



Information bulletin for members of the Association

October 2017

SEPS secretariat can be reached

by telephone: +32 475 472 470 Please leave a message if you have no answer

or by internet: info@sfpe-seps.be

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

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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.

> SEPS/SFPE, 175 rue de la Loi, bureau JL 02 40 CG39, BE-1048 Bruxelles 105, avenue des Nerviens, bureau N105 00/010, BE-1049 Bruxelles Tel : +32 475 472470 ASBL N°: 806 839 565 Email :info@sfpe-seps.beWeb : www.sfpe-seps.be

October 2017 Bulletin

General Assembly and Information Meeting Christmas lunch

Location : Au Repos des Chasseurs**

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

Thursday 7 December 201710:30 a.m. to 4:30 p.m.

According to the traditional pattern:

- General meeting –Approval of the 2018 budget
- Information about SEPS-SFPE
- Christmas Lunch
- Pension and JSISinformation Participation of the Head of the JSIS Settlement Office.
- Problemsencountered by members
- Questions

Don't forget to contact the secretariat

- To reserve your lunch (€35)
- To indicate the number of accompanying persons as well as their name

SFPE – SEPS, office JL 02 40 CG39, 175, rue de la Loi, BE-1048 Brussels E-mail <u>info@sfpe-seps.be</u> Tel : +32 475 472 470

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Your Internet address

Please don't forget to let us know your e-mail address.

Many SEPS messages are sent by e-mail.

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The annual subscription has been increased to minimum €30

Decided at the GM of 13 December 2013 !

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I. Letter from the Editor

Discussions on the future « multi-annual financial framework » (MFF – post 2020) of the European Union have already begun. As from next year, the Commission, the Council and the Parliament are going to discuss the maximum allocations to the various chapter of the Union's Budget. It is evident that such chapters of the MFF as support to youth employment, regional policy and cohesion, ... will dominate these discussions. However, the administration (and consequently the staff) is for us an important chapter, even if it represents only about 6 % of the Union's Budget.

The British contribution to the Union's Budget (12% - roughly €15 billion per year) could no longer be considered under the next MFF. How to compensate for this 'hole'? In which

chapter of the Budget can savings be made, knowing that the geopolitical environment has changed : the migrant crisis, the digital revolution, Priorities have changed.

Will the budget for the administration once again become a focus for savings? Will staff numbers again be reduced? Could the budget for pensions become the target for substantial savings?

Commissioner OETTINGER has met with staff representatives. He spoke about the next budget for the Union.

According to him, the reduction in staff and the reduction in expenditure must stop so that the European civil service is not menaced. He considers that legitimate expenditure must continue. According to the Commissioner, the reduction in the Union Budget resulting from BREXIT will not bring about a reduction in staff but probably a slower progression in staff replacement to allow for the realisation of the new objectives which will be given to the Commission.

The declarations of Commissioner OETTINGER are reassuring for the staff but one can only hope that this same positive attitude will be adopted when it comes to our pensions system. The Commission has been asked by the Member States to make proposals for substantial savings in the pensions budget already at the end of 2016 !

Serge Crutzen

That which makes us human¹ 11.

During the SEPS/SFPE information meeting of 12 October 2017², Jean-Louis LAMBORAY, a friend of our president, came to present his volunteer activity, his credo and the Foundation Constellation, which he created after having worked at the World Bank, responsible for ONUSIDA in Asia.

Dr LAMBORAY, a Belgian doctor, animates since 2004, "La Constellation", a network which promotes the capacities of more than 1 million local actors in more than 15 countries throughout the world.

« Jean-Louis LAMBORAY has invited us to reawaken our right to dream and to achieve it, thanks to the strengths which are within us and which are simply asking to be revealed through action.

Are you outraged to see our world being transformed into a gigantic supermarket?

Are you willing to put technology, information and money back at the service of humanity?

¹ Livre – récit : « Qu'est-ce qui nous rend humains ? » Auteur : Jean-Louis Lamboray ISBN : 978-2-7082-4225-8 http://www.guestceguinousrendhumains.com/lapproche.html

² Third information meeting of the year. The programme for the 4 meetings of 2017: 30 March, 15 June, 12 October, 7 December SEPS/SFPE

Whatever is your commitment to your local district, to your association, to your work environment, whether you are rich or poor, you are not alone ! Learn to appreciate the 'strengths' in every person and in every situation, which can generate progress.

Strengthened by this appreciation, you will gain confidence. You will join with your family, your colleagues to dream, to act, to draw lessons from the experience of these people and to construct with others the collective wisdom born from activities undertaken in a variety of contexts.

You will learn to cross the barriers which separate the experts from the presumed ignorant, or the leaders to the presumed led. $\ensuremath{\mathsf{*}}$

Whether we are directors, politicians, scientists, technicians, administrators, assistants, experts, workers... we can all become aware of our capacities, of our experience, of the role we can play within the association. We must discover and appreciate the potential of every one of us in order to attain our objectives : mutual assistance and defense of our acquired rights. We must all become aware of our capacities and that of all our colleagues.

It is that which makes us humans, able to see each other as equals for the contribution we can make, not only to our association, but also to our network and our society.

III. <u>Assistance to Members:</u> <u>Specific assistance offered by SEPS/SFPE</u>

The main objective of SEPS continues to be the active defense of pensioner's acquired rights: pensions, the health insurance scheme, allowances, health insurance policies to supplement JSIS... Information is the second objective (Bulletin and information meetings).

However, since two years, the third objective dominates the others: assistance to members.

1. Response to questions from members

This 'simple response' to questions requires a real availability by the Secretariat, by several members of the Administration Board and by volunteers. These questions give life to the information meetings and to several headings in the Bulletin.

Whoever responds to the telephone (+32(0)475472470) or replies to electronic messages (<u>info@sfpe-seps.be</u>) is generally well aware of the difficulties of pensioners and of the rules of the Staff Regulations and of JSIS.

2. Info and help 7d/7: +32 (0) 475 472 470

This proposed assistance is based on the experience that SEPS/SFPE has made with the mobile phone number +32(0)475472470, as the only call number for SEPS-SFPE, 7 days a

week and virtually 24hrs a day³ to reply to pensioners who would like to talk about a particular problem, explain the details of a difficult situation, understand a regulation of JSIS, protest a position taken by an insurance company, correct an error of PMO or an insurance company, ask help for making contact with PMO, advise or inform evenings, weekends, whilst waiting for the PMO services or the social services to respond,.....

This is not a matter of substituting for PMO or the social services, but often colleagues need to know what to do, with what urgency, which form to fill in, where to find it, and this under the stress of a health problem or other outside of PMO office hours.

Many pensioners do not have an « EU Login » (ECAS) account and do not have access to JSIS on-line, or to My IntraComm. SEPS/SFPE can often help them to obtain what they need : information, a form, contact, ...

Often SEPS/SFPE puts questions to PMO in the name of one of its members (PMO Contact on-line or if justified, directly with the Head of the Reimbursement Bureau, or the Head of Unit of « Pensions », or the Head of « JSIS ».

If necessary and clearly justified, SEPS/SFPE can go to the welcome space of PMO in your name in order to present your dossier.

It is on seeing, after a few years, the usefulness of the system (but also the discretion with which our members try to avoid imposing on us when it is not absolutely necessary) that we continue this assistance activity for members.

Following the DG HRC1 bulletin « Info Seniors » the mobile number is now used for information concerning the complementary health insurances. It has therefore ceased to be destined specifically for « Assistance to members of SEPS/SFPE » but has acquired a more general usefulness.

Remarks

SEPS does not have the necessary means (nor the training or the insurances) to develop a program of direct social assistance at home with the Social Services of the Commission as does AIACE. Consequently, SEPS-SFPE considers that the social activity of AIACE (reinforcing the Social Services of the Commission) is important for all pensioners and invites its own members, who would like to become part of a group of volunteers offering direct social support to pensioners to contact the Social Services and/or AIACE. A minimum of training is required and legal protection for such volunteer work. This insurance can only be provided by the Commission itself.

3. On Duty services

There are two forms of on-duty services provided by SEPS-SFPE :

- office presence at Avenue des Nerviens, 105 1049 Bruxelles,

³ It is important to leave a message if there is no reply. SEPS will not call a number that has not left a message, as such numbers are frequently masked or concern sales publicity.

- telephone presence 7 days/week : n° +32(0)475472470 can be deviated at any time to the telephone number of a volunteer of SEPS-SFPE.

The office presence at « Nerviens 105 » on Tuesdays and Thursdays is assured mainly by Patrizia De Palma, Giustina Canu, Nadine Froment and Helen James.

It would be good to increase the frequency and add a few more volunteers to respond to questions concerning PMO (JSIS – Pensions) and insurances.

An on-duty service will become available before the end of this year in Luxemburg, where an antenna of SEPS-SFPE has been created at building KONDRAD ADENAUER (KAD), office 01GO24. Cf Chapter VIII hereafter.

4. Legal support

If you need legal advice for a problem concerning your relations with the Commission services (application of the Staff Regulations) or in your private life (inheritance or fiscal problems) Hendrik SMETS, Doctor at Law, licensed notary, Vice-President of SEPS in charge of legal matters, is at your disposal to give you advice in full discretion and respectful of his integrity as a retired European civil servant.

Hendrik Smets is our legal adviser and he should be thanked for the work he has undertaken to manage the questions and requests from members before guiding them potentially towards a lawyer.

The contribution of Hendrik Smets sometimes implies several hours of research or takes the form of sustained exchanges leading possibly to a tribunal (cf WOJCIECHOWSKI affair, which now constitutes jurisprudence and was recently cited in the LOBKOWICZ affair)

You can contact Hendrik Smets by e-mail : <u>hendriksmets@yahoo.fr</u> or by telephone: +33.563.67.88.83 (France)

Hendrik will undertake a first analysis of your question and either propose a solution or an initial consultation with our lawyer, free of charge for members who are up-to-date with their membership fees⁴.

Monique BRETON, lawyer, member of the SEPS/SFPE Administrative Board, active official at the Court of Justice, provides an important contribution since a year (<u>Monique.Breton@curia.europa.eu</u>).

Remark

Do not forget the Legal Support offered by the Commission (Cf My IntraComm) (Unit HR D1): Belgian lawyers are at your disposal – only by appointment, by phoning the Bureau D'accueil at n° +32-2-29.66600 (fax: +32-2-29.60906) or email to <u>HR-BXL-LEGAL-ADVISER@ec.europa.eu</u>.

Pensioners of the European Parliament in Brussels can consult the Avocat-conseil of the EP. Staff Info Desk – Telephone : +32-2-28.41600 or e-mail to <u>staff-info-bru@ep.europa.eu</u>

⁴ This consultation is limited to a maximum of 30 minutes: any overrun will be charged to the requestor. SEPS/SFPE October 2017 Bulletin E

Legal Advice Services of the Commission in Luxemburg : Secretariat of the Legal Adviser Building Drosbach, DRB A1/001 12, rue Guillaume J. Kroll L-1882 Luxemburg

5. Training in informatics

SEPS is organising training sessions to learn how to use simple informatics tools such as tablets and smart phones so as to facilitate contact, access information, overcome loneliness... One particular objective of this training is to encourage retired colleagues to use My IntraComm and JSIS on-line. (See XI.1.hereunder).

IV. <u>Annual adaptation of pensions and</u> <u>correction coefficients</u>

In April 2017 EUROSTAT informed the GTR (Remuneration Technical Group) that the adjustment of salaries and pensions for European civil servants, which is necessary to maintain the <u>evolution</u> of the purchasing power in equivalence with that of national civil servants of the Member States, could be positive. However, the data from all the Member States was not yet available.

In September 2017 the precise data indicated that inflation was lower than foreseen, but the statistics on the salaries in the Member States suggested a higher value. This means that the salary adjustment for December 2017 will be lower than forecast, but will remain positive.

The adjustment will be applied on 15 December 2017 with retroactive effect from 1 July 2017. The OJ publication will occur in December.

Internally at the Commission, during November, the inter-services procedure still needs to be completed (rapid), the budgetary availability needs to be confirmed and the College of Commissioners needs to be officially informed.

DG HR has requested that confidentiality be respected until the communication has been sent to the EP and the Council. This means early December! Even if this method is automatic (and we might lose it yet) it is best to avoid comments in the press before our institutions are formally and officially informed.

Remark : this adaptation is not a gift, but a simple catching up on what we have already lost since July 2017.

The new correction coefficients have been calculated by Eurostat and will be published in December. They generally represent a small increase.

All the data will be published in our December Bulletin (to be sent out in January) but the pensions for December (to be paid end December) will be adjusted and the arrears will also be paid then.

V. JSIS – Discussions at the CGAM⁵

Information based on the reports supplied by Monique BRETON, SEPS AB member and member of the CGAM and on several communications from our members.

During the last meeting of the CGAM (20-21 September 2017) several essential aspects were discussed without any decision having been taken.

1. Backlog of 9.000 bills in the framework of direct payments charge

In 2016, in the context of a series of reflections on optimising the processing of paying hospital bills, a certain mass of unpaid bills came to light, which is larger than the habitual structural stock of unpaid arrears.

This backlog has been estimated initially as comprising 9000 bills

- 3,000 bills representing the normal turnover stock
- 2,000 urgent bills
- 4,000 bills generally of low value

The addition of these bills has been undertaken manually and the financial implications of this backlog has been estimated at \in 20 million to be allocated to 2016 (\in 7.5 million) and to 2017.

It is important to point out that around 25,000 bills are handled annually by PMO/JSIS.

PMO estimates that this backlog will take about 15 months to clear.

The administrative procedure to deal with the bills has been reviewed. It is above all indispensable to put in place an electronic system for the payment of these bills.

Additionally, this backlog is likely to reduce or eliminate the financial surplus of the 2016 and 2017 budgets. Are we in danger of meeting up once more with the deficits (low level) of the years 2007-2013 ?

The difficulties of JSIS are structural : the negative impact of the increasing age of our population and the recruitment policies. PMO will therefore be obliged to maintain its vigilance as it has been doing since 2013.

There exists a reserve, apparently comfortable, but as with all insurance systems, JSIS needs to be able to maintain a reserve representing several months of expenditure.

Some staff unions had hoped to be able to use this reserve and the potential (highly unlikely) annual surpluses to improve the reimbursement of medical expenses for such as dental care and the treatment for certain handicaps and to anticipate such trends as the aging of our affiliate population and the increasing costs arising under the heading

⁵ CGAM : Comité interinstitutionnel et paritaire de gestion of JSIS SEPS/SFPE October 2017 Bulletin

« dependency ». These hopes, already considered illusory by SEPS/SFPE since 2008, can no longer be entertained given this backlog of unpaid bills.

Consequently, given the explanations given on the backlog, certain other discussions within the CGAM were deferred. It is however interesting to summarise the trends on the issues of dependency and preventive medicine.

2. Dependency (Long term care)

As explained in the Bulletins of March and June 2017, the issue of how to organise an effective system to cover the costs of long term care needs to be addressed. All the more as its effect on JSIS expenditure will increase even as income is decreasing. It is likely that JSIS will not be in a position, in the current conditions, to cover the costs of this dependency heading, which nonetheless needs to be developed !

The CGAM considers that serious thought needs to be given to this subject in the not too distant future.

- Should a new system be integrated within JSIS or should it be an independent system, separate from JSIS with an additional contribution from affiliates ?
- Should this involve an outside insurer, such as in the case of accident insurance ?
- Should the system to be set up be intergenerational, implying a contribution from active staff as well as from pensioners ?

Other questions arise, as for example :

- Is a separation to be made between non-dependent handicapped persons and those who are dependent regardless of age ? (Pensioners cannot benefit from the specific social assistance available to handicapped persons)
- Should expenditure be restrained by setting a ceiling on retirement homes with medical care to avoid the current situation where persons opt for expensive establishments ?

It will probably be necessary to take into account the income level of the household in addition to any costs as the pensioner may have dependents, so that it is necessary to evaluates his/her budget and consequent capacity to contribute. In France and in Finland, own resources are taken into account when calculating the level of assistance to be granted to an individual. This approach is more complicated but fairer.

There will be more and more pensioners in the years to come, with lower pensions, such that modulation as a function of income will become crucial.

3. Preventive medical care

During the last CGAM meeting, the subject of preventive medical care gave rise to a lengthy debate. Dr CLAES (Chair of the Conseil Medical) considers that the preventive medical care programs should take priority over the annual medical visits of active staff. This would be to the advantage of pensioners.

The CGAM⁶ wants the reverse : Exploit the annual medical visit of active staff to a maximum, with all the analyses possible, examinations paid by the institutions, and incidentally make use of preventive medical care. This would be negative for pensioners, who do not benefit from annual medical examinations !

Additionally, the new programs will only concern adults and not minors.

The recommendation would be to go and see one's GP to determine any additional examinations that might be useful.

Dr CLAES will meet with the CGAM again shortly with proposals to modify the preventive medical care programs.

4. Overcharging of affiliates of JSIS

The Luxemburg authorities consider that since the affiliates of JSIS do not contribute through their taxes to the financing of the national health infrastructure, the staff and agents of the European institutions should pay more for health care.

An agreement has been reached (2004/2005) by the Commission with the suppliers of health care in Luxemburg, which stipulates that affiliates can be overcharged by 15%. This agreement (considered, in its time, as a victory by the CGAM) justifies this discrimination between employees of the European institutions and Luxemburg nationals who are covered by the national system.

Overcharging is often very much higher than 15% and is very frequent in other EU Member States, sometimes reaching unacceptable levels.

A letter has been sent by SEPS/SFPE to the Commissioner responsible for Health and Food Security, asking that Directive 2011/24/EU against discrimination, applicable since 2013 be respected.

Since the response given was not considered adequate by the Administrative Board of your association, a second letter was sent.

In the meanwhile, the Staff Committee of the Court of Justice sent a letter to the Director of PMO, denouncing this discrimination.

It is Veronica GAFFEY, Director of PMO, who closed this exchange of letters by asking us not to insist and assuring us that PMO would be taking this issue on board in due course. (Annex 1).

However, in Luxemburg, staff have not given up : a petition has been launched, which has already obtained 5,000 signatures, for the abrogation of the agreement which officialises the 15% overcharge.

This petition became a point of discussion during the Luxemburg Parliament session of 19 October 2017. Among the six 6 staff representatives of the Institutions was Monique Breton, member of the SEPS-SFPE Administrative Board and of the CGAM.

⁶ Unfortunately there are only 2 or 3 representatives for pensioners on the CGAM. SEPS/SFPE October 2017 Bulletin

Following a public debate, and a deliberation restricted to the Members of Parliament and the Minister of Social Security, the members of the parliamentary committees concerned and Minister Romain SCHNEIDER were open to find solutions. They suggested several paths which might lead to an improvement:

- ✓ EU employees should join the national health service (CNS). However, membership for staff from international organisations in the national scheme is not provided for in the Luxemburgish legislation. Likewise, the European Treaty would not allow agents of the Commission to be part of a national health scheme.
- ✓ The agreements with the Luxemburg providers (Association of Medical Doctors and Dentists and the Federation of Hospitals) should be denounced and renegotiated, during which the CNS could provide technical support, according to Minister Schneider.
- ✓ An overcharge of more than 15% is not acceptable
- ✓ Hospitals would have to be able to document and calculate the real cost of the service provided.
- ✓ The Minister of Security proposes to review on a case-by-case basis examples of overcharging in order to speed up the roll-out of an analytical accounting obligation for hospitals in Luxemburg.
- ✓ JSIS should negotiate annual (and proportional) budget contributions, just like the CNS, to contribute to the fixed costs of the Luxemburg hospitals. In this way, the costs of medical services for JSIS would become "opposable" costs in the Luxemburgish system, which would allow for the same billing as for those covered by the CNS.

To be followed!

VI. <u>Pensions will certainly be discussed in</u> <u>the near future !</u>

Follow up on the article in the June 2017 Bulletin

The Bulletins of April 2016 and June 2017 have already cautioned us on the possible revision of our pension scheme in the near future.

Article 83 of the Staff Regulations guarantees our pensions⁷ as a <u>debt of the Member</u> <u>States</u>.

The system is based on a notional fund which is re-evaluated every year.

As this debt forms part of the EU budget, its impact is spread between the 28 Member States through their contributions to this budget.

⁷ Art 83. Le paiement des prestations prévues au présent régime de pensions constitue une charge du budget. Les États membres garantissent collectivement le paiement de ces prestations selon la clé de répartition fixée pour le financement de ces dépenses.

The notional fund for our pensions has been evaluated as more than $\in 67$ billion as of 01.01.2017. If one applies the British contribution percentage of about 12%⁸ to the EU budget, then the United Kingdom will need, at the time of BREXIT, to pay $\in 8$ billion for pensions alone ! If this amount is not forthcoming, the pensions budget of the Union will be in difficulty and this difficulty will no doubt have repercussions on the pensions system.

Nothing very new at this stage, but the discussions relative to BREXIT⁹ do not suggest that Great Britain would be ready to accept this debt towards the pensions scheme. The global 'bill' for leaving, evaluated on the European side to be between \in 60 and \in 100 billion needs to be compared with the \in 20 billion offer from the British side¹⁰, which represents 20-30% of the « debt ». It is difficult therefore to imagine that the \in 8 billion for pensions are contained within that offer of \in 20 billion. Additionally, it is clear now that the overall bill will not be fixed before the end of negotiations.

As stated in the press, pensions are likely to represent the most difficult part of the negotiations on BREXIT. One has to recognise that the amounts indicated above are huge. In addition, the British press (as do many others) consider that the European pensions are exaggerated.

Prepare for dialogue

We must therefore get ready to defend ourselves. We should profit of the silence before the storm to try and put in place an effective framework for an inter-institutional dialogue, worthy of its name, before the start of negotiations.

Plea for a real inter-institutional social dialogue

A new CoCo to avoid a repetition of the events of 2012-2013 : no active representation of the PE during social dialogue. The rules in place do not allow for an inter-institutional social dialogue : the existing CoCo procedure is no longer appropriate since the introduction, via the Treaty of Lisbon, of the co-decision procedure for modifications to the Staff Regulations.

One can only hope that the unions can come to an agreement among each other and act, but by 8 October 2017 no progress had been made on this subject.

Commissioner OETTINGER informs the staff

For Commissioner OETTINGER¹¹, the time for staff reduction and expenditure constraint is over. To continue such restrictions would endanger the very operations of the European civil service. The Commissioner added that when an expenditure is legitimate, it should be executed.

 $^{^{8}}$ 12% for the UK, 20% for DE, 18% for FR, 14% for IT, 9% for ES, 4% for NL, 3% for BE, \ldots

⁹ European Summit of 19-20 October 2017 in Bruxelles.

¹⁰ According to the Financial Times of 19.10.2017

¹¹ Meeting of the Commissioner with staff unions and written communication

In the context of BREXIT he stated : the possible reduction of the Union's budget following the departure of the United Kingdom will not lead to a reduction in staff levels. The European Union having tasked the Commission with additional duties, the impact of BREXIT is more likely to be felt through a slower increase in staff levels, but not through its reduction.

How does one translate such declarations in the context of pensions, which offer no flexibility ?

VII. <u>Commission launches a new pan-</u> <u>European personal pensions label to help</u> <u>consumers save for retirement (PEPP).¹²</u>

European consumers will soon benefit from more choice when saving for retirement, thanks to Commission plans to create a new class of pension products.

Today's proposal will provide pension providers with the tools to offer a simple and innovative pan-European personal pension product (PEPP). This new type of voluntary personal pension is designed to give savers more choice when they are putting money aside for old age and provide them with more competitive products.

<u>PEPPs will have the same standard features wherever they are sold in the EU</u> and can be offered by a broad range of providers, such as insurance companies, banks, occupational pension funds, investment firms and asset managers. They will complement existing state-based, occupational and national personal pensions, but not replace or harmonise national personal pension regimes. The Commission is also today recommending that Member States grant the same tax treatment to this product as to similar existing national products to ensure that the PEPP gets off to a flying start. The new products will also ultimately bolster the Commission's plan for a Capital Markets Union by helping to channel more savings to long-term investments in the EU.

Key benefits.

The PEPP will allow consumers to voluntarily complement their savings for retirement, while benefitting from solid consumer protection. PEPP savers will have more choice from a wide range of PEPP providers and benefit from greater competition. Consumers will benefit from strong information requirements and distribution rules, also online.

Savers will have the right to switch providers – both domestically and cross-border - at a capped cost every five years.

The PEPP will be portable between Member States, i.e. PEPP savers will be able to continue contributing to their PEPP when moving to another Member State.

¹² Newsletter d'AGE, European platform of associations for pensioners SEPS/SFPE October 2017 Bulletin

VIII. SEPS/SFPE antenna in Luxemburg

Jean-Louis COUGNON, pensioner of the European Parliament in Luxemburg, has declared himself ready to manage the Afiliatys section in Luxemburg. Given the collaboration that exists between Afiliatys and SEPS, Jean-Louis would also like to manage the presence of SEPS in Luxemburg.

The Afiliatys section in Luxemburg has not yet been created, but a SEPS-SFPE « antenna » can begin without delay and can start with the distribution of documents, notably the Bulletin.

Initially an on-duty presence for SEPS would take place one day or two half-days per week, with a limited timetable at building Konrad Adenauer (KAD), officed 01GO24.

Mrs Marie-Andrée RICHARD – MOTCH has volunteered.

Objectives of the SEPS/SFPE Antenna in Luxemburg :

On-duty presence, distribution of SEPS-SFPE documents, call for new members and contact with the members of the Institutions in Luxemburg : European Parliament, Court of Justice, Commission, European Investment Bank, ...

Ultimately, the creation of a true SEPS-SFPE section in Luxemburg.

Proposal for SEPS-SFPE to participate at the pre-retirement seminars of the EP in Luxemburg/Brussels. Proposal for a collaboration agreement with the EP, like the existing one with the Council of the EU.

Coopting Jean-Louis COUGNON to the Administrative Board of SEPS/SFPE

Jean-Louis COUGNON, responsable for the SEPS/SFPE antenna (and of the Afiliatys section) has been co-opted into the Administrative Board by written procedure on 28 September 2017. This nomination needs to be confirmed during the General Assembly of 7 December 2017¹³.

The Administrative Board also needs to approve the financial implications for the creation and operation of the Luxemburg antenna.

IX. <u>Neutrality of dossiers and presentations</u> <u>concerning health insurances policies to</u> <u>supplement JSIS</u>

Dossier and information on insurance policies : since 2016, this is no longer a SEPS/SFPE activity

¹³ It is the General Assembly that nominates the administratorsSEPS/SFPEOctober 2017 Bulletin

SEPS-SFPE has studied all the health insurances complementary to JSIS and others, available to expatriates such as ourselves, from 2008 till 2016.

SEPS-SFPE has created a dossier and a presentation of all the insurances on offer (Afiliatys, AIACE, staff unions).

The presentations form part of the seminars to prepare for retirement of the Commission and the Council. Since 2015, midday conferences have been organised within these institutions, in certain agencies and at the JRC in ISPRA. At least 22 presentations have been undertaken during 2017.

At the Commission these presentations have, since 2016, been placed under the aegis of DG HR and are consequently independent of the associations Afiliatys, AIACE, SEPS-SFPE and the unions! The same is true for the up-dating of the information concerned.

X. <u>Call for additional effective members</u>

Along the SEPS/SFPE Convention, it is the "effective members" who decide on the overall direction of the activities of SEPS/SFPE. They are the official electors for all the legal and financial affairs concerning the association.

ARTICLE 7 - Category of members

The effective members are the founding members, the honorary members, the members of the Administrative Board and those members who have been nominated as effective members by the General Assembly on proposal from the Administrative Board. Effective members commit themselves to participate at the General Assemblies (or to

Effective members commit themselves to participate at the General Assemblies (or to delegate their vote to another effective member) and to vote on written procedures. They declare that they are interested in the management of the Association....

The commitment of "effective members" is therefore simple and limited : to follow the evolution of SEPS in order to cast an informed vote ; participate at the General Assemblies or delegate their vote to an "effective member" who will attend these meetings.

To be able to better represent the diversity of our membership, it would be desirable to have a greater number of "effective members". Currently there are only 37 "effective members". Several of our "effective members" have died.

Is there any member who is willing and able to devote a few hours to the evolution of SEPS/SFPEE and to the general assemblies, in order to become an "effective member"? Please contact the Secretariat if you are willing to become an "effective member". Thank you.

XI. Important information

The majority of the information given here below is being sent to you at the request of DG HR D1 and PMO. Generally speaking, this practical information can also be found in the Bulletin of DG HR « Info Senior », and in the VOX and l'Ecrin magazines of AIACE.

This information has been adapted by SEPS-SFPE for those members of the association who often prefer to receive a document by post rather than to have to find it on the internet (if having an ECAS account – EU Login)

This information may also duplicate information already provided in previous editions of the SEPS-SFPE Bulletins : it is important to insist on some of the regulations and to repeat them.

1. Training in informatics for pensioners. Reminder

SEPS has organised an introductory conference for the use of simple informatics tools such as tablets and smartphones, to make it possible to remain in contact, be better informed, overcome solitude, have access to My IntraComm, request the reimbursement of medical expenses on-line, ...

The presentation of Mrs Edith GUETTA "Easy Seniors – digital at the service of seniors" took place on 4 May 2017 and was very well received. She followed up by creating several groups for further training as a function of the instrument being considered.

Hereafter is a message from Mrs Guetta:

"Go Digital"

You wish to remain in contact with your nearest and dearest, be better informed, overcome solitude, create photo albums, ask for the reimbursement of medical expenses on-line, ...

Initiation courses for iPad, Android tablet, iPhone, smartphone or computers are being organised as from September 2017 by SEPS-SFPE.

7 training modules in small groups of 4-5 persons maximum, or training on an individual basis for those members who are interested, will satisfy your needs.

Cost per group: €30 for 2 hours of training

Cost of individual training: €60 for 2 hours of training

Contact by telephone as from 30 August 2017: Edith Guetta, 0487 63 16 45 or by e-mail as from 1 June 2017: <u>easy.seniors@gmail.com</u> or <u>edith.guetta@gmail.com</u>

At the end of these training modules, demonstrations will be organised at the SEPS-SFPE offices on how to access My IntraComm and JSIS on-line.

Moreover, Mrs GUETTA can also organise training in English as the vehicular language of informatics is English rather than French.

SEPS/SFPE

As for all other participants, so as to constituted groups, English speaking persons should contact Mrs GUETTA and/or SEPS-SFPE and indicate what they would like to learn, their current level of knowledge and the informatics instrument they would like to learn about.

2. Where to obtain JSIS forms ?

Quite frequently our members encounter difficulties when for certain medical treatments or for hospitalisation, they need to fill in forms of the Caisse Maladie (JSIS).

- Which document is required?
- How does one ensure direct billing ?
- Is prior autorisation required ?
- How can I obtain the necessary forms ?
- Who, where and how to contact PMO ?

-

<u>The Secretariat can help you and provide you with the following, either in situ or by post, or internet (+32 475 472 470 – 7days/week ; Ave des Nerviens 105, 1040 Brussels – Tuesdays and Thursdays ; info@sfpe-seps.be)</u>

- All JSIS forms, particularly the reimbursement requests, the request for direct billing and the prior autorisation forms
- The practical guide for the reimbursemnt of medical expenses
- The complete JSIS regulation (DGE of 01.07.2007)
- The Vade-mecum of SEPS-SFPE which consists of
 - ➤ The main rules of JSIS (VDM Part 1)
 - The forms to be filled in for a third party to act on your behalf in case of need (mental incapacity, death) (VDM Part 2)
 - The addresses and telephone numbers of the essential social services of the Commission and of PMO (VDM Part 3)
 - The forms of JSIS (VDM Part 4)

3. The importance of Part 2 of the Vade-mecum

« Who will take care of you if you are no longer in a position to do so yourself » ?

In a case of not being able to communicate, even for a limited period, resulting, for instance, from a stroke or an accident, it is important that someone is able to find the necessary private information needed to help you, be it for a week or several months. Ideally this would be a member of the family, but this is not always possible !

What happens for an unexpected death? How to sort out administrative and financial matters if some precise information is not available. A will does not resolve all issues! Is there a will? Where are the garage keys? The keys to the car? To the safe? Who needs to be informed? Is there an insurance to be informed?....

Vade-mecum – Part 2 provides you with a series of forms to fill in now to assist those who might be called upon to help you in future ! That does not however mean providing all private or secret information indiscriminately.

SEPS/SFPE strongly recommends that you fill in these forms/questionnaires in VDM 2, at least insofar as you deem this necessary.

4. How to contact PMO?

a. JSIS Reception area in Brussels for retired officials : Bur. 00/P026.

The permanence of PMO/3 "Medical insurance" is at the disposal of pensioners on the ground floor of the MERO building – Bur. 00/P026 every day, without appointment, for questions about JSIS (reimbursement of medical expenses, direct billing, prior authorisation, etc)

Espace Accueil – MERO / 41, avenue de Tervuren, 1040 Bruxelles / Metro exit : Mérode

You can access on presentation of the pensioner's badge at the reception of the building:

from Monday to Thursday : from 9h30 to 12h30 and from 14h00 to 16h00 on Friday : in the morning, from 9h30 to 12h00

As before, this reception area is equipped with a printer and a letterbox for any correspondence relating to the sickness insurance.

b. Web site PMO Contact Online

It is not necessary to dispose of a EULogin (ECAS account) : <u>https://ec.europa.eu/pmo/contact/fr</u>

c. PMO Contact by téléphone

from Monday to Thursday : from 9h30 to 12h30; during the summer: 10h00 to 12h00 Tel : +32 2 29.97777 + <u>Vade-mecum Part 3 for telephone numbers and addresses</u>

d. Ask for help by SEPS/SFPE

+32 475472470 info@sfpe-seps.be

SEPS/SFPE can often help you to obtain what you need : information, forms, contact

Often SEPS/SFPE puts questions to PMO in the name of one of its members (PMO Contact on-line or, if absolutely necessary, directly to the Head of the Reimbursement Bureau, or to the Heads of unit of « Pensions » or « JSIS »).

If absolutely necessary and duly justified, SEPS/SFPE can go to the "welcome space" at PMO on your behalf and present your dossier.

Remark

For all questions relating to pensions or allowances (family, household, etc...) please contact the person whose name (and tel) appears on your monthly pension slip in order to put your request or to set a date and time for a meeting.

SEPS/SFPE

5. <u>PMO informs you</u>

The information provided hereafter may interest certain pensioners. These are extracts from :

- The third edition of 'PMO Info', an information bulletin on the subjects handled by PMO : health insurance, pensions, salaries, missions,
- Information provided by JSIS on-line

a. 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 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.

b. Luxembourg - education allowance - university level - reminder

Your child is in university education and the academic year 2016/2017 is coming to a close. In order to complete your education file 2016/2017, please attach if applicable, the following, if you have not as yet done so:

- A certificate from CEDIES indicating the amount received for the summer semester.

- A school certificate for the second semester

c. Belgian fee-paying schools- New policy for the reimbursement in 2017/2018

For children attending a primary or secondary school, the education allowance can be granted to reimburse the registration and attendance fee charged by the school, which qualifies as a fee-paying school.

In certain Belgian schools, the parents are asked to pay to non-profit associations ("Associations Sans ButLucratif") which are closely linked to the school a contribution towards the costs arising from requirements and activities connected with following the curriculum. Under the applicable legislation of the French or Flemish Community, no school fees may be required or received for the registration of a child. These schools can therefore not be considered as fee paying-schools within the meaning of the Staff Regulation.

Colleagues who are currently receiving the education allowance as compensation for the contributions paid to a Belgian school or to the non-profit organisation linked to such a school will continue to receive the allowance until 31 August 2017. However, as of the

school year 2017-2018, the education allowance will no longer be granted to compensate the contributions paid to such Belgian schools or non-profit organisations.

d. Declaring your spouse's 2016 income – impact on household allowance and JSIS reimbursement

If you receive a household allowance based on the level of income of your spouse/recognised partner, you must declare his/her professional activity and income for the year 2016. You have to do so even if he/she has no income.

If your spouse/recognised partner benefits from the Joint Sickness Insurance Scheme, you also have to declare his/her income. The coverage is suspended every year on 30th of June. Therefore, make this declaration in order for his/her sickness coverage to continue for another year.

How to declare the income?

You can send your documents via <u>PMO Contact online</u>. Click on the domain 'Sickness Insur/Accidents/Occup disease', and then on 'Spouse's activity/income declaration'. Finally, click on 'Contact PMO' at the bottom of the screen

If you do not want to use the internet, you can do one of the following :

- Go to the "welcome space" at PMO, 41 Avenue de Tervuren, 1040 Brussels or
- Send a letter to PMO (PMO3 Accidents/Professional illnesses Spousal income, Avenue de Tervuren , 41 BE 1049 Brussels)
- contact SEPS/SFPE who will help you.

e. What to if you fall ill or have an accident abroad ...

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

- ✓ proof of membership of the Joint Sickness Insurance Scheme, available in the 23 official languages of the EU,
- ✓ 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
- ✓ the information references of your additional travel insurance (assistance)

<u>Consider taking out additional travel insurance</u>. 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).

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

f. We check hospital bills with your interests in mind

When the JSIS agrees to direct billing of hospital expenses, the hospital sends its invoice direct to the PMO.

Verification of the invoice

The Direct billing and invoice settlement department which receives the invoice checks various things before paying: whether the amounts invoiced correspond to national scales (for example, INAMI scales in Belgium); that there is no duplication of invoicing; whether the supplies being charged for are compatible with the illness; if, where appropriate, the agreements between the JSIS and the hospital have been observed, etc.

These checks may lead to a correction which the PMO will then claim from the hospital. In this case, the amounts you have been charged will be reduced. This is therefore in both your interest and that of the JSIS.

Calculation of the rate of reimbursement

The bill is then examined by the appropriate department which draws up a statement of charges. This statement shows the total amounts paid, broken down into those to be paid by the JSIS and any for which you are responsible.

In the case of direct billing, the part of the bill for which you are responsible constitutes an advance, as the JSIS has paid the full amount of the invoice to the hospital. This advance will be deducted from the reimbursement of your future medical expenses.

Important remark.

If the hospital stay for which the JSIS has granted you direct billing is at an establishment where the costs exceed the ceilings laid down in the rules, the amounts you must pay will be higher. The JSIS takes these ceilings into account when determining the amount to be reimbursed and the amount you will be charged.

The principle of freedom of choice

As you know, our joint sickness insurance scheme (JSIS) is based, inter alia, on the principle of free choice of hospital, doctor, etc. by the member.

Under this same principle of free choice, you, the Member, must where appropriate address and settle any conflicts, disagreements or disputes with the hospitals, clinics and doctors by whom you have chosen to be treated.

Our services cannot intervene in this regard.

Note from SEPS/SFPE: This declaration by PMO is currently the subject of debate among our legal advisers.

6. As from January 2018 medical prescriptions in **Belgium will be electronic**

In Belgium, as from the start of 2018, your doctor will issue the prescriptions for your medication through an informatics system shared with pharmacies.

The doctor will write out his prescription on his computer and will encode it with the use of the patient's ID card. The chemist will, in turn, see the prescription on his computer screen by introducing the same ID card, i.e through the national registration number of the patient.

This new system offers many advantages, especially to INAMI, which has imposed this system on doctors and also on pharmacies. There should be more transparency, fewer errors with the names of patients and doctors, substantially less fraud.

During a transition period doctors will still make out, not prescriptions, but written 'proof' of the prescriptions with a barcode to present to the chemist. This is currently already being done by several doctors.

Not all ID systems in Belgium yet contain that electronic chip which contains this « national number »! Such is the case of the « special » ID cards which can potentially be exchanged for a « foreigner's¹⁴ » card. DG HR is however negotiating with the Belgian authorities to find a solution for those who do not possess such a card.

Lastest update from INAMI: the « paper prescriptions » emitted before 1 January 2018 remain valid.

7. France – Social Contributions – Correction

I wrote in my article published in the June 2017 Bulletin (pp 24 & 25) that "Contrary to current rumors the French government has neither changed the name nor the assignment of social contributions for 2016".

On the contrary, the French authorities had indeed changed that assignment in order to bring them back to being subject to taxes.

In fact, as it turns out, under article 24 of the law of 21 December 2015 governing the financing of social security, revenue from the above contributions will be allocated to :

(i) the first part of a refurbished solidarity fund for the elderly (FSV);

(ii) paying off the social security debt (CADES) and/or;

(iii) the national solidarity fund for autonomy (CNSA).

¹⁴ Foreigner cards type A, B, C, D, E, E+, F, F+ and H all contain an electronic chip which contains your Belgian national registration number. SEPS/SFPE

This reallocation applies to the product of taxes obtained from transactions carried out as from 1 January 2016 or from income from patrimony as from the date of the tax roll sent out for such revenue.

The French authorities have three reasons for the re-allocation.

- 1. The contributions would no longer be considered of a social nature but would be simple "taxes".
- 2. These contributions would not contribute to the financing of the social security
- 3. In any case, these contributions consist henceforth of non-contributory social provisions, hence escaping from the grip of Regulation n° 1408/71.

In fact these arguments can easily be refuted by reference to recent case law of the EU Court of Justice.

Any reader affected by this matter can find arguments in the letter holding up his or her claim addressed to the French tax authorities.

There are a number of options available :

For someone who has not yet come up with a claim and who has to get in touch with the tax authorities.

For someone who has made a claim that was turned down, the next step is to present a new factor, namely the "LOBKOWICZ" case, together with claiming reimbursement for 2015 and 2016.

Whoever has obtained a refund for the years 2012, 2013, 2014 and 2015 but has been refused for 2016, will have to request the reimbursement for 2016 and, as far as the solidarity contribution is concerned, also for the years 2013 to 2015 (since contributions for 2012 have been proscribed).

Since the letter to the tax authorities will differ according to the case in question, I suggest that those concerned contact me :<u>hendriksmets@yahoo.fr</u> . I will then send the appropriate letter for the individual. In fact these arguments can easily be refuted by reference to recent case law of the EU Court of Justice.

GOOD LUCK TO YOU ALL Hendrik Smets Vice President responsible for legal questions

8. <u>Non transfer of pension rights: Cumulating</u> <u>a Community pension and a national</u> <u>pension</u>

I would like to draw the attention of readers to my article on the same subject, which appeared in a previous edition of our Bulletin¹⁵.

The European officials who have not transferred their pension rights to the Community system and who are entitled to a Community pension can now submit a request for a pension for the years worked for a national employer.

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

I am at their disposal for guiding them in their (new) submission.

Hendrik Smets Vice President responsible for legal questions

9. Disciplinary procedure

OLAF (the European Anti-Fraud Office) is investigating frauds which have a detrimental impact on the EU's budget, on corruption and serious offenses committed within the European institutions. It is also in the process of developing an anti-fraud policy for the European Commission.

OLAF is conducting investigations into staff at the EU. An internal investigation results in legal proceedings and financial recovery.

In the event of an investigation your data can be requisitioned by OLAF without you being considered a « person under investigation ». Did you know this can happen ?

Did you know that there is an internal disciplinary entity within your institution? For the Commission this is the "IDOC "¹⁶. This entity is called upon to deal with cases submitted to it by OLAF when staff of the Commission are implicated.

Did you now that you have the legal right to be accompanied by your staff representative when your working conditions are at stake? SEPS/SFPE can accompany/help you in case of need.

Hereafter a few typical examples of dossiers which gave rise to dismissal, retrograding or a reprimand during 2016 (IDOC Report 2016) :

- ✓ Fraudulant requests for reimbursement from JSIS
- ✓ False documentation on family situation (household allowances)
- ✓ False declarations to JSIS (for primary coverage rather than complementary cover)
- ✓ Embezzlement (transfers to own account of certain payments to the EC)

 ¹⁵ SEPS Bulletin of June 2016, p. 10 EU Court of Justice n° C-408/14 28/08 2014
¹⁶ IDOC : Investigation and discipline office of the Commission

- ✓ Avoidance to collaborate with the national judicial authorities
- ✓ Criticism of the EC during electoral campaigns
- ✓ Unauthorised external activity (with use of EC equipment)
- ✓ Playing an intermediary role for an insurance company in service

VIII. <u>Annexes</u>

Annex 1

Reply of Mrs GAFFEY, Director PMO

See French version overleaf

Annex 2

In memoriam

Name	Birth	Death	Instit	Name	Birth	Death	Instit
WAUTHY Pierre	18-09-49	15-05-17	COM	REUTER Françoise	18-09-44	03-07-17	COM
MORGAN Hywel	29-09-39	17-05-17	COM	VAN LAER Brigitte	18-09-52	06-07-17	EAS
FREDHOLM Anna	27-04-26	19-05-17	PE	FERRANTE DI RUFFANO A.	11-07-14	07-07-17	COM
NIELSEN Ole	11-12-40	19-05-17	COM	COLOMBO Pietro	29-06-30	09-07-17	COM
GIANNINI Francesco	13-10-26	27-05-17	PE	THROM Adolf	12-03-26	09-07-17	COM
ROSSINI Gianfranco	09-05-27	27-05-17	COM	DESCHUYTENEER M-R.	31-12-45	09-07-17	COM
VAN DER ESCH Bastiaan	12-04-22	28-05-17	COM	PEPPOLONI Paolo	28-05-56	11-07-17	COM
BRUSASCO Amedeo	18-06-38	28-05-17	COM	DOUDARD Joseph	27-05-41	13-07-17	COM
MICHOT Bernard	16-09-31	29-05-17	COM	VAN LUNEN Mathieu	15-06-23	14-07-17	COM
DANELL Karl	08-02-43	29-05-17	PE	JANSEN Jean	24-07-33	15-07-17	COM
BERTHELIER Jacques	03-02-36	31-05-17	COM	HOHMANN Hermann	23-10-31	15-07-17	COM
VAN AELST Claire	01-05-29	31-05-17	COM	WILKINSON James	17-12-39	15-07-17	COM
ARJONA ILUNDAIN Juana	04-05-61	01-06-17	COM	PFISTER Jean-Marie	02-01-32	17-07-17	COM
BIEZ Marcelle	05-06-27	02-06-17	COM	LIST Harald	25-06-24	17-07-17	COM
CAMPOSTRINI Teresa	15-01-35	02-06-17	COM	ANSELMI Luigi	30-05-34	18-07-17	COM
MORTIER Jean Robert	08-12-45	05-06-17	СМ	SERVINHO CAVACO A.	20-09-43	18-07-17	COM
VERHAEGE Hugo	15-01-25	06-06-17	PE	CELANI Renato	16-01-36	18-07-17	CM
ARROYO FERNANDEZ B.	24-08-50	08-06-17	COM	MAMBOURG Luc	07-11-48	18-07-17	CJ
CONNOLLY Mary	05-02-29	09-06-17	COM	NEMERY Cristina	19-02-54	19-07-17	CJ
PETRONELLI Pietro	01-04-31	09-06-17	COM	JOERGENSEN Johannes	18-07-25	19-07-17	COM
BAUMANN Edith	12-02-36	10-06-17	COM	LENG Jean-Pierre	22-09-31	19-07-17	COM
COLOMBO Angelo	28-04-33	11-06-17	COM	SZYMANEK Marie	10-09-32	20-07-17	COM
ROMITI Adriana	02-08-47	11-06-17	COM	JOHANSSON Jonny	25-04-49	21-07-17	COM
BOLLINE-KEYAERTS D.	21-12-36	12-06-17	COM	HELLWIG Friedrich	03-08-12	22-07-17	COM
TORRENTI Vincenzo	06-06-41	13-06-17	COM	LEFEUVRE Jean	04-12-33	24-07-17	COM
LOIGERET Monique	10-04-44	13-06-17	COM	MOREL Monika	29-01-39	24-07-17	COM
REPETTO Enr'ico	09-08-38	15-06-17	COM	DIDIER Jean Marie	12-11-32	07-06-17	СМ
BOTT Michael	27-07-42	15-06-17	COM	TITTEL Horst	29-09-36	25-06-17	COM
MCLAUGHLIN Diarmid	14-05-37	18-06-17	CES	PILLON Jacqueline	23-10-24	01-07-17	COM
CHABERT Daniel	09-08-36	18-06-17	COM	BRAHY Lydie	27-04-61	01-07-17	COM
RATEAU Jean Jacques	10-05-39	18-06-17	COM	REUTER Françoise	18-09-44	03-07-17	COM
ROBERT Gabriel	24-10-34	18-06-17	COM	BISCHOFF Hartwig	25-05-49	17-07-17	COM
SCHNEIDER Willy	03-07-46	18-06-17	PE	KRUPPA Per	29-06-44	22-07-17	COM
CIVITA Vito	31-03-39	20-06-17	COM	SOARES PINTO Peter	03-02-48	26-07-17	COM
MULLER Isobel	07-05-46	21-06-17	COM	ROSIGLIONI Zelfiro	29-12-38	26-07-17	СМ
EVEILLARD Pierre	13-09-49	23-06-17	COM	HEINRICH Sonja	18-10-47	26-07-17	PE
BERTRAND Marcelle	20-01-32	24-06-17	COM	HOLM Erik	06-12-33	27-07-17	COM
MEDINGER Claude	15-11-60	25-06-17	PE	MERGEN Fernand	19-06-47	28-07-17	COM
KOENIG Maria	09-07-54	05-06-17	COM	VANKERCK Charles	30-04-38	30-07-17	COM
PIRES Yvette	26-12-37	08-06-17	PE	VAN BEVER Arlette	17-11-24	30-07-17	COM
FREUDENSTEIN Harald	12-02-49	27-06-17	COM	LEFEVRE ANNICK	01-11-43	31-07-17	PE

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ZAMORANI Edmondo	10-03-29	27-06-17	СОМ	COBIANCHI Cesare	06-03-42	01-08-17	СОМ
BACHMANN Wolfdieter	10-08-35	28-06-17	COM	LADEUZE Pierre	24-04-26	02-08-17	COM
BARETT Marylin	02-08-52	28-06-17	COM	WANDERSCHEID M-T.	11-03-29	03-08-17	CJ
BERTOLINI Enzo	04-05-32	30-06-17	JET	PIROVANO Antonio	09-09-28	03-08-17	COM
SCHAEFFER Maurice	17-05-22	01-07-17	COM	GRIESMAR Joseph	20-06-30	04-08-17	COM
BRAHY Lydie	27-04-61	01-07-17	COM	CARPENTIER James	10-08-21	04-08-17	COM
AGAZZI Alberto	27-04-61	01-07-17	COM	BARRY-BRAUNTHAL T.	08-05-25	05-08-17	CES
FRANCHESCI Gaston	23-08-35	02-07-17	COM	MOLTENI Giuseppina	10-05-40	07-08-17	COM
KREFELD Rolf	21-12-30	02-07-17	COM	ZANARELLA Angelo	10-08-28	07-08-17	COM
LADAGE Harry	06-07-32	09-08-17	COM	LEVY Peter	28-01-44	06-09-17	COM
OTS Michel	24-06-47	09-08-17	COM	VARFIS Grigoris	02-01-27	07-09-17	COM
GILLOT FRANCOIS	24-04-38	10-08-17	CC	DE SPIEGELEER Walther	08-06-29	07-09-17	COM
MAGRINI Micheline	15-09-25	11-08-17	PE	CALLMER Gull-Britt	15-11-43	07-09-17	CM
CERNAT Geanina	28-03-74	11-08-17	СМ	NIVAGGIONI Jacques	10-01-27	08-09-17	COM
DI FERRANTE Elvira	16-03-28	12-08-17	COM	VECCHI Sergio	02-02-40	08-09-17	COM
VAN ROMPAEY Patricia	05-08-53	16-08-17	CM	HUCKELKAMP Ania	09-09-47	08-09-17	PE
WIJNS Willy	15-05-42	17-08-17	COM	COLINET Mariette	28-09-45	08-09-17	COM
DE ROOSE Marie-Jeanne	20-05-31	18-08-17	COM	TARR Erika	12-01-78	08-09-17	FER
DI BATTISTA Eraldo	26-09-32	20-08-17	COM	TOLLINI Carlo	02-10-20	13-09-17	COM
BALDAZZI Alberto	05-02-41	21-08-17	COM	JANSSENS Marc	12-04-29	14-09-17	COM
GAVANAS Antonios	12-08-38	23-08-17	CES	DIEGO Lucien	01-09-28	15-09-17	COM
KLEEMANN Dietrich	23-09-48	25-08-17	COM	BENCO Argeo	15-01-30	16-09-17	COM
PROPLESCH Ingrid	18-01-43	23-08-16	PE	ROBERTS Jean	28-08-31	17-09-17	PE
PENKUHN Hans	04-02-33	02-08-17	COM	FAURE Véronique	25-02-62	18-09-17	COM
BROAD Roger	31-03-31	17-08-17	PE	KORAKAS Andreas	30-06-38	18-09-17	COM
SAUT Marie-Claire	18-04-30	20-08-17	COM	BUTTERLIN M-T.	27-03-24	19-09-17	COM
FUNEL Linda	22-05-28	27-08-17	COM	DI MARZIO Lello	05-01-44	20-09-17	COM
GALLO Francesco	03-02-28	28-08-17	COM	VAN OORTMERSSEN G.	26-12-28	20-09-17	PE
ALLMANG Laurence	06-08-48	29-08-17	PE	FANCHINI Guerrino	12-06-40	20-09-17	COM
GOOSSENS Bernadette	04-09-38	30-08-17	PE	LEWIN Juergen	28-10-39	21-09-17	COM
DENIS Hélène	03-01-35	31-08-17	COM	MOSCHINI Ugo	18-07-37	21-09-17	COM
VAN ROSSUM Ruth	26-01-31	01-09-17	COM	DOMMERSHUIZEN J.	10-01-27	23-09-17	COM
VAN RILLAER-PUTTEMANS M.	31-01-50	03-09-17	COM	VAN SANTEN Frans	31-01-43	23-09-17	COM
FOGELQUIST Maria Christina	28-10-55	03-09-17	COM	KLEIN Friedrich	01-04-22	26-09-17	COM
VALENTE Marie-Jose	25-08-34	04-09-17	COM	VALSESIA Gianluigi	10-03-36	27-09-17	COM
KIND-CROCCO Natalia	25-12-24	05-09-17	COM				

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

by Post**/**Email

Part 1 (Procedures – edition august 2015 <u>FR only</u>)	0/0
Part 2 (forms /pers. data)	0/0
Part 3 (addresses PMO – ADMIN) Ed. June 2017	0/0
Part 4 (reimbursement forms – RCAM/JSIS) (April 2015)	0/0
Supplementary health insurances Edition May 2017	0/0
Invlidity allowance and survival pension (Hendrik Smets)	0/0
Orphan survivor's pensions (Hendrik Smets	0/0
EU Officials and taxation (Me. J Buekenhoudt)	0/0
Inheritance (Me. J Buekenhoudt) (April 2016)	0/0
JSIS Guide (was sent by poste to all pensioners)	0/0

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

Surn <i>ame</i>
irst name
Address :
mail address:
Date : Signature :

To be sent to

SFPE – SEPS

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

Email:

info@sfpe-seps.be