaddress:

Date: Signature:

To be sent to

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

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