SEPS SFPE

Seniors of the European Public Service

Seniors de la Fonction Publique Européenne

Bulletin

Information bulletin for members of the Association

September 2016

SEPS secretariat can be reached

by telephone: **+32 (0)475 472 470**

or by internet: info@sfpe-seps.be

Version française au verso

30.09.2016
NM/40/1631 EN

Most of the articles of the Bulletin were written in French. Translations are from Yasmin Sözen

Important notices

Bank account for the annual subscriptions:
IBAN: **BE 37 3630 5079 7728**
BIC: **BBRUBEBB**
Please don't use the Post bank account any more

Changes of address

Many members forget to inform us of their change of postal address.
A telephone call to +32 (0)2 475 472 470, or e-mail or note to our secretariat would avoid several weeks' gap in receiving news.

Your Internet address

Please don't forget to let us know your e-mail address.
Many SEPS messages are sent by e-mail.
The address used is info@sfpe-seps.be

Information Meeting

*Location : **Au Repos des Chasseurs***

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

Thursday 13 October 2016

* Near to AXA – Boulevard du Souverain - Tram 94. Transport by colleagues could be organised if necessary.

According to the traditional pattern : 11:00 a.m. to 4:30 p.m.

- Information relating to the SEPS-SFPE
- Lunch
- Pension and JSIS information - Relations with the PMO
- Help to retirees.
- Problems encountered by members
- Questions

General meeting and Information Meeting

*Location : **Au Repos des Chasseurs***

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

Thursday 15 December 2016

** An other location could be decided during the October meeting

According to the traditional pattern : 11:00 a.m. to 4:30 p.m.

- General meeting
  - 2017 Budget approval
  - CA elections
  - AOB
- Lunch
- Information relating to the SEPS-SFPE
- Pension and JSIS information –
- Relations with the PMO – participation of a PMO Official.
- Help to retirees.
- Problems encountered by members
- Questions

Don't forget to contact the secretariat

- **To reserve your lunch (€25)**
- **To indicate the number of accompanying persons as well as their name and nationality**

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

E-mail info@sfpe-seps.be   Tel : +32 (0) 475 472 470

Payment can be made in situ or to the SEPS-SFPE bank account:

IBAN: BE 37 3630 5079 7728

BIC: BBRUBEBB

Contents

The annual subscription has been increased to minimum €30

Decided at the GM of 13 December 2013

I. Letter from the Editor

And here is Bulletin N° 40 ! This series started in 2008 and very quickly this small communications instrument for the attention of SEPS members focused on information relating to the social security of pensioners : pensions, health insurance. The comments received until now encourage us to retain this principle and the same format. However on the occasion of this anniversary I would like to ask readers to send us their comments, their ideas and recommendations.

This N° 40 focuses on BREXIT, not to discuss it, knowing that this scission has not yet been officialised, but because the thoughts generated by the results of this referendum have provoked questions about re-animating the European Union, in general and more particularly the notional fund of our pension system. What will be the contribution of Great Britain to this debt of the Member States if BREXIT were to be achieved without compromise? It is clear that the discussion on our pensions, current and future, will be re-launched. We will need to be ready to defend this pension for which “we have paid” for the duration of our careers.

Hereafter a few thoughts on the subjects: of the EU and our pension system.

Serge Crutzen

II. Let it rot or revitalize[1]! How should the EU evolve?

Rainer Dumont du Voitel (Vice-president SEPS)

Martin Schulz and Claude Juncker proclaim a Europe with which Heads of State and Government do not seem to be able to convincingly identify themselves. What has been built up till now as a European construction which we call the EU and which must not become a state, is however already so structured and interwoven with so many rules that its continuity does not seem to be threatened for the moment. Even the British do not seem to be able to officially communicate through their Government their will to leave the Union in accordance with the wish expressed by the majority of the British population on 23 June 2016. Nevertheless, without such a declaration, Great Britain can not leave the EU. There is an opportunity to be ceased in this context.

The Heads of State and Government recently met informally on 16 September in the castle of Bratislava and on a pleasure boat in order to finally push forward a number of concrete measures to protect the external borders of the EU. United Kingdom, which officially is still a member of the EU, did not take part in this meeting for the first time. The question to know what other measures would be imposed on the other Member States following the British vote, was carefully avoided during the talks. As though it is better to wait and see how things will evolve on the island and what the new Prime Minister Theresa May aims to do when the time comes.

[1] This article is the sole responsibility of the author and not that of SEPS

The fact is however that Theresa May has since recently been under even more pressure within her own country than from the Member States to stop procrastinating and finally speak out. In fact, she had militated against the exit of her country from the Union without exposing herself too much. But the supporters of the BREXIT, who spectacularly pulled out after their victory and whom Theresa May has included in her new Government to reconcile the country and smooth things over, are becoming impatient and are asking the the Westminster Parliament to decide on the BREXIT and the Government to take the decision to leave and inform without delay the President of the EU.

The other 27 Member States of the EU behave in the meantime as disoriented observers, immobilised in a state of shock, and seem to wish that the present status quo continues indefinitely. They should however urgently lay the groundwork and take command. Otherwise they risk losing the last shred of confidence in the EU's capacity to act.

So, what should be done? The only more or less legitimate leaders of our Union of States, the Presidents of the three major Institutions, Ronald Tusk, Claude Juncker and Martin Schulz, should, based on a decision taken by the Heads of State and Government, according to which the current lasting uncertainty would hurt the fundamental interests of the Union, request the British Government to declare by let's say 1 January 2017, whether Great Britain, taking into account the outcome of its referendum last June, wants to leave the EU or after all stay despite the result of the vote (which, one must not forget, is not legally binding for its Majesty's Government).

Should a declaration one way or another not have been introduced by that date, the EU the EU should be able to act as if the exit of Great Britain from the Union would have effectively occurred with all its consequences applying from 1 January 2017. Legal repercussions would have to be defined unilaterally by the EU in case an interpretation should be required. It is to be noted that Article 50 of the Lisbon Treaty (Annex 1) does not state anything on the delays. It would therefore be possible to negotiate punctually, globally and without time limits in detail how future relations between the United Kingdom and the EU should be envisaged. This would imply that the EU, which has for this experienced personnel in the field, would, if need be, also be able to decide unilaterally certain consequences following the exit of the United Kingdom, while taking into account the fact that there would be a mutual interest to limit as much as possible the damages caused by the exit.

If, however, the British Government led by its new Prime Minister Theresa May, would decide to maintain its country in the EU, Great Britain would once again be part of the Union, but the derogatory conditions negotiated by Mister Cameron before the referendum in order to remain in the EU, shouldn't be any more considered as vested rights.

In both cases, the three aforementioned European authorities, European Council, European Parliament and European Commission should present a kind of governmental programme for the EU for the next five years, which should be adopted by 27 or 28 Parliaments after a democratic debate in each country. Only the Member States which would adopt this programme with the required majority, would be able to take part in its implementation. We would then know which Member States wish to continue building Europe with the others, and which don't.

Don't let anybody tell me that this would not be a way to boost Europe.

III. Impact of BREXIT on our pensions system

The problem

BREXIT has not happened yet: the UK has not yet presented a request as per Article 50 of the Lisbon Treaty (Annex). An official request to activate this article is expected for early 2017, but discussions are already well underway, without waiting for this official decision from the Parliament and the Government of the United Kingdom. On the one hand British officials would already like to discuss certain bi-lateral agreements with the Member States of the EU, but on the other hand the Commission points out that these types of negotiations fall under its remit. In addition, no one is holding back on discussing the possible consequences of BREXIT in whichever area this may be without however knowing, or even consulting the rules of the European Institutions.

British colleagues of the Institutions and journalists are focussing on the budgetary aspects of BREXIT and more particularly what this will imply for our pension system. There are many simplistic declarations or questions: will British pensioners of the European Institutionse ontinue to receive their pensions?

However, the reality of BREXIT needs to be considered in relation to our pensions system.

The reality of our pensions system

Since the entry into force of the CECA Treaty (1952) the pensions system has been based on a fund fed from the contributions of the civil servants (1/3) and of the Institutions (2/3): this fund was quoted on the financial market until 1962, date on which the Staff Regulations for officials and other agents of the European Institutions came into force. These new Staff Regulations created the notion of a "virtual" fund, which extends the pension fund of CECA by paying the contributions to this fund back to the budget of the EU Institutions. At the time of the fusion between the CEC, EURATOM and CECA the "real" pension fund of CECA was transferred to the General Budget.

The virtual pension fund is perfectly well defined, from year to year, on the basis of actuarial calculations which permit the official fixing of the amount with precision[2]. The salary and employer contributions are calculated rigorously each year by actuarial accounting and continue to be officially posted. The contributions paid by officials and other agents are deducted at source each month. Pensioners can therefore affirm that "we have paid for our pension".

Our pension fund can be considered to be a budgeted fund inscribed as a debt of the Member States[3]. Article 83 of the Staff Regulations guarantees our pensions[4]. Since the

[2] Annex XII of the Staff Regulations

[3] Reference article: Ludwig Schubert – Our pension fund revisited – AIACE Vox N/ 102, March 2016.

[4] Art. 83: The pament of services foreseen in the present staff regime

fund is 'virtual' and appears in the EU budget, its cost is borne by all 28 Member States, through their contributions to this budget.

On 31 December 2015, the virtual fund for our pensions was valued at €63.180 billion.

The corresponding annual expenditure on the pension budget line will reach €1.4 billion in 2016, €1.6 billion by 2020 and €2.2 billion in 2040, despite the very substantial savings generated by the Staff Regulation reforms of 2004 and 2014.

It needs to be said again, that the British press[5] continues to insist that our pension system is of the 'pay as you go' type, a perception which will not make discussions easier.

Who will pay the pensions?

Article 50 of the Lisbon Treaty does not specify what is to happen to this Member States' debt should one of them decide to leave the Union!

The Staff Regulations for officials and other agents of the EU suggest however that the rights and obligations of pensioners are independent of their nationality. These rights and obligations result from the fact that they have been and remain officials or agents of the European Union. This is reaffirmed by the messages sent by the Presidents of the Commission and of the Parliament following the announcement of BREXIT:

"*You are "Union officials". You work for Europe. You left your national 'hats' at the door when you joined this institution and that door is not closing on you now*".

Will the EU budget have problems paying the pensions?

Rather than asking whether British colleagues will receive their pensions, the question should be asked concerning the budget. At the point at which BREXIT takes effect[6] the United Kingdom would logically owe a portion of the €63billion debt to the budget, i.e. the virtual fund for pensions. When applying the British contribution percentage to the EU budget, approximately 12%[7], the United Kingdom would have to pay €7.5 billion on leaving. If such a sum is not forthcoming, the Union budget will be in difficulties and this difficulty will more than likely have repercussions on the pension system.

Will the pension system form part of the discussions?

According to the press, the pensions are likely to become one of the most difficult aspects of the negotiations on BREXIT. It is certain that the figures quoted above are substantial: €63 billion debt of the Union, annual payments between €1.4 and €2.2 billion. In addition, the British press considers that the European pensions are exaggerated and already during negotiations on the 2014 Reform 5 Member States, led by the UK, declared

---

[5] Financial Times, 1 August 2016

[6] 2 years after the activation of Article 50

[7] 12% for the UK, 20% for DE, 18% for IT, 9% for ES, 4% for NL, 3% for BE,...

"*In the next few years, we (the Member States) will continue to work in a constructive manner to ensure that the European citizens have the European public service they have a right to*
expect, a service which reflects the EU of the 21st Century and a service which the EU can afford." The pension system was particularly mentioned.

Following the signature end 2013 of the Reform (Staff Regulations of 01.01.2014) the Council asked the Commission to update the long term evaluations on the budgetary implications of the staff pensions of the institutions and agencies.

This study, undertaken by EUROSTAT, terminated and presented to the GTR (Technical Group on Remunerations) in May 2016[8] and subsequently updated to July, focused on the major tendencies relating to pensions over the period 2015 – 2064. The study clearly demonstrates the actuarial nature of our pension scheme and should contribute to avoiding any disinformation being spread that our system is of the "pay as you go" type.

The study will be discussed this autumn. What will the reaction of the Council Staff Regulations group (Member States) be? Maybe a better understanding of the system, but a combination of different arguments, exacerbated by BREXIT, can only result in demands for another revision.

The attacks against our pension system usually come from the outside. However, we also need to consider the attitude of "Generation 2004", which by wanting to improve the situation of the staff members this union represents, is critical of the system and proposes revisions which are detrimental to pensioners.

Are compromises or partial solutions possible?

The above analysis considers the potential consequences of a complete exit of the UK from the EU. A "partial exit" of the UK from the EU is however possible, at least theoretically at this stage, which could reduce the impact of BREXIT. According to our British colleagues, there are even two possible "partial exits":

- A BREXIT where the UK participates in certain of the EU policies and therefore continues to contribute to the budget and
- A partial BREXIT on a geographical basis, where Scotland would remain in the EU (some call this scenario "Greenland reversed").

In either of these cases, the impact on the pension system would be more limited than discussed above.

This does not however avoid pensions being at the centre of discussions and means that pensioners need to ensure that they are well defended by the Commission and well represented in the discussion and negotiation groups.

[8] Cf June 2016 SEPS-SFPE Bulletin, p 12

IV. Generation 2004 will work to influence the Commission's position in the BREXIT negotiations

On the occasion of the publication of the article in The Times of 1 August 2016, the association "Generation 2004" recalled its position relative to pensions and "fat cats"! In its newsletter of 5 August 2005, "Generation 2004" described its understanding of the problem and the essential elements of its position. Hereafter a few passages from this letter to its members:

« Despite being well informed, the journalist who wrote the article does not seem to be aware of the perks that pre-2004 British officials enjoy under the sacrosanct "acquired rights" dogma: their pension rights acquired before 2004 benefit from the so-called adjustment coefficient. This means that their rights acquired before 2004 are augmented by more than 30% to account for the high cost of living in the UK.

Generation 2004 has repeatedly alerted you on the precarious state of our pension scheme. Unfortunately, the senior management of DG HR is like a rabbit caught in the headlights of a car. Being at the top of the ladder and being composed almost entirely of pre-2004 officials, most of them having reached or being close to reaching pension rights amounting to 70% of their last (grade AD14+) salary. Interestingly, the thousands of pre-2004 ADs, including many of our union leaders, who have reached AD13/14 grades thanks to the 2004 reform of the staff regulations, are on the same line: "no reform of the pension scheme; maintain the status quo at all cost" !

…

The EU officials who happen to be British are a different breed. They were not the UK's minions, so Generation 2004 will stand by them and defend their rights. The bottom line in any negotiations with the UK has to be clear. The UK continues to be responsible for the financial obligations accumulated during UK membership including the salaries of staff recruited since 1973 and their resulting pension rights. BREXIT is in this sense like a divorce. Love may have come to an end (if it ever existed) but responsibilities remain.

What we can anticipate at this stage is that the UK will argue that they are contributing more to the administrative expenses, including pension costs, than they are getting back, simply because there are rather few British officials compared to the size of the British population (even though the Commission's statistical bulletin shows that British officials are on average in relatively high grades, the budgetary impact of their grades is marginal compared to the budgetary impact of their number; indeed, their number is less than half the number of officials from countries similar in size like France, so overall the administrative expenditures associated with salaries and pensions of British officials are relatively low).

The UK's negotiation stance might thus be that they will take care of "their" officials but will refuse to keep contributing to the pension liability of officials from other MS. As a result, the remaining 27 MS will end-up shouldering a larger share of the €60bn pension liability. This in turn is very likely to trigger yet another reform of the Staff Regulations in order to reduce *this liability and thus you can expect rather nasty negotiations to begin in the coming months.*

Generation 2004 has no taboos. None of us, including our British members, expect to collect pensions anywhere close to €100,000/year; we can propose reasonable solutions in an objective and calm manner.

…

Generation 2004 will work to influence the Commission's position in the BREXIT negotiations. The future of our unsustainable pension system was a central issue in G2004's electoral manifesto and we have already presented some suggestions on how to fix it, such as a number of scenarios to move from a notional/"virtual" to an actual/"real" pension fund and to make contributions to the pension scheme proportional to the expected benefits. We continue to explore rational solutions to this calamity and will present them soon to you and to our "political masters"."

V. Can BREXIT affect other rights than our pensions?

It is legitimate to consider that for British pensioners residing in Belgium, the departure of the UK from the EU will not affect their statutory rights or their pensions.

The financing of these pensions is already assured by the salary and employer contributions made during the years of active service (Art. 83, §2 of the Staff Regulations). The payment of these pensions is made from the budget of the EU, collectively guaranteed by the Member States (Art. 83, §1 of the Staff Regulations) (Cf point II above)

The major changes to our situation will result from the fact that Great Britain will no longer be a Member State bound by the Protocol on Privileges and Immunities (PPI). The application of several articles of the Staff Regulations will modify the rights of some of our colleagues.

For pensioners of the EU living in the UK:

- The system of the corrective coefficients will change, in their calculation by EUROSTAT and in their application for those whose pension rights were obtained prior to 1 May 2004. For those pensioners (the UK being their place of origin) the coefficient will become 100%. The impact of this is difficult to evaluate as it depends on the exchange rate between the £ and the €.
- Income tax would be paid to the UK as the PPI would no longer be in effect: the pension, already taxed at source at European level, will also be taxed by the UK tax administration (as is already the case[9] for countries outside the EU). This change will potentially weigh heavily on the purchasing power of pensioners living in the UK. It should be noted that this situation of double taxation already exists for divorced

[9] Except for Switzerland: An agreement to avoid double taxation exists between Switzerland and the EU

colleagues who pay[10] a portion of their pension to their ex-spouse, who has to pay income tax[11] because they do not benefit from the PPI. The global tax level on this portion of the pension paid to an ex-spouse can reach 60+%.

- Ceilings and equivalence coefficients relative to the reimbursement of medical expenses are likely to change once the UK is no longer part of the Union. One just has to think of the coefficients applied to those countries where medical services are expensive. Private health care in the UK is very expensive. The rule of excessiveness could be applied more systematically (Art. 20 of the JSIS regulations)

For retired British colleagues who reside within the 27 Member States of the EU

In principle, nothing has changed as they continue to be paid (pensions, allowances and reimbursement of medical expenses) by the Commission and continue to be protected by the PPI.

However, they will appear to be nationals of a non-EU country, which could have administrative consequences, of a greater or lesser extent, depending on the EU member state they reside in.

Possibilities of negotiation with the UK

Obviously negotiations will need to take place with the UK, principally in the fiscal domain. It is equally possible that if the effects of BREXIT cannot be minimised by negotiations, transitional periods could be asked for.

The consequences of a possible partial BREXIT, as referred to above, also need to be considered.

Who will negotiate on behalf of pensioners? The Commission! But will it have the means to do so? It is evident that the pensioners' associations will need to step up and assist during the negotiations in one fashion or another.

VI. Non-transfer of pension rights: Community pension cumulated with national pension

I would like to draw the attention of readers to my article on the same subject, which appeared in an earlier edition of the Bulletin:

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

This is equally valid for those who have already submitted such a request and who have been denied such a pension.

I remain at their disposal to help them with their (new) request.

[10] This payment is unfortunately not made by the Commission!

[11] Not only in the UK but in all countries

Hendrik Smets
Vice-President in charge of legal matters

VII. Cost of pensions – revision

The article on the cost of pensions given in the June 2016 Bulletin[12] was based on the May 2016 presentation of EUROSTAT's evaluation work on the long term budgetary implications of the pensions of the staff of the Institutions and agencies resulting from the 2014 reform.

Following the inter-service consultation procedure, this study was revised with a few modifications to the working hypotheses (population changes over the 50 years under consideration). The study addresses all the major tendencies of pension expenditure during the period 2015-2064.

The savings found, on the basis of these new hypotheses, remain significant:

The saving in 2064 is expected to be greater than initially declared: nearly €600million. Over the 50 year period, it would amount to approximately €15 billion.

The annual expenditure on pensions would remain between €1.4 and €1.6 billion in 2020, and reach approximately €2.2 billion by 2040 to come down subsequently.

The conclusion, however, remains the same: even though the savings are substantial, the figure of €1.4 (2016) up to €2.2 (2020) billion in annual expenditure is still the one which will upsets the Member States! It will be compared to the budget for the salaries of active staff!

VIII. Summary of the results of the CGAM meeting of July and September 2016

Brigitte Pretzenbacher (SEPS Vice-president)

Monique Breton[13] **(**SEPS member in Luxemburg)

The 359th and 360th meetings of the CGAM took place in Brussels in July and September 2016. The results and salient facts are summarised hereafter:

Review of Refusals to serious illness recognition extension.
The PMO said to be willing to review the refusal to extend the serious illness of recognitions. The SEPS invites pensioners affected by a refusal in previous years (since the PMO attitude of vigilance from 2012 to 2015) to send their case review request letter, well argued and if possible with a medical report if their condition continues to seek medical care.

Apart from this new opportunity to review the status of "serious illness", the claims office also reimburse medical expenses considered related to the consequences of a serious

[12] June 2016 SEPS-SFPE Bulletin, p 12
[13] Administrative official at the European Court of Justice in Luxemburg.

illness. The affiliate must submit a prior authorization. It will only focus on the list of medical treatments related to the monitoring of illness disease. These claims must be submitted separately - not to be confused with the usual reimbursement requests - and must mention the prior authorization (attach a copy). The affiliate should get a 100% refund.

Complaints (Article 90§2)
The number is constantly diminishing. Many claims (about 50%) are "not applicable", meaning that the claimants have submitted, a posteriori, missing documents or that the PMO was wrong and corrected his mistake.

Finding: the Settlements Offices make great efforts to solve problems amicably. If you are in a difficult situation, report it to your Settlements Office to receive special attention. Coordination between the health insurance fund and social services for the disabled and / or dependent works much better. If that is not enough, you can contact a staff representative or an association of pensioners, to inquire about your chances of getting more support.

Reduction in reimbursement and other deadlines
At Ispra, Luxembourg and Brussels, there is a reduction of reimbursemnt time, given the efforts made (increase of staff and reorganization) by the various settlement offices. Often delays are the order of the week or even less! (JSIS on line).

Over-pricing
The beneficiaries of JSIS are protected from over-pricing in Belgium but not in Luxembourg. The Luxembourg authorities consider that - since JSIS affiliates do not contribute through taxes to finance national infrastructure, medical care should be paid more.

This is questionable as Directive 2011/24 / EU imposed an equal “treatment” between domestic patients and patients from other Member States. The PMO has not had time to look into this aspect. A new director should be appointed shortly[14]

Long term care
The LTC expenses have yet to be mastered. A working group to study the issue of LTC will be established.
Remember that municipalities receive a contribution from the Commission by official (active or pensioner).

Generic drugs, which could also reduce expenses: continue the analysis with the Belgian authorities

The hospital bills are still processed manually because the automatic processing module (ASSMAL module) is not yet available. The implementation of agreements with hospitals is checked daily. In case of high excessiveness, the affiliate is questioned. If the invoiced amount is exaggerated, it is not paid. Liquidators Offices will arrange to show the invoice receipt to affiliates that use JSIS online so it will be possible to comment before payment.

Parity coefficients.

[14] Mrs Veronica GAFFEY is appointed director of PMO. (Director of Budget and General Affairs of DG REGIO)

The PMO said that the number of samples available for calculations is not enough for some countries. It would therefore change the assessment method.
A working group was formed.

Reimbursement-level coefficient for countries with high medical care costs.
(Switzerland, Norway and United States).
A separate working group will be established.

Travel costs for healthcare providers.
(Only in the context of Chapter IX - Physician Assistants).
To standardize the regulation, PMO will make a proposal, and will extend it to other service providers, such as physiotherapists, speech therapists, midwives and orthopedists. (Travel expenses for home nurses are not refundable). The ceiling would be 70 € (including travel time)), anything above should be an individual decision. Exception: serious illness and midwifery services.

The opinions of the Medical Council (CM).
Are the opinions of the CM binding or not? Can they be influenced by economics? The CGAM has a monitoring role: it acknowledges these opinions, proposes a decision and the general strategy. The PMO (Settlements Offices) is the appointing authority and make a decision

JSIS Annual Report.
The 2015 draft report will be presented (by a reporter) at the november 2016 CGAM meeting. A working group was created. Staff representatives who participate are Marc Quenon (SG Council leader), Monique Breton (Court of Justice) and Mr. Georgeopoulos.

Front office - New service for JSIS affiliates in Brussels.
Its mission is to improve the quality of service PMO (make it more humane, to the equal the services provided to active affiliates modernize ... etc ...).
After removal of the PMO to MERO (early 2017), workers and pensioners can contact the same reception. So far the active officials did not have that opportunity.
The Fear we have expressed is that there will perhaps not remain enough opportunities for pensioners, as they have no separate desk for them. The PMO replied: "active officials who will travel to Merode are probably not very many and anyway. After a while evaluation and adjustment will be provided.
The team will consist of 4 PMO experts continuously with one or twomore depending on the affluence.
A computer system for appointments is considered

Reimbursement od hepatitis C treatment
The treatment is very expensive (40,000, 600,000 or even 80,000 € for 12 weeks of treatment), but effective.

The medical council maintains the view to reimburse treatment at an advanced stage of the disease. His position aligns practices made in all countries. But it is possible that the cost of treatment that exists only for 3-year decreases in the future. Sometimes patients will obtain treatment for a few hundred euros. Prices vary widely depending on the country. The

Medical Council does not know at all how many affiliates areinfected with hepatitis C and, therefore, what would be the overall cost to predict. The position of the Settlements Offices could be reviewed if treatment became less expensive and if a small number of people would be affected.

An affiliate who is affected by a hepatitis C should request prior authorization for his case to be reviewed taking into account the various criteria.

IX. Survey of pensions of national governments and the adaptation of our pensions

EUROSTAT is analysing the evolution of national civil servant salaries. A survey was launched during the second half of 2015, in accordance with the decision taken by the Art 83 Working Group, in order to obtain concrete data. However, to date this data is not complete.

The comparative analysis of the national retirement systems represents a difficult task given the inherent complexity of the subject, the existence in certain countries of more than one pension system applicable to the target population of the survey, and difficult methodological questions.

A report is available but it is not the final report. The countries surveyed are not identified.

Out of the 28 Member States, 24 responded to the questionnaire (which represents a very positive response level of 86%). In the case of three Member States, several schemes have been presented. As far as the four Member States who have not responded are concerned, Eurostat considers that past responses are reflective also of the present situation.

This analysis should assist in the defence of our pension system.

It will also provide data for the adaptation of our pensions. The evolution of the purchasing power in the Member States appears to be positive during July 2016. The salaries of civil servants in several Member States have been increased.

Our pensions and salaries could (conditional!) therefore increase at the end of the year with retroactive effect from 1 July 2016. Information on this subject will be provided during the next GTR (Technical Group on Remunerations) meeting foreseen on 27 October 2016.

X. Information – Questions from Members

Note: This information is being sent to you at the request of DG HR D and PMO.

Generally this practical information can also be found in the Bulletin of DG HR- Info Senior and in the VOX magazine of AIACE but it is adapted by SEPS to the situation of its members, who often prefer to receive a document by post rather than have to go find it on the internet.

This information can also repeat information already given in earlier SEPS Bulletins. It is essential to insist upon certain rules and to recall them regularly.

1. Message of DG HRD1

Access to My IntraComm

My IntraComm, the Commission's intranet site, was until now available to pensioners via access codes (composed of a login and password). Since the cyber attack which affected the Commission in 2011, these codes have only provided access to a "snapshot", static copy of the website, updated once a week.

GOOD NEWS! Now, the "live version" of the My IntraComm site is once again available to pensioners, with the latest updates and functions which were missing from the snapshot (search engine, insertion of a small ad, etc.). The access codes are therefore no longer necessary because your connection to My IntraComm will be through the same ECAS account as that used for the online sickness insurance (JSIS online).

What is ECAS? This is the authentication system set up by the Commission to secure its applications. Currently, retired officials already have access to JSIS online via an ECAS account, and it is this account which will now allow you to access My IntraComm, with the required level of safety: It is based on a two-step "authentication" with login, password and SMS. This is the authentication method used by active staff of the Commission.

Practically, what should you do?

— You already have an ECAS account for JSIS online? There is nothing to do. This ECAS account now gives you access to My IntraComm too via https://myintracomm.ec.europa.eu/retired/

— You don't yet have an ECAS account? If you wish to access My IntraComm and the JSIS online application, ask for an ECAS account.

To use it, you must have a mobile phone and a private email address.

This ECAS account can be obtained:

- in Brussels: at SC-27 00/03 (27, rue de la Science, 1000 Brussels) from 9 to 12 and from 14 to 16 or Tel. + 32 2 297 68 88/89.

- in Luxemburg: with Florent Charton, Drosbach building, office B2/085 (12, rue Guillaume Kroll, 1882 Luxemburg) from 8:30 to 12:30 and from 14 to 16 or Tel + 352 4301 36100 or via email: florent.charton@ec.europa.eu

- in Ispra: by Tel + 39 0332 783030 from 9:30 to 12:30.

Important:
The current static copy of My IntraComm (the "snapshot"), accessible via the access codes, will be maintained for a transitional period of three months (until the end of November 2016)

to allow pensioners time to obtain their ECAS account and to adjust to this new form of access.

During this three-month period therefore, the two sites will be open to pensioners via two different access methods:

— https://myintracomm-ext.ec.europa.eu/retired/ will continue to give access to the static copy of My IntraComm with the access codes

— https://myintracomm.ec.europa.eu/retired/ will give access to the “real-time” My IntraComm website, by means of full ECAS authentication.

Once this transition has been completed, access to the static copy will no longer be possible: My IntraComm "live version" will be accessible exclusively via the ECAS account.

Other important information: the portal dedicated to pensioners ("My IntraComm Retired") will be maintained on the "real time" site.

Important :

SEPS members who prefere not to utilise Internet and therefor do not use My IntraComm to get practical information on procedures to follow or to dawnload forms,

ARE INVITED TO ADDRESS THEIR REQUEST TO THE SEPS SECRETARAIT.

THEY WILL RECEIVE THE REQUESTED DOCULENTS BY POST.

2. PMO informs you[15]

a. What to do if you fall ill or have an accident when travelling ...

Since it pays to be prepared, please remember to save these 3 links or to pack these 3 documents in your suitcase:

- proof of membership of the Joint Sickness Insurance Scheme, available in the 23 official languages of the EU, via the JSIS online application.
- the accident report form: the accident insurance covers officials or other staff in active employment 24/7, anywhere in the world.
- the direct billing form: if you are admitted to hospital, the costs will be paid directly by the JSIS if direct billing is accepted.

b. Additional travel insurance

Consider taking out additional travel insurance. This will cover costs not included in the JSIS direct billing arrangements (e.g. transport or repatriation costs) or, depending on the type of cover, the part of the costs to be borne by you. This portion can turn out to be quite costly in countries where healthcare is expensive (in particular, Norway, United States, Canada and Switzerland).

[15] PMO newsletters N° 20 and 21, sent to all active staff and to the assotiations of retired staff.

Additional insurance can also be useful for hospitals which do not accept direct billing (do not recognise JSIS) and require immediate payment.

c. What to do if your child or spouse has an accident?

It is worth remembering that if your child or spouse has an accident, although they are not covered by the accident insurance, they can still benefit from primary or complementary cover by the JSIS.

The provisions of the Staff Regulations regarding 100 % coverage against the risk of accident do not apply to children or spouses .

The JSIS will apply the usual rules on reimbursement. You are therefore advised to take out appropriate complementary insurance, even though, as a general rule, sports clubs, organisers of internships, youth movements, etc. are required to provide appropriate insurance in case of accidents.

In this case, it is important to make use of these insurances before submitting reimbursement requests to the JSIS.

d. Declaring your child's schooling

Submit an education declaration for your child(ren) aged from 18 to 26 by 15 November 2016.

What happens if I don't submit a declaration?

If you don't submit a declaration, your family allowances will be stopped with retroactive effect from the end of the previous school year or the end of the month of the last examination/class or submission of a thesis or dissertation. Family allowances which may be stopped include the dependent child allowance, the education allowance and, possibly, the household allowance (if this concerns your last dependent child within the meaning of Article 2 of Annex VII to the Staff Regulations). There will also be an impact on 'derived benefits' such as the tax allowance, annual travel expenses and the expatriation or foreign residence allowance.

For more information on the education allowance, please refer to the online tutorial.

NB: If your child is less than 18 years old, you must submit an education declaration to be eligible for the reimbursement of education expenses (enrolment and transport costs, including for the European schools).

Ainsi, pour l'année académique 2016/2017, il ne sera plus possible d'obtenir, pour les résidents luxembourgeois, une allocation scolaire prévoyant les remboursements des frais de transport en mode privé pour tout enfant de plus de 12 ans.

e. Your child is finishing or taking a break from his/her studies?

Any change in your child's situation (gap year, obligatory military or civilian service, a break from their studies, marriage while still studying, health reasons, etc.) must be notified as early as possible to the PMO (to your Agency's HR team).

Prompt notification is essential to avoid running up debts. As long as the administration has not processed the change to your situation, you will continue to receive family allowances to which you may no longer be entitled. Any allowance or benefit unduly received will be recovered retroactively.

f. Belgian family allowances and self-employed workers

Since 1 July 2014, self-employed workers in Belgium have enjoyed the same family allowance benefits as salaried workers.

Given that the Staff Regulations (1) require us to declare any allowances paid from other sources, this change implies that if your spouse or recognised partner is a self-employed worker in Belgium:

- You must check whether the amount paid by the self-employed persons' fund to which your spouse or partner is affiliated has in fact been deducted from your family allowances, and whether this amount is correct. If it has not been deducted or if it is incorrect, you must inform the PMO (or your Agency's HR department).

- If you have not been receiving Belgian family allowances on the basis of your spouse's or partner's self-employed status to date, you must contact social security or the family allowance fund to which your spouse or partner is affiliated and take immediate steps to obtain these allowances.

Remember: national law should be initiated as a matter of priority. This was laid down by a judgment of the Court of Justice of 7 May 1987. National allowances must therefore be requested as a priority and then be declared, as they must be deducted from the allowances paid by the EU.

(1) Article 67(2) Officials in receipt of family allowances specified in this Article shall declare allowances of like nature paid from other sources; such latter allowances shall be deducted from those paid under Articles 1, 2 and 3 of Annex VII.

g. Luxembourg - Dependent child allowance - Reform

The changes brought in by the Luxembourg Government concern future beneficiaries of national family allowances and, to some extent, former beneficiaries of these allowances.

What has changed? Name, amount, increase, age limit

- The Luxembourg Family Allowances Office has changed its name to the ‘Caisse pour l'avenir des enfants’ (Fund for the Future of Our Children).

- A one-off payment of EUR 265 per child is now made to all new beneficiaries — current beneficiaries are not affected by this measure.
- The age-related increases are paid to both existing and new beneficiaries:
  - For children aged 6 and over => The amount paid has gone up from EUR 16.17 to EUR 20
  - For children aged 12 and over => The amount paid has gone up from EUR 48,52 to EUR 50
- The special supplementary allowance has gone up from EUR 185.60 to EUR 200.
- The age limit for the payment of family allowances has been lowered from 27 years to 25 years for children attending secondary education or vocational training establishments and for children who qualify for the special supplementary allowance.

Reminder! National allowances take precedence over those paid by the Institutions. If you, your spouse or your children are entitled to these allowances, you must apply for them. Any amounts paid will be deducted from sums paid by the Institutions (see Article 67(2) of the Staff Regulations).

This reform means that the PMO will need to update its files. This will be done as soon as possible. If the reform results in changes to your dependent child allowance, you will receive official notification.

h. A change of bank or bank account?

If you change your bank or bank account, please let PMO 4 have your updated details by completing and signing the financial identification form and sending it to us together with a copy of a recent bank statement (or a copy of the document received when you opened the account, or have the form stamped by your bank). Send the completed paperwork to the department responsible:

We would advise you to wait until the first payment has been made to your new bank account before closing your old one.

All of this information can be found on My IntraComm.

Note

Since 1 January 2014, it is not mandatory to receive your salary/pension in a bank account located in your country of residence. So you can request the payment of salary to an account in your name in another Member State. Specific rules are applicable to staff working outside the European Union.
However, the additional bank fees or exchange fees are your responsibility. In addition, other amounts due are paid in the same account (medical expenses).

i. Medical examinations and analyzes

The list of reimbursable and non-reimbursable analysis is published on My Intracomm.
You can request this list to the SEPS

j. JSIS – Preventive medicine programme
Application of the complementarity rules

On the occasion of the implementation, on 1 July 2015, of the new preventive medicine programs (hereinafter: "PM), JSIS services have established that one should now meet, in this specific field, the rules on complementarity cover by JSIS for spouses and other rights holders.

In essence, these provisions require the beneficiary to present complementary reimbursement by its national coverage for any evidence of medical care expenses exposed, before requesting any supplementary reimbursement from JSIS.

For the record, MP examinations are subject to a 100% reimbursement by JSIS.

Since the 1st July 2015, the application of complementarity in the field of MP proved difficult or completely impossible in a number of Member States. In many of these, the health care coverage system is characterized by the notion of "direct services", focusing on care and not on prevention or screening.

Among several examples, we include that of Great Britain (NHS), Ireland, Italy, Spain, Portugal, Sweden, countries where the patient benefits certainly of medical care (non-paid or due to low contribution), while it is not open to him to undergo tests that are not justified by a pathology. At best, for such examinations, the patient must get a prescription from a generalist (often reluctant), with the inconvenience of a long waiting list.

A list of recognized centers can be provided.

3. French Tax System – Information:
Inactive bank accounts and safety deposit boxes
Escheated life insurance

Law n° 2014-617 dub 23 June 2014

As from 1 January 2016 the banks are under obligation to inform the French State of inactive bank accounts and inactive safety deposit boxes and life insurance companies must do the same for any life insurance policies where the capital has not been claimed after the death of the subscriber or at the termination of the insurance. After a certain period the capital will be transferred to the Caisse de Dépôts et de Consignation (C.D.C) and after a legally precise period will revert definitively to the State.

A. Definitions:

1. Inactive bank accounts

   The account is considered to be inactive when:

   a) In the event of the holder being alive:

- The account has not had any movement for a period of 12 months (5 years for savings accounts)

- The account holder has not manifested him/herself

b) In the event of the death of the holder:

- 12 months after the death of the holder
- The inheritors have not manifested themselves

2. Inactive safety deposit boxes

The box is considered inactive when during 10 years

- The holder has not manifested him/herself
- The holder has not undertaken any operation on a personal account
- The rental costs have not been paid at least once

3. Escheated life insurance

Is an insurance which, over a period of 10 years, since the death of the insured or of the termination of the contract, no payment request has been made for a benefit or of the capital.

B. Obligations on the bank or on the insurance company

1. Obligations on the bank

a) As far as accounts are concerned:

i) Alert the holder of the account or of the safety deposit box, and if this person is unknown, search for the entitled parties to inform them of the inactivity of the account or of the safety deposit box and of the potential risk that the amounts concerned are transferred to the CDC,

ii) Send a reminder of this alert each year from the start of the account's inactivity and again 6 months before the expiration of the deadline

- Of 10 years if the holder is still alive and
- 3 years if the holder is deceased.

iii) In the event the holder or his/her entitled parties have not manifested themselves by the end of these periods, the bank must close the account and deposit the funds at the CDC.

iv) Inform the CDC of the identity of the holder of the account or of his/her entitled parties.

b) In the case of safety deposit boxes:

i) The bank must re-issue the alert on the 5th and the 10th year after the safety deposit box is considered to be inactive (after 10 years) and once more 6 months before the expiration of the deadline of 20 years after the first outstanding payment.

ii) In the absence of any sign of the holder or of his/her entitled parties, at the end of this 20 year period, the bank must open the safety deposit box, the inventory of its contents must be established by a bailiff, its contents be sold and the benefits thereof be deposited with the CDC.

iii) Inform the CDC of the identity of the deposit box holder or of his/her entitled parties.

2. Obligations on the insurance companies

a) Fifteen days after the end of the contract, or at reception of the death announcement the company must ask the beneficiary to submit all the documentation necessary to effect payment. On reception of this documentation the insurance company will, within maximum one month, pay the capital and the guaranteed interests to the beneficiary of the contract.

b) Six months before the expiration of the deadline of 10 years since the death of the beneficiary or the termination of the contract, if the beneficiary or his/her entitled parties do not manifest themselves, the insurance companies, the providential institutions and the unions must inform the subscriber or the beneficiaries of the contract, with all the means at their disposal, of the risk that the funds are transferred to the CDC.

c) Within the month following the deadline of the 10 years from the date at which the insurer learns of the death of the beneficiary of the insurance or at the termination of the contract, the unpaid amounts are deposited with the CDC.

d) Inform the CDC of the identity of the holder of the account or of his/her entitled parties.

C. The fate of the funds deposited with the CDC?

a) As soon as funds are deposited by banks or insurance companies in an account of the CDC the beneficiaries can identify themselves and ask for the reimbursement of the deposited funds. In order to do this, the CDC will publish each year, as from 1 January 2017, on a public website, the name of the beneficiaries of accounts whose funds have been deposited with it. Everyone can consult this website to know whether he/she is a beneficiary or not of deposited funds.

b) The funds deposited but not reclaimed will become definitively acquired by the State

i) relative to bank accounts:

- 10 years after the deposit of the funds with the CDC and if the account was a PEL and the holder of the account did not have another account with the same banking institution,
- 20 years after the deposit, other than on a PEL, if the holder is still alive
- 27 years after the deposit and if the holder has died (acquisitive prescription)

ii) relative to safety deposit boxes

The funds resulting from the liquidation of the contents of the safety deposit box are definitively acquired by the State

iii) relative to life insurance

After a period of 30 years subsequent to the death of the holder or the termination of the contract.

D. Costs relative to inactive accounts, to the opening of safety deposit boxes and life insurances

a) For inactive accounts known as "controlled saving" (savings booklet A, LEP, PEP, yellow booklet, LDD, PEL and CEL) and 'comptes titre', the opening of a safety deposit box, no costs will be levied.

b) As from 1 January 2016 costs will not exceed €30 for inactive current accounts and the banking products and services linked to such accounts, or for life insurances.

Hendrik Smets
Vice-President in charge of legal matters

4. Advice of a lawyer – reminder

If you need legal advice for problems relating to your relationship with the services of the Commission (application of the Staff Regulations) or for your private life (inheritance or fiscal problems) Hendrik Smets, Dr in law and licensed notary, Vice-President of SEPS in charge of legal affairs, is at your disposal to provide you with confidential advice and with the integrity and respect of a former European civil servant.

You can contact Hendrik Smets by e-mail: hendriksmets@yahoo.fr or by telephone: +33 563.67.88.83.

Hendrik will undertake a first analysis of your question and either propose a solution or suggest a consultation with a lawyer, free for members who are up-to-date with their yearly subscriptions. This consultation is limited to 30 minutes maximum: any additional time will be charged to the seeker of advice.

The coordination of these legal consultations in Brussels will be undertaken by Brigitte Pretzenbacher (Vice-President SEPS-SFPE, Brigitte.Pretzenbacher@ec.europa.eu)

The legal adviser proposed by SEPS-SFPE is Mr Jean-Noël LOUIS (LOUIS EUROPEAN LAW) in Brussels.

5. New edition of the document concerning insurances

Working document on insurance policies to supplement JSIS

For officials and agents of the European Institutions the reimbursement of health care services bases itself, ideally, on four “pillars”:

1. The Joint Sickness Insurance Scheme – JSIS
2. Complementary insurance to JSIS
3. Specific accident insurance – invalidity and death
4. Assistance insurances

SEPS-SFPE has rewritten the working document which compares complementary health insurance policies and others. This document concerns essentially points 2 to 4 above. It also provides a discussion on the reasons why complementary insurance can be justified. A series of criteria are considered for the choice of insurance. The insurances offered to the expatriates we are, are summarised individually.

This work of SEPS-SFPE began in 2009 and continues in the form of up-dating the information relative to these insurances, even as negotiations continue with, for example, Cigna – Allianz BE, for an improvement in coverage, for promotional offers and new insurances policies. These negotiations are conducted by the insurance group of Afiliatys, animated by the collaboration between Afiliatys and SEPS-SFPE.

The document is available on request in FR, EN and NL (FR translations undertaken by volunteers).

Insurance policy "Hospi Safe Plus" enhancements (Afiliatys - Cigna)

Besides the additional reimbursement of consultations and prescribed medicines (introduced in 2015), from 1 October 2016, laboratory tests and medical imaging (independent of any hospitalization) are reimbursed in addition to JSIS; who leaves JSIS (e.g. end of EC contract) can keep the Hospi Safe insurance for Belgium and neighboring countries.

A long term care (LTC - dépendance) insurance is introduced by Cigna - Afiliatys from 1 September 2016 **:** www.eurprivileges.com.

An accident insurance policy (death, total and partial disability) to cover spouses of active agents and the children will be introduced by Cigna - Afiliatys early next year[16].

X. Annexes

Annex 1

Article 50 of the Lisbon Treaty

1. Any Member State may decide to withdraw from the Union in accordance with its own constitutional requirements.

2. A Member State which decides to withdraw shall notify the European Council of its intention. In the light of the guidelines provided by the European Council, the Union shall negotiate and conclude an agreement with that State, setting out the arrangements for its withdrawal, taking account of the framework for its future relationship with the Union. That agreement shall be negotiated in accordance with Article 218(3) of the Treaty on the Functioning of the European Union. It shall be concluded on behalf of the Union by the Council, acting by a qualified majority, after obtaining the consent of the European Parliament.

3. The Treaties shall cease to apply to the State in question from the date of entry into force of the withdrawal agreement or, failing that, two years after the notification referred to in paragraph 2, unless the European Council, in agreement with the Member State concerned, unanimously decides to extend this period.

[16] Insurance policy valid until the age of 65. To be continued with AIACE-Cigna accident insurance policy

4. For the purposes of paragraphs 2 and 3, the member of the European Council or of the Council representing the withdrawing Member State shall not participate in the discussions of the European Council or Council or in decisions concerning it.
A qualified majority shall be defined in accordance with Article 238(3)(b) of the Treaty on the Functioning of the European Union.

5. If a State which has withdrawn from the Union asks to rejoin, its request shall be subject to the procedure referred to in Article 49.

Annex 2

The case handler dealing with your pension file
Retirement Pensions (all types) and Invalidity Allowances
See annex 2 of the French version

Annex 3

In memoriam

01.08.2016

Name	***Birth***	***Pension***	***Death***	***Institution***
MARIA-LEAL Helena	15-05-56	01-10-04	15-04-16	COM
ROYEN Germaine	08-01-24	01-02-89	30-04-16	COM
VAN CAUWENBERGH Huguette	17-02-37	01-07-95	24-06-16	COM
MATTEI Patrick	09-01-56	01-11-14	25-06-16	SAS
ESTEVE Andree	23-10-35	01-11-95	27-06-16	COM
FERRETTI Raffaelle	01-09-22	01-01-86	01-07-16	COM
BURNY Jacques	16-07-38	01-04-99	02-07-16	COM
LEMBERECHTS Sylvie	29-07-42	01-08-02	02-07-16	COM
SILVESTER Hendrik	11-02-26	01-08-86	05-07-16	COM
DENOTH Massimo	07-10-33	01-03-98	06-07-16	COM
CLAPHAM Mary	22-03-55	01-06-15	07-07-16	COM
LANDERLOO Gina	01-08-59	01-09-15	10-07-16	MIN
BUNA Luigi	08-03-41	01-04-04	10-07-16	COM
PLANAS PLANAS Juan	30-08-50	01-09-15	10-07-16	COM
NORRIS Catherine	10-01-35	01-05-99	12-07-16	COM
PAWELZIK Wilhelmine	08-07-34	01-01-95	13-07-16	COM
PELAIE André	03-08-29	01-07-89	13-07-16	PE
CELEN Emiel	01-03-37	01-03-90	14-07-16	COM
HOEJSROEM Verner	13-12-35	01-11-96	14-07-16	COM
BURIGANA Piero	17-10-39	01-09-03	15-07-16	COM
TOMARCHIO Pierre	03-01-52	01-09-98	16-07-16	CC
VAN DER HOUT Marien	15-10-25	01-11-90	16-07-16	COM

GREENWOOD Anne	31-12-52	01-05-99	16-07-16	PE
BUELENS Jean-Marie	06-11-35	01-12-95	19-07-16	CJ
FILLIEUX Jean-Pierre	19-11-30	01-12-92	21-07-16	COM
VALVASSORI Marcantonio	01-09-44	01-04-09	23-07-16	COM
SCORDAMAGLIA Vincenzo	30-10-35	01-11-95	24-07-16	CM
BLOM Jacob	12-03-32	01-01-89	25-07-16	COM
WALKER Peter	06-10-28	01-11-86	27-07-16	COM

01.09.2016

Name	***Birth***	***Pension***	***Death***	***Institution***
VANDERSTOCKT Luc	03-08-56	01-04-04	27-05-16	COM
SCHRIMER Ilse	29-11-20	01-12-79	09-06-16	COM
LAZZARINI Fabio	07-05-50	01-11-02	11-06-16	COM
VAN DER HOUT Marien	15-10-25	01-11-90	16-07-16	COM
LOEFF Josephus	18-02-29	01-05-90	17-07-16	COM
MICCOLI Rocco	09-03-34	01-04-88	26-07-16	COM
MARAZZA Anna	10-11-22	01-08-72	29-07-16	PE
DE VOS Marc	10-09-44	01-03-88	29-07-16	COM
BONTEMPI Giovanni	23-05-36	01-06-01	30-07-16	COM
MILDENBERGER Erich	22-12-35	01-09-95	01-08-16	COM
KUYPERS Joannes	21-09-29	01-10-94	02-08-16	PE
CAROCCI Gino	09-06-30	01-01-86	03-08-16	COM
FONTEYN Joseph	29-07-27	01-12-91	03-08-16	COM
CUYPERS-BONG Annelies	12-04-25	01-05-90	05-08-16	COM
LENDERS Heinz	03-12-29	01-08-92	06-08-16	COM
SEELEN Henry	26-05-51	01-01-00	06-08-16	PE
VAN STEENWINKEL Raymond	24-01-33	01-01-95	07-08-16	COM
DE KOSTER André	03-09-42	01-01-05	09-08-16	COM
MATTERA RICIGLIANO Alfonso	19-11-37	01-12-02	09-08-16	COM
POLESEL-CAMPOSAMPIERO Nerina	15-08-27	01-06-81	11-08-16	COM
SPITERI Joseph	23-12-63	01-12-13	11-08-16	COM
GERSTEN Edgar	21-07-31	01-11-91	14-08-16	COM
KNAFF Paul	30-08-30	01-01-94	14-08-16	COM
PIJPSTRA Rienk	20-03-33	01-11-94	18-08-16	COM
PINTO DE SOUSA José Augusto	14-04-47	01-05-12	18-08-16	CM
DOUXCHAMPS Marie-Claire	18-12-24	01-10-89	20-08-16	COM
DEASY Rickard	03-10-48	01-11-08	21-08-16	CES
LULOF Ate	07-07-46	01-11-03	24-08-16	COM
LAVIN Mercedes	30-04-47	01-07-05	24-08-16	CES
WITT Ernst	20-07-24	01-08-89	25-08-16	COM
PETER marie	16-12-25	01-09-86	26-08-16	COM
CHRISTENSEN Harald	04-01-24	01-02-89	26-08-16	PE
HIENSCH Adrianus	18-07-31	01-09-91	28-08-16	CM

Annex 4

Files and documents available.
Order form

Please send this reply slip to the secretariat

I should like to receive the English edition of the following documents

SEPS Vade-mecum

Part 1 (Procedures – edition august 2015 FR only)	O
Part 2 (forms /pers. data)	O
Part 3 (addresses PMO – ADMIN. …) Ed. September 2016	O
Part 4 (reimbursement forms – RCAM/JSIS) (April 2015)	O
Supplementary health insurances Edition February 2016	O
Invlidity allowance and survival pension (Hendrik Smets)	O
Orphan survivor's pensions (Hendrik Smets	O
EU Officials and taxation (Me. J Buekenhoudt)	O
Inheritance (Me. J Buekenhoudt) (October 2015)	O
JSIS Guide (was sent by poste to all pensioners)	O

Please send these documents to *:*

Surn*ame*………………………………………………………………………. ….

First name ……………………………………………………………………….

Address :
………………………………………………………………………………………

……………………………………………………….. ……………………

Date : ……………………… Signature : ……………………….. ……..

To be sent to

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

Fax: +32(0)2 2818378

GSM: +32 (0)475 472470

Email:

info@sfpe-seps.be

APPLICATION FORM

I, THE UNDERSIGNED: ....

HOME ADDRESS: ....

HOME Tel: .... GSM: ....Email: ....

FORMER OFFICIAL OF (Institution + DG or Dep.): ....

<u>IF still active</u>: date of birth and number of years of service: ....

HEREBY APPLY FOR MEMBERSHIP OF THE "ASSOCIATION OF SENIORS OF THE EUROPEAN PUBLIC SERVICE " (S.E.P.S).

NATIONALITY: ....DATE:.............................. SIGNATURE: ....

*The annual subscription is **€30**, payable every year <u>on the date of joining</u>.*

Bank account No. of SEPS: **363-0507977-28** **ING bank** Brussels
IBAN BE37 3630 5079 7728 **BIC BBRUBEBB**
Communication: **Annual subscription + 1st and 2nd names**

Please return this application form to:

SEPS - SFPE
Office 02 40 CG39
175, rue de la Loi,
B-1048 BRUSSELS

If you choose to pay by standing order (see below), please send the slip YOURSELF direct to your bank.

STANDING ORDER

(Please send direct to your bank)

I, the undersigned, ...

HEREBY INSTRUCT ....(Name of bank)

to pay on ....(date) and on the same date each year, until further notice, by

debit of account N° ....……………………............................ the sum of : € **30** **to:**

SEPS – SFPE JL Office 0240CG39,
rue de la Loi 175
B 1048 Brussels

Account N° **363-0507977-28** **ING Bank** Brussels
IBAN BE37 3630 5079 7728 **BIC BBRUBEBB**
Reference : **Annual subscription** (+ **first name and surname)**

DATE : .... SIGNATURE :..

To be sent to

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

Fax: +32(0)2 2818378

GSM: +32 (0)475 472470

Email: info@sfpe-seps.be
