

VADE – MECUM

<u>Part 3</u>

PMO, DG HR and Insurances Addresses Complaints procedure

APRIL 2023

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The Vade-mecum is designed to inform <u>third parties</u> of your wishes should you be unable to do so in person:

- Part 1 provides useful information, procedures and rules (in the event of illness, accident or death) for you or those who will have to take care of you.
- Part 2 : Forms to be filled in
- > Part 3 : Addresses and complaints procedure
- > Part 4 : JSIS Forms

This document is intended for retired officials of the European institutions who do not have access to the internet or to My IntraComm https://myremote.ec.europa.eu

> Most of these texts are available on MyIntraComm : <u>https://myintracomm.ec.europa.eu/retired</u>

 SEPS/SFPE
 175, rue de la Loi, bureau JL 02 CG39, BE-1048 Bruxelles

 105, avenue des Nerviens, N105 bureau N105 00/022, BE-1049 Bruxelles
 Tél : +32 (0)475 472470

 ASBL N°: 806 839 565
 Bemail: info@sfpe-seps.be

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JSIS Social Welfare Office in Brussels

PMO – JSIS Reception area for retired officials

The permanence of PMO "Medical insurance" is at the disposal of pensioners **every day** 1. **FOR BRUSSELS** :

in the MERO building 41 Avenue de Tervuren, 1049 Brussels

For questions about JSIS (reimbursement of medical expenses, direct billing, prior authorisation, etc). please submit it via Staff Matters Contact <u>https://myintracomm.ec.europa.eu/staff</u> or <u>PMO-RCAM-BRUXELLES-RDV@ec.europa.eu</u> or call number 02.29.97777 from 09:30 to 12:30 from Monday to Friday

This reception area is equipped with a printer and a letterbox is available for any correspondence relating to the sickness insurance.

2. FOR LUXEMBOURG :

in DRB Building B2/085 – 12 rue Guillaume Kroll – 1882 Luxembourg from Monday to Friday, - by phone from 9h30 to 12h00 (+352 4301 36100) In person from 14h00 to 16h00 - <u>PMO-RCAM-LUX-RDV@ec.europa.eu</u>

3. <u>FOR ISPRA</u> : -<u>in JRC Building – Club House – via Esperia 329 – 21027 Ispra</u> Wednesday - from 9h30 to 12h30 (+39 332 78 57 57) – <u>PMO-ISPRA-RCAM-HD@ec.europa.eu</u>

The social service of DG HR in Brussels is always available for the pensioners in difficulty, at :

PLB 3 – 1/P165 – 1049 Bruxelles – Tel. +32 2 29.59098 e-mail : <u>HR-BXL-AIDE-PENSIONNES@ec.europa.e</u>u (see on pages 17-19)

"SENIOR'S MEETING POINT" in Brussels

The "Senior's meeting point" dedicated to pensioners in Brussels is located on the ground floor of **Avenue des Nerviens**, 105 – 1040 Brussels - Of. N-105 00/38

In this space you can find four computers with secured access to MyIntraComm and Internet, a printer, a scanner, two telephones, a photocopier and a shredder. A letterbox is also available for you to place your requests for the reimbursement of medical expenses.

You can access it freely from Monday to Friday , from 8h30 to 17h45, on presentation of your pensioner's badge.

"SENIOR'S MEETING POINT" IN LUXEMBOURG

In Luxembourg two Seniors spaces are available:

1 – one is located within the <u>Commission</u>, on the 2nd floor of B wing of the Drosbach building (DRB B2/86) - 12 Rue Guillaume Kroll -1882 Luxembourg, open from Monday to Friday, from 9h30 to 12h30 and from 14h00 to 16h00, on presentation of your pensioner's badge.

The Seniors' Corner is equipped with two computer terminals with secure access not just to the internet, but also to the My IntraComm intranet - including *Commission en direct*. Should you need them, there is a printer, a photocopier, a telephone, a scanner and a shredder. For retirees using JSIS online, the scanner can prove particularly useful.

Next to the Seniors' Corner, there is a convivial space with a coffee machine where retirees can have a chat sitting on comfortable armchairs. Here you can consult information from JSIS or from the Welcome Office.

Also, JSIS itself has its PMO-contact office in the same building (DRB B2/85, 87 and 88).

2 – The other one is located within the European Parliament, in the Konrad Adenauer building (KAD 00C/830) – 2, Rue Alcide De Gasperi – 2929 Luxembourg.

Open from Monday to Friday, from 9h30 to 12h30 and from 14h00 to 16h30, on presentation of your pensioner's badge.

It has a computer, printer, scanner, telephone and display stand with brochures. It is near the cafeteria; staff shop and library.

ASSOCIATIONS FOR THE RELATIONS WITH PENSIONERS

PMO: MERO building 41 Avenue de Tervuren, 1049 Brussels

<u>SFPE-SEPS</u>: Av. des Nerviens, 105 – Of. N 00/038– 1040 Brussels (postal address N 00/022 – 1049 Brussels) – Tel. +32 (0)475 47 24 70.

AFILIATYS : Av. des Nerviens, 105 – Of. N 00/009 – 1040 Brussels (postal address N 00/009 – 1049 Brussels) – Tel. +32 (0)2 298 50 00.

AIACE INTERNATIONALE : Van Maerlant 18 (VM 18) Bureau 03/013 – 1049 Brussels Tél. +32 (0)2 295 29 60.

AIACE SECTION BELGIQUE : Van Maerlant 18 (VM 18) Bureau 03/058 – 1049 Brussels Tél. +32 (0)2 29 53842 / 29 64824.

ACCESS TO THE COMMISSION'S INTERNET SITES

PMO Contact has become STAFF Contact : https://myintracomm.ec.europa.eu/staff

From the 15th of May 2019 STAFF Contact has replaced PMO Contact.

This tool will contain all the information for the retired people of the Institutions and will allow them to ask questions while offering greater level of security. In order to be able to connect to STAFF Contact, you will need to have an EU Login account.

EU-Login Account is the European Commission's user authentication service which allows you to access to:

- **My Intracomm**, the Commission's intranet site and the "Retirees" portal, specially created to make it easier to navigate the site : <u>https://myintracomm.ec.europa.eu.retired/</u>

You can also contact **the PMO Pension by phone : +32 2 2978800**, from Monday to Friday , 9h30 - 12h30.

- **JSIS on line,** to manage your situation regarding sickness insurance = <u>https://webgate.ec.europa.eu/RCAM/</u>

<u>If you already had access to JSIS on line</u> (via the former ECAS account), hardly anything will change : instead of entering your old login, **you will be asked to enter your email address, which will subsequently be your unique login.**

Please note that, in order to create an EU login account, you need to have a mobile phone, computer or tablet and an email address.

If you don't have this kind of equipment, you can <u>continue to send your mail by post</u> or <u>to leave it directly to MERO, Av. de Tervuren 41 – 1049 Brussels</u> (see page 8 of this Vade-mecum).

<u>If you don't have an EU Login account</u> (formerly ECAS account), you can create an external EU login account by consulting the <u>guide</u> (free access) at the following address: <u>External_EU_Login-EN.pdf (europa.eu)</u>

You can have assistance with the JSIS Online application by ECAS account helpdesk :

In Brussels : <u>Building MERO, Av. de Tervuren 41</u>, Monday-Friday: 9h30–13h00 Tel. +32 2 29.76888 or 76888 (+ help EU login): <u>pmo.eu.login@ec.europa.eu</u>

In Luxemburg : <u>Building DROSBACH, DRB B2/085</u>, Monday-Friday: 9h30-12h30 Tel. +352 4301.36100.

In Ispra : <u>Club House Ispra – Sala delle Rose</u>, on Wednesday: 9h30-12h30 Tel. +39 0332 783030.

If you don't have a mobile phone, smartphone, PC or tablet, you can continue to send your paper request by post, or drop them off at the MERO BUILDING, Av; Tervuren, 41 – 1049 Brussels.

You will also continue to receive administrative information, ad hoc information and various bulletins in paper format.

Annex BA - Welcome offices and Departure Desks

A welcome and information service of DG Human Resources and Security (unit HR.B.1: Ethics, rights and obligations).

- Provides **general administrative information** about the Commission (attestations, information on working conditions, pensions, sickness, holidays, etc.) and provides the coordinates of the relevant service which is likely to be able to assist on specific individual issues;
- Provides **practical advice on finding accommodation** (assistance in finding accommodation, for removals and for understanding rental contracts, by appointment);
- Operates an accommodation service;
- Provides **free legal advice** on issues relative to your private life, only by appointment (not a help-desk) with a legal adviser;
- Provides **general information on life in Brussels** (leisure and cultural activities, communication, schools, etc);
- Organises activities to assist civil servants and their families to integrate;
- Offers a **service for legalising signatures** (for example, in the case of authorising a child to leave the territory). The document will need to be signed at the Bureau d'Accueil and an official document bearing your signature (e.g. passport, identity card, etc) will need to be presented;
- Offers a service for the **certification of copies** of an original document (please note that you will need to bring the original document and make the necessary copies at the Bureau d'Accueil. The number of copies to be certified in this fashion should remain limited).

Welcome office in Brussels

PLB 3 (rue Philippe Le Bon 3, first floor) open space - 1049 Brussels

- Telephone : +32 (0) 2 29.66600
- Mailbox: <u>HR-BXL-WELCOME-OFFICE@ec.europa.eu</u> Monday to Friday: 9h00 -16h00 (July-August: 9h00 – 13h00)

Service Cards Office (badges):

PLB 3 / P083 (1049 Brussels)

• E-mail: <u>EC-SECURITY-ACCESS@ec.europa.eu</u>

Moving service: PMO-DEPARTURE-RIGHTS@ec.europa.eu

Welcome office in Luxembourg

- Bât. Drosbach DRB B2/099A / 12, rue Guillaume Kroll L-1882 Luxembourg
 - Telephone: +352 4301.33000
 - Mailbox : <u>HR-B1-LUX-BUREAU-ACCUEIL@ec.europa.eu</u> Monday to Friday: 14h00-16h00

Welcome Office in Ispra

JRC – Club House – Via Esperia 329 – I-21027 Ispra (Varese)

• Telephone: +39 0332.785757 Monday to Friday: 9h30 – 12h00

Departure Desk - Departure Desk - Point of contact for retiring staff

HR-BXL-DEPARTURE-DESK@EC.EUROPA.EU.

Brussels: PLB 3 first floor /Tel. +32 2 29.666600 / e-mail: <u>hr-bxl-departure-desk@ec.europa.eu</u> Luxembourg: DRB A1/001 / Tel. +352 4301.33000 / email: <u>hr-lux-welcome-office@ec.europa.eu</u> Ispra : Bld 2 -1° étage, TP 018 / Tel.+39 0332.786464 / email : <u>jrc-farewelldesk@ec.europa.eu</u>

Annex P. 1- Addresses of the PMO Services

PMO SERVICES IN BRUSSELS

Building MERO – Av. De Tervuren, 41 – 1049 Brussels <u>PMO Contact on line</u> : <u>https://PMO-PENSIONS@ec.europa.eu/</u>

PMO Director : Alexander GEMBERG WISIEKE -

MERO 09/P074 - Tel: +32 (0)2 29.60882 Secretariat : Tel: + 32 2 29.87029

Unit PMO 3- Sickness and accident insurance (JSIS)

Head of Unit : Adriana LEROY - MERO 01/DCS - Tel: +32 (0)2 29. 57795 Secretariat : Tel. +32 2 292475 (Monday-Friday: 9h00 - 12h30) - (Visits only by appointment)

Unit PMO 2- Pensions and transferts

Head of Unit HELDMAIER-REGNIER Catherine - MERO 03/P097 - Tel: +32 (0)02 29. 52208

Contacts – <u>New single telephone number</u> : +32 (0)2 29 78800 (Monday-Friday: 9h30 - 12h30) (Visits only by appointment)

E-mail address : <u>PMO-PENSIONS@europa.eu</u> (for old age/invalidity pensions) <u>PMO-SURVIE@ec.europa.eu</u> (for survivor/orphan pensions)

If you have any questions about pensions or allowances (family, home, etc.), please send it to: <u>PMO-PENSIONS-ALLOCATIONS-FAMILIALES@ec.europa.eu</u>

Postal address :

• For claims for reimbursement of medical expenses, prior authorisations, dental estimates and applications for recognition of a serious illness to be sent to **PMO**

JSIS BXL (Settlement Office and other offices) :

European Commission

JSIS – Brussels - MERO – Av. de Tervuren, 41 1049 Brussels

• For documents to be sent to **PMO** (proof-of-live certificate, etc.) :

European Commission

PMO - Pensions - MERO – Av. de Tervuren, 41 1049 Brussels

PMO services in Luxembourg

European Commission PMO - DRB B2/085 L- 1882 LUXEMBOURG G.D. Luxembourg

PMO – Ispra (Joint Research Centre)

CCR - Commissione Europea PMO (TP 018) Via E. Fermi, 2749 I - 21027 Ispra (Varese) Italy

<u>Annex P. 2 – Settlements offices, medical advisers, applications</u> <u>for direct billing ...</u>

How to identify your settlements office to which you send your claims for reimbursement of medical expenses		
Your place of work (for active staff) is: Your place of residence (for retired staff) is:	Your settlements office is:	
Austria Germany Luxembourg All active staff and accredited assistants of the E.P.	<u>LUXEMBOURG</u>	
France Ireland Italy Portugal Spain Switzerland United Kingdom All Delegations outside EU	<u>ISPRA</u>	
Belgium Bulgaria Croatia Czech Republic Cyprus Denmark Estonia Finland Greece Hungary Latvia Lithuania Malta Poland Romania Slovenia Slovakia Sweden The Netherlands Council staff in active service All other countries not mentioned above	BRUSSELS	

Council of the European Union General Secretariat of the Council of the European Union Rue de la Loi 175 - 1048 Brussels Tel +32 2 281.6111

Brussels settlements office

The settlements office is at **building MERO – Av. de Tervuren, 41 - 1049 Brussels** JSIS Help-desk : +32 2 29 96888 (from Monday to Friday, 9h30 – 12h30)

Web portal PMO Contact (see page 6) : https://webgate.ec.europa.eu/RCAM

• Please **post** your claims for reimbursement and applications, prior authorization and recognition of serious illness to:

European Commission

Sickness insurance PMO

MERO – Av. de Tervuren, 41 B - 1049 Brussels

- Address where **to leave** refunding requests and prior authorizations, with forms, envelopes and copy machines available :
 - Building MERO ground floor Av. de Tervuren, 41 1049 Brussels
- Application <u>JSIS Online for reimbursement request</u> : <u>https://webgate.ec.europa.eu/RCAM</u>

Settlements Office (JSIS PMO)

Call n. 00 32 (2) 29 97777

<u>Membership team Certificates of insurance cover for you and your family</u> : Tel. +32 2.29.63863 / 90985 / 58087

Flemish Community certificates : Tel. +32 2 29.58037 **MERO 03/P011** (from Monday to Friday, 9h30 – 12h30)

You can get cover certificates via JSIS Online : https://webgate.ec.europa.eu/RCAM

SERVICES (by appointment) :

Reimbursement request / Account sheet / Membership / Coverage / Medical authorization (Prior authorization for dental treatment / medical treatment, Recognition of a serious illness) / Funeral expenses / Article 72§3). From Monday to Friday from 09:30 until 12:30 Tel: +32 2 29 97777

- Direct billing From Monday to Friday from 09:30 until 12:30 Tel: +32 2 29 59856
- Request for certificate of cover or membership family cover / Vlaamse Zorgkas certificate: From Monday to Friday from 09:30 until 12:30 Tel: +32 2 29 58037
- Health screening programme
 From Monday to Friday from 09:30 until 12:30
 Tel: + 32 2 29 53866

In case of need, social workers are available for the families :

Social services : Tel : +32 2 29.59098 / Fax : +32 2 2979898 (9 :00-12:00 / 14:00-17:00) HR-BXL-AIDE-PENSIONNES@ec.europa.eu

Funeral expenses / Garde malades / Handicapés

Tel +32 2 29.52017 / 29.60552 / Fax +32 2 2965373 PMO Contact : +32 (0)2 29.97777

Special refunding along Art 72§3

Tel +32 2 29.78668 / 29.51415 / Fax +32 2 2958431

JSIS Customer Service - Front Office

Support and advice in the context of relations with affiliates – Support and processing of requests Tel +32 2 29.95937/ 96139 / 80924

Head of Sector : **Roberto ROTTER** - Tel. +32 2 29.57853 Team Leader : **Anita OLSEN** – Tel. +32 2 29.69204

N.B.: addresses (and phone numbers) are generally indicated on the forms to be used in each particular case (part 4, Annexes M).

Luxembourg Settlements Office

European Commission

Health Insurance 12, rue Guillaume Kroll Of.DRB B1 /061 L - 2920 Luxembourg

Tél. +352 4301 36100/Opening hours :Monday to Friday, from 9h30 to 12h30 (on the phone) from 14h00 to 16h00 (visitors), without appointment

<u>Please **post your claims** for reimbursement, estimate of dental treatment or application for prior</u> <u>authorization to</u>:

European Commission Health Insurance – Settlements Office PMO DRB B1/061- L – 2920 Luxembourg 4

Head of the Settlements Office – PMO

SARAH.IRONSIDE - Tél. +32 2 29 95183 - MERO 04/P031

- Reimbursement / account sheet / Membership / coverage Monday to Friday from 09:30 until 12:30 Tel: + 352 4301 36100
- Medical authorisation requests (dental estimate / prior authorisation / serious illness recognition) Monday to Friday from 09:30 until 12:30

Tel: + 352 4301 37843 / 35428 / 34513 / 32350

- Direct billing Monday to Friday from 09:30 until 12:30 Tel: + 352 4301 36103
- Health screening programme Monday to Friday from 09:30 until 12:30 Tel: + 32 2 295 38 66

For information: Tel: +352 / 4301.36100 (Monday - Friday, 09h30 – 12h30)

Medical officers:

Dr S. EDLE VON HOESSLE - <u>Tel:36700</u> Dr F. VERBEKE - Tel: 33062

Ophtalmologist:

Dr - Tel: :32588

Psychologist:

Dr. M. MOLZ-KROLL - Tel: +352 4301 33388 (for making an appointment)

Nurses:

- Ms M. FACILE Tel: 32595/32588
- Ms I. PISSINGER **Tel:** 32605/32588
- Ms A. FRANCO PASTOR Tel: 33585/32588
- Ms S. GOMRI Tel: 32010/32588
- M. L.-N. MUGENZI Tel: 33947/32588

Psychosocial assistance

Read more about psychosocial assistance services.

Reception and guidance

Contact: Jillian COOK (assistante administrative, aide familiale) Bureau: DRB B-1/034 Tél: 4301-33384 Email: HR LUX ASSISTANTS SOCIAUX

Social workers Contact: Giovanna AGNELLO (social worker with further training in short-term strategic therapy) Office: DRB B-1/044 Tel: 4301-32634 Contact: Greta VERSTREPEN (social worker))

Bureau: DRB B-1/043 Tél: 4301-38184

Administration (Drosbach)

Mme A. SCHOHN - **Tél:**M D. HEER - **Tél:**M. L. USAI - **Tél:**Mme M. VERESS - **Tél:**

Funeral expenses DRB-B1-064 - Tel +352-4301.36330 or DRB B1/067 - Tel +352 4301.34834 Fax +352 4301.36019 Request on line : <u>https://webgate.ec.europa.eu/RCAM</u>

Special refunding (Art 72§3) DRB-B1/067 - Tel +352 4301.34834 / Fax +352 4301.36019 **Request on line :** https://webgate.ec.europa.eu/RCAM

Please refer to the specific addresses given on the request forms (usually on the reverse) in the M series annexes, part 4.

Ispra Settlements Offices

Permanence : Via Esperia. 329 – 21027 ISPRA Welcome Office retired staff : Club House ISPRA – 1st floor Opening hours : Wednesday, from 9h30 to 12h00, *without appointment*

By post :

RCAM – Commissione europea PMO-4 Ufficio Liquidatore TP 740 Via E. Fermi, 2749 I – 21027 ISPRA (Varese) – Italy

Head of the settlements office BALTIMANE IIze - IPR- 73 00/04 - Tel +39 0332. 78 6379

Secretariat : IPR-73 00/023 / Tel +39 0332.785245 / Fax +39 0332.785479

Reimbursement / account sheet / coverage Tel +39 0332.785757 / Fax +39 0332.785479 (Request on line : https://webgate.ec.europa.eu/RCAM

(Mon-Fri : 9h30 – 12h30)

Membership eligibility / Attestation

Tel +39 0332.783030 / +39 0332.789454 / +39 0332.789574 (*Mon-Fri : 9h30 - 12h30*) Fax +39 0332.785479 Request on line : <u>https://webgate.ec.europa.eu/RCAM</u>

Prior authorization; serious illness; dependence Tel +39 0332.786540 / +39 0332.785757 / +39 0332.789574 (*9h30 - 12h30*) Fax +39 0332.785479 Request on line : <u>https://webgate.ec.europa.eu/RCAM</u>

Medical adviser – Dental adviser Secretariat : *Mon-Fri 9h30 – 12h30*) Tel +39 0332.785757 / +39 0332.789574 - Fax +39 0332.785479 Request on line : <u>http://webgate.ec.europa.eu/RCAM</u> Direct billing (hospitalisation) / Avances (9h00-12h30) PMO- IPR-74 - Tel +39 0332.789966 / +39 0332.789793 / Fax +39 0332.789423 Email : <u>PMO-ISPRA-PRISE-EN-CHARGE@ec.europa.eu</u> Request on line : <u>https://webgate.ec.europa.eu/RCAM</u>

Hospital, clinic billing, funeral expenses

Elisa DELLA CHIESA – Ufficio liquidatore – Bât.IPR 74-00/005 Tel +39 0332.786664 / +39 0332.785757 / +39 0332.785629 / Fax +39 0332.789423 Request on line : <u>https://webgate.ec.europa.eu/RCAM</u>

Screening examinations : See Brussels (Tel +32 2 29 53866)

Special refunding Art 72§3 : Tel +39 0332.785757 / +39 032.786664 / Fax +39 0332.785479

Request on line : <u>https://webgate.ec.europa.eu/RCAM</u>

Please refer to the specific addresses given on the request forms (usually on the reverse) in the M series annexes, part 4.

Annex P 3. Contacts in case of Accidents and professional illnesses

For the Commission (including the Joint Research Centers and the Agencies), the European Economic and Social Committee, the Committee of the Regions and the Court of Auditors, please contact the sector dealing with accident and professional illnesses insurance (officials from other institutions should contact their own administration).

Be aware: EC accident insurance covers active officials only .

{ A specific accident insurance can be subscribed by the pensioners : Individual Accident Group Insurance AIACE – CIGNA *(see page 20)* : https://www.eurprivileges.com - e-mail: info@privileges.com

Written contacts:

By <u>E-mail</u>: <u>Accidents-Maladies-Prof@ec.europa.eu</u> or through the internal address-book = <u>https://webgate.ec.europa.eu/RCAM</u>

By <u>Post</u>: European Commission Joint Sickness Insurance Scheme - Accidents and Occupational Diseases Sector

(PMO) :

Sector dealing Avenue de Tervuren, 41 / B - 1049 Brussels

Telephone contacts:

Accident and Occupational Illness Insurance Sector (submission of reports and requests) General number : +32-2-29 60595 Contact Persons with accident and occupational disease insurance Head of Sector : Kathleen HERNALSTEEN – MERO 01/DCS Tel: +32 2 29 92563 E-mail : Kathleen HERNALSTEEN @ec.europa.eu

Team Leader : Sandrine PALIARD – MERO 01/DCS Tel: +32 2 29 20850 / 29 80476 - E-mail : Sandrine.Paliard@ec.europa.eu

- <u>Appointments</u> MERO 01/DCS Tel: +32 2 29 84265 / +32 2 29 51482
- <u>Direct billing / hospitalization / Advances</u> MERO 04/P073 Tel. +32 2 29.71828/ 29.52280 / 29.55106

Annexe P 4 – Pensions / Allowance

For all questions concerning your pension file, please <u>contact the official</u> dealing with your file <u>indicated on the pension slip</u>.

The Pensions Unit of PMO has created two new single functional e-mail boxes : <u>PMO-PENSIONS@ec.europa.eu</u> (for old age/invalidity pensions) <u>PMO-SURVIE@ec.europa.eu</u> (for survivor/orphan pensions)

From 1sr of October 2018, a new **single telephone number** is available for the pensioners' questions : **+32 2 2978800** (from Monday to Friday, between 9h30 and 12h30). The "Contact Pensions" is also available for widows and orphans.

Written correspondence : You can send your documents by the internal delivery service, or **by post** to :

European Commission

Pensions Unit MERO – Av. de Tervuren, 41 B-1049 Brussels

Annex P5 – Dependence insurance of the Flemish Community

(There is a mandatory subscription charge for all persons over the age of 25 who live in Flanders) Of. : MERO 03/P011 – Tel : +32 2 29.58037 *(from 9h00 to 12h30)* Fax : +32 2 2952039 - E-mail: <u>europazorgverzekering@vlaanderen.be</u>

If you are a civil servant, a temporary agent, a contractual agent or a pensioner, you are covered by the JSIS at the primary level, you can be exempted from this charge (as also your spouse/partner and all persons over the age of 25 dependent on you, if they are also covered by JSIS at the primary level). If you have an ECAS account, you can find more information in PMO-Contact : <u>https://webgate.ec.europa.eu/RCAM</u>, or contact your Settlement Office (see page 11). You will receive a document to be completed and signed, which you will need to send to the Vlaamse Zorgkas to close your exemption file.

Annex DG HR and Social Services

DG Human Resources and Security (DG HR)

Director General : **Mrs Gertrude INGESTAD** L107 21/007 - Tél +32 (0) 2 29-90515 <u>Secretariat</u> : L107 21/DCS - Tél +32 (0) 229-56963

HR.D - Directeur général adjoint: Christian ROQUES – L107 21/114 - Tel. : +32 (0) 2 29 95079

Social Service (DG HR.D)

The role of the **Social service at the Commission** is to offer social help to pensioners in difficulty and help them adapting to the changes in their life after retirement. Be aware that you have **certain rights** as a pensioner **in the place where you settle down**. You might not yet be concerned about doing your daily shopping, cleaning or other every day chores but, if the day arrives when you need some extra help, **the local pension or social service where you live**, may provide these and other services for you. Should you, however, find yourself in a particularly difficult situation concerning health issues, illness, financial difficulties, disability, bereavement, or conjugal difficulties, please contact us to see if we can propose a solution.

HR.02 - Executive Staff -Director: Susan PANTER L107 21/ DCS - Tél +32 (0)2 29.81755

HR.D1 – Social Policy Unit - Working conditions & Wellbeing : Head of Unit : SAINT AUBIN Bertrand / L107 18/DCS - Tél +32 (0)2 29. 87655

HR.D3 – Medical service – Brussels Head of Unit : Octavian PURCAREA / BRE2 06/499 - Tél +32 (0)2 29.87704

HR.D4 – Medical service – Luxembourg Head of Unit : : KLIMATHIANAKI Maria / DRB - B1/048 - Tél +352 4301.32592

HR.D5 – Medical service – Ispra Head of Unit : Italo LOMBARDI / IPR-4 00/007 - Tel. +39 0332.786775

Harassment: Tel.: +32 2 29.56666 - Email: <u>HR-HARCELEMENT@ec.europa.eu</u>

Social and psychological assistance for pensioners

Social Service Contacts DG HR- Brussels :

PLB 3 01/P165 - 1049 Brussels (only by appointment)

Tel.+32 2 29.59098 (from 9:00 to 12:00 and from 14:00 to 16:00)

Email: HR-BXL-AIDE-PENSIONNES@ec.europa.eu

The services assist pensioners who reside in the following countries: Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, Greece, Hungary, Latvia, Lithuania, Malta, Poland, Czech Republic, Romania, Slovenia, Slovakia, Sweden and in all countries not served by Social Services in Ispra and Luxembourg.

Make an appointment:

Monday to Friday 9:00 a.m. to 12:00 p.m. and 2:00 p.m. to 5:00 p.m.

Relations with retired staff (HR.DDG.D.2.004) :

Team leader :

Alan LENGLET (EN, FR, NL) PLB 3 01/P165 - 1049 Brussels Tél +32 2 29.62579 – Email : <u>alan.lenglet@ec.europa.eu</u>

Administrative assistant :

Andreea DANULESCU (FR, EN, RO) PLB 3 01/P165 - 1049 Brussels Tel +32 2 29.94185 – Email : <u>andreea-danulescu@ec.europa.eu</u>

Information and communication assistants :

• Virginie SINTOBIN (FR, EN, NL) PLB 3 01/P165 - 1049 Brussels Tel. +32 2 29.65624 / 59098 - Email : <u>virginie.sintobin@ec.europa.eu</u>

Social workers:

- Maria-Carmen GARCIA GARCIA (ES, EN, FR) PLB 3 01/P165 1049 Brussels Tel +32 2 29.65067 - Email : <u>maria-carmen.garcia-garcia@ec.europa.eu</u>
- Perrine LE MAIGNAN (FR, EN,) PLB 3 01/P165 1049 Brussels Tel +32 2 29.53493 - Email : <u>Perrine.LE-MAIGNAN@ec.europa.eu</u> (only demands related to a disability of a family member of a pensioner)
- Ines CARREIRA (*PT, EN, FR, NL*) PLB 3 01/P165 1049 Brussels Tel +32 2 29.75525 - Email : <u>ines.carreira@ec.europa.eu</u>

Social Service Contacts DG HR - Luxembourg (DG HR.D.4) :

For retired staff who have their residence in the following countries: Germany – Austria – Luxembourg

DG HR.D.4 - Information :

 Email : <u>HR-LUX-ASSISTANTS-SOCIAUX@ec.europa.eu</u> Tel +352 4301 33948 (general) – Fax +352 4301 31067

Secretariat :

• Jilian COOK - DRB B-1/034 - Tel + 352 4301.33384 Email: <u>HR LUX ASSISTANTS SOCIAUX</u>

Social workers :

- Giovanna AGNELLO DRB B1/044
 Tel +352 4301.32634 Email: <u>GIOVANNA-AGNELLO@EC.EUROPA.EU</u>
- Greta VERSTREPEN (social worker) DRB B-1/043 Tel: + 352. 4301-38184 - e-mail: <u>Greta.VERSTREPEN@ec.europa.eu</u>

Social Service Contacts DG HR – Ispra (DG HR.C.5) :

For retired staff who have their residence in the following countries : France – Spain – Ireland – United Kingdom – Netherlands – Switzerland – Italy

- Secretariat : Tel +39 0332.789081 Fax 39 332.789284
- e-mail : <u>HR-PENSIONERS-ISPRA-SOCIAL-ASSISTANCE@ec.europa.eu</u>

Medical Service - Tel +39 0332.789965 / Fax +39 0332.789051

- Laila MALNATI Tél: 00 39 0332 78 90 81
 Email: laila.malnati@ec.europa.eu
- Ilaria GIACOMAZZI
 Tél: 00 39 0332 78 59 10
 Email: ilaria.giacomazzi@ext.ec.europa.eu

Social service Unit at the COUNCIL of the European Union

Contact office for pensioners : Retired.staff@consilium.europa.eu

- Rosario PRATAS Tel. +32 2 281 6068 rosario.pratas@consilium.europa.eu
- Social workers : Social.Assistants@consilium.europa.eu
 - Jana LENS Tel. +32 2 281 2427 / jana.lens@consilium.europa.eu
 - Cristina CONSTANTIN-Tel. +32 2 281 4137 / cristina.constantin@consilium.europa.eu
 - Stijn BOUDRY Tel. +32 2 281 5246 / stijn.boudry@consilium.europa.eu

Social service at the EUROPEAN PARLIAMENT

E.P. Social assistance team in Brussels :

Contact : <u>servicesocialbru@europarl.europa.eu</u> - <u>bmedical@europarl.europa.eu</u>

- Tel. +32 2 28.31300 Tel. + 32 2 28.42123
- William O'BRIEN Tel +32 2 28.43575 Of. ASP 02F254
 Email : <u>william.obrien@europarl.europa.eu</u>
- Jérôme TREFOIS Tel +32 2 28.41480 Of. ASP 02F252 Email : jerome.trefois@europarl.europa.eu
- Victoria SAID DEBATTISTA Tel. +32 2 28.42937 ASP 02F250 Email : <u>victoria.said@europarl.europa.eu</u>

E. P. Social assistance team in Luxembourg :

Secretariat : Tel +352 4300.22590 - Fax +352 4300.22163

- Christiane LEHNBERG Tel +352 4300.22495 Of. KAD 01F005
 Email : <u>christiane.lehnberg@ep.europa.eu</u>
- Juergen SCHMID Tel +352 4300.27631 Of. KAD 01F002 Email : juergen.schmid@europarl.europa.eu

• Sandra VALADAO TOSTE - Tel +352 4300.22591 - Of. KAD 01F006 Email: jeanne.schumann-weiland@ep.europa.eu

Social Service of the E.E.S.C.

Email: <u>svcmedicosocialcese@eesc.europa.eu</u> / Fax +32 2 546 96 01 **Isabelle DELAIRE** - Tel: +32 2 546.9450 - Email : <u>isabelle.delaire@eesc.europa.eu</u>

Social Service of the COMMITTEE OF THE REGIONS

Email : <u>social-service-cor@cor.europa.eu</u> / Tel : +32 2 282.2363 Anna Maria VANHOYE - Email: <u>annamaria.vanhoye@cor.europa.eu</u>

Annex ACA - List of health insurances and accident insurances

Supplementary cover for hospitalization / surgical operations

- A serious operation with subsequent long-term rehabilitation (in hospital) and care can prove expensive: some tens of thousands of euros. In these circumstances, it's a good idea to have some back-up cover, especially if it enables you to go over the JSIS ceilings and if it is not too expensive (e.g. €70 to €300 per year). Moreover, it avoids the complicated administration of requesting a special reimbursement under Art 73(3) see III.1. above. There are 2 collective insurance policies and 5 individual policies, well documented, available to active and/or retired EU Institutions staff affiliated to the JSIS and their family members. These insurance policies are private but specifically adapted to JSIS rules; they are limited to hospitalisation care and what is related to the hospitalization.**HOSPI SAFE** by Allianz Care; negotiated by **Afiliatys**.
 - ✓ **HOSPI SAFE** by Allianz Worldwide Care negotiated by **Afiliatys**; USB & SFE Europa, U4U
 - ✓ HOSPITALIZATION by Cigna (BCVR 8673), negotiated by AIACE.
 - ✓ **EUROSANTE Option** « **Tranquillité** » by Allianz Worldwide Care
 - ✓ **EUROPAT** INSURANCE (EUI) Hospitalization by Expat & Co suggested by FFPE.

<u>More extensive supplementary cover: hospitalization / surgical</u> operation / certain out-patient expenses / dental care / eye care /etc.

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

- ✓ HOSPI SAFE PLUS Allianz Worldwide Care with AFILIATYS, USB, SFE Europa, U4U
- ✓ EUROSANTE Option « Optimum » by Allianz Worldwide Care
- ✓ **DKV EU Plus** by LALUX, WYR, for Luxemburg only
- ✓ **EU HEALTH** by FOYER Global Health, Luxemburg
- ✓ **EUROPAT INSURANCE (EUI)** suggested by FFPE with Expat & C

Accident cover

Medical care costs due to an accident, are covered by the JSIS and the top insurances as if they were an illness (reimbursement 85 % or 80 %).

Specific accident insurance is necessary for 100% coverage, independently of the supplementary health insurances, in case of accident and to receive a lump sum in the event of invalidity or death when the accident insurance provided by the Staff Regulations is not available (retired staff or staff in invalidity).

Such a specific accident insurance for pensioners by AIACE (Insurance company: Cigna is also available for colleagues in invalidity.

Changing insurance company for Hospi Safe

The framework contract which governs the insurance policy Hospi Safe (Cigna-Allianz BE) has ended on 31.12.2019.

A public procurement procedure was lunched by Afiliatys at the end of February 2018 in order to ensure the continuation of this complementary health insurance, Hospi Safe, for the 24,000 present subscribers.

The closure of the procedure took place at the end of April and was concluded as follows:

Hospi Safe the insurance policy proposed by Afiliatys. Allianz Care⁽¹⁾ is the insurance company to manage this policy in replacement of Cigna, since January 1st 2020.

References

<u>'AFILIATYS' « Hospi-Saf1e » and « Hospi-Safe Plus » policies</u> <u>Policy Allianz Care</u> <u>Reference : https://www.hospi-safe.eu/en/</u>

<u>'AIACE' «Hospitalization» and "Accident" policies</u> Reference : <u>https://www.eurprivileges.com</u>

Brokers

Vanbreda Risk and Benefits, "Bureau Eurinsurances", rue Stévin, 144 (behind the Berlaymont) – 1000 Brussels

Tel: 02/230.16.60 www.eurinsurances.be

WILINK Avenue d`Auderghem 40 1040 Etterbeek Stefano Ristuccia | Team Manager (m) +32 (0)475 50 01 18 | (t) +32 (0)2 210 59 53 (e) stefano.ristuccia@wilink.be | wilink.be

A file on supplementary health and accident insurances, prepared by SEPS-SFPE is available upon request at the secretariat.

⁽¹⁾Allianz Care (AWP Health and Life) Allianz Partners, Place du Samedi, 1 – BE 1000 Brussels

Annexes R – Complaints

Annex R1 : REQUEST (ART. 90§1)¹, COMPLAINT (ART. 90§2)¹, REQUEST (ART. 24)¹

Cover form to be sent <u>in one single</u> copy to the "Appeals and Case Monitoring" Unit (DG HR.E.2) by e-mail to the operational mailbox : <u>hr-mail-e2@ec.europa.eu</u>

Surname and first name ² :	
Pers. /Pension No.:	Grade:
Institution: DG/Service (for th	e Commission):
Office address:	Tel
Private address (if you are retired):	
Email address:	

(only in the case of a complaint):

I attach for registration my request/complaint.

Date and signature:

REGISTRATION HR.E.2

N.B.: The procedure for the treatment of requests and complaints was published in Administrative Notice No 79-2013 of 19.12.2013. You should receive a reasoned decision within four months of the date of submission of the request/complaint. If you do not, your attention is drawn to the periods set out in Articles 90 and 91 of the Staff Regulations.

¹ Please tick as appropriate. In the case of requests for assistance (Art. 24), please also attach the complementary information form

² Where the same request/complaint is submitted by several people, a list of the names and administrative addresses of each of them should, if possible, be attached

³ Please enclose a copy of the decision challenged.

Annex R2 – "Appeals and Case Monitoring" Unit

Should you be unable to find a suitable solution, the "Appeals and Case Monitoring" Unit may provide you with the necessary information and guidance.

The Unit has lawyers specializing in public service law whose main task is to process requests and complaints under Articles 24 and 90 of the Staff Regulations.

Callers will be given information on procedural matters, including how to file requests or complaints, or the departments responsible for certain decisions, as well as on legal matters.

The Appeals Unit will not, however, as part of the help desk service, compile files or examine any documents which callers might subsequently include in an Article 90 request or complaint.

Contacts :

- Tel: +32-2-29.66662; the line is open from 09:00 to 12:00 and from 14:00 to 17:00
- Fax: +32 2 2991132 or +32 2 2950039
- E-mail : HR-MAIL-E2@ec.europa.eu

Lars ALBATH Chef d'unité	Bureau: L107 19/DCS Tél: +32 2 29 69401 Email: <u>lars.albath@ec.europa.eu</u> Langues: allemand, anglais, français, néerlandais
Carmen BOBEI Chef d'unité adjoint	Bureau: L107 19/DCS Tél: +32 2 29 86520 Email: <u>carmen-maria.bobei@ec.europa.eu</u> Langues: roumain, anglais, français
Nadine MEURISSE Assistante	Bureau: L107 19/DCS Tél: +32 2 29 65013 Email: <u>nadine.meurisse@ec.europa.eu</u> Langues: français, anglais, espagnol, italien, portugais
Laurence MOURAUX Assistante	Bureau: L107 19/DCS Tél: +32 2 29 66812 Email: <u>laurence.mouraux@ec.europa.eu</u> Langues: français, anglais
Nele VANHOEYVELT Secrétaire d'unité	Bureau: L107 19/DCS Tél: +32 2 29 64253 Email: <u>nele.vanhoeyvelt@ec.europa.eu</u> Langues: néerlandais, français, anglais, espagnol
Paola CASTALDO Juriste	Bureau: L107 19/DCS Tél: +32 2 29 82025 Email: <u>paola.castaldo@ec.europa.eu</u> Langues: italien, anglais, français
Joseph DAMAMME Juriste	Bureau: L107 19/DCS Tél: +32 2 29 84317 Email: joseph.damamme@ec.europa.eu Langues: français, anglais, allemand, espagnol, italien

Sabela PEREZ MAIZ Juriste	Bureau: L107 19/DCS Tél: +32 2 29 80783
	Email: <u>sabela.perez-maiz@ec.europa.eu</u> Langues: espagnol, français, anglais, italien, portugais, néerlandais
Stephanie MICHIELS	Bureau: L107 19/DCS Tél: +32 2 29 50244
Juriste	Email: stephanie.michiels@ec.europa.eu
	Langues: français, anglais, néerlandais

Annex R3 - Articles 24, 90 & 91 of the Staff Regulations

Article 24

The Communities shall assist any official, in particular in proceedings against any person perpetrating threats, insulting or defamatory acts or utterances, or any attack to person or property to which he or a member of his family is subjected by reason of his position or duties.

They shall jointly and severally compensate the official for damage suffered in such cases, in so far as the official did not either intentionally or through grave negligence cause the damage and has been unable to obtain compensation from the person who did cause it.

<u>Article 90 (1)</u>

1. Any person to whom these Staff Regulations apply may submit to the appointing authority a request that it take a decision relating to him. The authority shall notify the person concerned of its reasoned decision within four months from the date on which the request was made. If at the end of that period no reply to the request has been received, this shall be deemed to constitute an implied decision rejecting it, against which a complaint may be lodged in accordance with the following paragraph 2.

<u>Article 90 (2)</u>

2. Any person to whom these Staff Regulations apply may submit to the appointing authority a complaint against an act adversely affecting him, either where the said authority has taken a decision or where it has failed to adopt a measure prescribed by the Staff Regulations. The complaint must be lodged within three months. The period shall start to run:

- on the date of publication of the act if it is a measure of a general nature;

– on the date of notification of the decision to the person concerned, but in no case later than the date on which the latter received such notification, if the measure affects a specified person; if, however, an act affecting a specified person also contains a complaint against another person, the period shall start to run in respect of that other person on the date on which he receives notification thereof but in no case later than the date of publication;

- on the date of expiry of the period prescribed for reply where the complaint concerns an implied decision rejecting a request as provided for in paragraph 1.

The authority shall notify the person concerned of its reasoned decision within four months from the date on which the complaint was lodged. If at the end of that period no reply to the complaint has been received, this shall be deemed to constitute an implied decision rejecting it, against which an appeal may be lodged under article 91.

Article 91

1. The Court of Justice of the European Communities shall have jurisdiction in any dispute between the Communities and any person to whom these Staff Regulations apply regarding the legality of an

act adversely affecting such person within the meaning of Article 90(2). In disputes of a financial character the Court of Justice shall have unlimited jurisdiction.

2. An appeal to the Court of Justice of the European Communities shall lie only if:

- the appointing authority has previously had a complaint submitted to it pursuant to Article 90(2) within the period prescribed therein, and

- the complaint has been rejected by express decisions or by implied decision.

3. Appeals under paragraph 2 shall be filed within three months. The period shall begin:

- on the date of notification of the decision taken in response to the complaint;

- on the date of expiry of the period prescribed for the reply where the appeal is against an implied decision rejecting a complaint submitted pursuant to Article 90(2); nevertheless, where a complaint is rejected by express decision after being rejected by implied decision but before the period for lodging an appeal has expired, the period for lodging the appeal shall start to run afresh.

4. By way of derogation from paragraph 2, the person concerned may, after submitting a complaint to the appointing authority pursuant to Article 90(2), immediately file an appeal with the Court of Justice, provided that such appeal is accompanied by an application either for a stay of execution of the contested act or for the adoption of interim measures. The proceedings in the principal action before the Court of Justice shall then be suspended until such time as an express or implied decision rejecting the complaint is taken.

5. Appeals under this Article shall be investigated and heard as provided for in the Rules of Procedure of the Court of Justice of the European Communities.

Annex R4 - Legal advisory service

Legal advisory service in Brussels (HR D1 Unit)

We have three Belgian lawyers who give free legal advice on all subjects relating to your private and personal life. This service is available to all staff and their families. It is also available to retired staff.

Belgian lawyers are available to give you free advice on any problems relating to **your private life in Belgium**. This service is available to members of the personnel, their families and to <u>pensioners</u> of the Commission, Council, Comity of Regions, Economic and Social Comity.

How to make an appointment?

Appointments (**PLB 3 1/121**) can only be made by calling the Welcome Bureau, Tel +**32 2 29.66600** *(9h00-12h00 and 14h00-16h00)* It is not possible to contact the lawyers without prior appointment.

You will be allotted an appointment of 20 minutes, in the morning (9h00-12h00), and you may have up to 4 consultations per year. Telephone appointments are also possible, where the lawyer will call you at the appointed time.

You can also consult by email at the following address: <u>HR-BXL-LEGAL-ADVISER@ec.europa.eu</u> Emails will be treated strictly by order of arrival.

Please note that:

- These lawyers cannot, however, help you with your personal problems concerning the Commission; neither can they represent you legally.
- The waiting list to get an appointment is approximately of 10 days.
- It is not possible to contact our lawyers without prior appointment.

The **pensioners of the European Parliament** in Brussels can consult the lawyer of the E.P. by calling the Staff Info Desk : **Tel +32 2 28.41600**. E-mail : <u>staff-info-bru@ep.europa.eu</u>

Legal advice in Luxembourg :

The Grand Duchy of Luxembourg offers legal advice and mediation service <u>free of</u> <u>charge</u> to anyone facing any legal problem linked to Luxembourgish legislation.

The CAS (Comité des activités sociales des institutions et organes de l'Union européenne à Luxembourg) has thus decided not to resume the services of the interinstitutional legal adviser, also taking into account the very limited number of requests received.

The legal information is offered free of charge during and individual and confidential meeting with a competent person from the General Prosecutor's office.

Opening hours :

From Monday to Friday: without appointment, from 8h30 to 12h00 and from 13h00 to 16h30. **Monday morning: with appointment.**

CONTACT : SERVICE D'ACCUEIL ET D'INFORMATION JURIDIQUE – LUXEMBOURG

https://justice.public.lu/fr/aides-informations/accueil-info-juridique.html

Cité Judiciaire Bât. BC L- 2080 – Luxembourg Tél. +352 475981 – 600

Email : pgsin@justice.etat.lu

Legal documentation:

- The lease contracts in Luxembourg
- The property purchase in the Grand-Duchy
- The marriage contract in the Gran-Duchy of Luxembourg
- The tax position of European Union officials and servants in Luxembourg
- The divorce procedures in Luxembourg

Mediation service of the Commission

Mediation Service of the Commission (Secretariat General – Brussels)

- Mrs Flaminia BUSSACCHINI, Head of Unit; mediation service
- BERL 08/258 Tel. +32 2 29.69488 e-mail : Flaminia.Bussacchini@ec.europa.eu
- Mr Georgios MEZELAS, Deputy Head of Unit (Adviser) BERL 08/248 - Tel. +32 2 29.62908 e-mail : <u>Georgios.Mezelas@ec.europa.eu</u>

Assistant:

- Mme A. MILABI : +32 (0)2 29.90264 BERL 08/255
- BERL 08/255 Tél. +32 (0)2 29.56482

Policy Officer

- Mme De Marliave Diane
 <u>Diane.DE-MARLIAVE@ec.europa.eu</u>
 BERL 08/253 Tel +32 2 29 52577
- Mme Tomboy Christine
 <u>Christine.tomboy@ec.europa.eu</u>
 BERL 08/250 Tel +32 2 29 62497

The **Ombudsman visits Luxembourg** regularly to see staff who are coming up with problems in connection with the staff regulations or their contract with the institution, or conflicts with the hierarchy (classification, promotion, mobility, etc.).

Staff are informed of his visits in advance by DG HR. If you want to make an appointment, please contact the Mediator in Brussels.

Brochures and documents (Available on MyIntracomm)

These documents are also available on paper at the Commission Welcome Office,

Rue Montoyer 34, mezzanine, from 8h30 to 16h30 / Tel. +32 2 29.66600.

Email : <u>HR-BXL-WELCOME-OFFICE@ec.europa.eu</u>

or, on written request, at the SEPS secretariat :

Legal status of expatriate officials and their families

Name, nationality, marriage, cohabitation, matrimonial property regimes, separation and divorce, parental arrangements and maintenance obligations: these are all things that can get more complicated if you are living abroad. Which law applies? Which is the competent court? May non-officials – retired officials, students, citizens of the new Member States, their spouses, partners and children – reside freely in Member States other than their own and work there?

Existing documents on MyIntracomm

- Buying property
- Building or renovating
- Rental contracts
- Living in a co-owned dwelling
- Employing a cleaning lady
- The family under Belgian law
- EU official and their families under private and European law
- EU official and taxation
- Inheritance
- Legal protection insurance
- Travellers' protection
- 2 years guarantee