

# **Bulletin**

#### Information bulletin for members of the Association

# February 2015

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# **Important notices**

Bank account for the annual subscriptions:

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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

# The annual subscription has been increased to minimum €30

Decided at the AGM of 13 December 2013

# Forthcoming SEPS information meeting

**Room VM18 -1/32¹** – 18, rue Van Maerlant, 1040 Brussels Maelbeek metro stop – take exit Chaussée d'Etterbeek.

# Thursday 12 March 2015

Following the usual agenda of the meetings: from 11.00 to 16.00 Information about SEPS

Information about pensions, JSIS, supplementary health insurances Convivial lunch (buffet) in the Brasserie

Social services available for the pensionners (Monique THEATRE, DG HR C1)

Voluntary actions at the Cimmission (Active Senior) (Monique THEATRE)

Problems nencountered by members Questions

# Don't forget to contact the secretariat to reserve your lunch (€25)

Secretariat: e-mail info@sfpe-seps.be; fax: +32(0)2 2818378

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Payment for the lunch can be made in situ or to the SEPS ING account (See page 2)

There are 3 parking spaces available for persons with severe handicap if reserved 15 days before the meeting.

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<sup>&</sup>lt;sup>1</sup> Rue Van Maerlant 18, due to unavailability of room VM2.

Email: <u>info@sfpe-seps.be</u> Web: <u>www.sfpe-seps.be</u>

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# **Letter from the Editor**

The year 2014 marked the commemoration of the "Great War". We remembered the atrocities of the 20th century in the hope that they would never recur and that respect, tolerance and solidarity would surmount confrontation.

Unfortunately, the events of the last few weeks have plunged us once more into the fear of war. Europe's reaction was to ask that liberty be accepted but also that tolerance and solidarity be imposed.

Solidarity must form a pillar of our European civilization if we want it to survive. It must also be an essential factor in relations between ethnic groups, nationalities and generations. Such solidarity must be present at all levels of human relations.

"Upheavals" in a Member State of our European Union must be regarded with moderation and circumspectly, and then only mutual understanding and solidarity can lead to a solution.

The schism within our Institutions between staff recruited after the 2004 reform and staff recruited before that date should sort itself out if the entire staff formed a community of interests and if the two "clans" were to respect each other.

Social dialogue is another internal factor, linked to solidarity that could smooth over conflicts. For over two years now the staff of our Institutions have been complaining about the lack of consultation and are hoping that the new Commission, and Vice-president Georgieva in particular, will be able to relaunch ways of coming to a consensus: in other words, the consultation procedure that is written into our internal regulations.

There are times when confrontation is unavoidable and an excellent example of this is the complaint against the Commission lodged on 12 January 2015 with the European Civil Service Tribunal by the unions and pensioners' associations because salaries were not adjusted according to the Staff Regulations in 2011 and 2012.

Along the same lines, the deterioration of our health insurance system (JSIS) should impel the Administration and staff to get together and find solutions, respecting the principle of solidarity between generations and avoiding measures such as those adopted lately, unilaterally. These measures have, and will continue to have, serious and unjust consequences for the entire staff and more so for the former staff.

In this Bulletin we are holding further discussions on the abovementioned subjects, which affect our lives as pensioners of the Institutions, and especially on develonments in our social security system as reflected in current events.

# II. Adjustment of salaries and pensions - appeal to the Tribunal

#### Reminder

The following adjustments to officials and other agents of the European Union's salaries and pensions have been made over the five years from 2010 to 2014:

- the method laid down in Article 3 of Annex XI led to an adjustment of 0.1% in 2010;
- the global approach to solving the dispute in 2011 and 2012 led to adjustments of 0% and 0.8% respectively; as set down in the reform of the Staff Regulations, salaries and pensions have been frozen for 2013 and 2014.

Hence, the Commission has broken with the custom established 40 years ago of issuing proposals based upon objective data drawn from developments in the reference Member States. The Commission's purely political proposals to the Council and the Parliament (twice 0.9%) produced the above result without any consultation whatsoever with the staff.

Hence, defenders of the staff have appealed against this double decision.

# Salary adjustments for 2011 and 2012 Action by unions and retired staff organizations

On 12 January the unions and retired staff organizations lodged an elaborate appeal against the European Commission with the European Civil Service Tribunal.

The appeal has been lodged by:

Ludwig SCHUBERT, Commission pensioner, Pierre BLANCHARD, Commission pensioner Franco COZZANI, Commission official Serge CRUTZEN, Commission pensioner Jean-Pierre PETILLON, Commission temporary staff member Domenico ROSATI. Commission official

- Meryem SADANI, Commission pensioner

represented by three barristers at the Brussels bar: Christophe Bernard-Glanz; Nathalie Flandin and Stéphane Rodrigues, from the chambers of Lallemand & Legros, at 19 avenue Emile de Mot, 1000 Brussels (Belgium).

Since this claim is for annulment, all officials and other agents will benefit from a favourable decision.

The claimants' main requests are:

- annulment of the contested decisions and, if necessary, of the decisions to reject their claims;

that the defendants be informed of the effects of annulment of the decisions in question;

that the defendants be ordered to pay back the financial damage caused for the climants, with interest in line with the legal rate at the time of the judgement; that the defendants be ordered to pay all costs.

The main arguments to back up this claim were set out in our November bulletin last year.

There are seven points:

Violation of form, in that the legal base adopted was derived from the Staff Regulations, which are secondary legislation, instead of the Treaty on the Functioning of the European Union itself:

violation in that no motive was given for the 0% or the O.8% adjustments;

- violation of Article 10 of Annex XI of the pre-2014 Staff Regulations as well as Articles 10 and 11 of Annex XI of the amended Staff Regulations;
- violation of Article 65 of the Staff Regulations and the principle that acquired rights on parallelism be respected (development of purchasing power parallel to that of national civil servants);
  - violation of the principle of proportionality in that Union legislation must not exceed the limits that are appropriate and necessary in order to achieve legitimate aims;
  - violation of the principle of legitimate trust (avoid sudden changes in the legal and economic situation of active civil servants and provide suitable transitional measures to enable them to adapt to the new situation);

violation of the rules on staff consultations.

The appeal is to be named the "Ludwig Schubert appeal" since it is the said Ludwig Schubert (honorary president of the AIACE) who has put in so much preparatory work for it in cooperation with the barristers. SEPS wishes to thank him for his public spirit.

Those who wish to obtain a copy of the appeal (50 pages in PDF format) may apply to the SEPS secretariat (info@sfpe-seps.be).

# III. Weightings - HR DG memo

Adjustment figures for weightings from July 2014 to June 2015 were made official by publication in the OJ on 12 December 2014. The adjustments result from the new automatic method.

Weighting for Brussels and Luxembourg: 100.00

Weighting for active staff: <u>capitale or one of the work places</u>
 Weighting for pensioners (if applicable<sup>2</sup>): <u>100 or country weighting if</u> > 100

<sup>&</sup>lt;sup>2</sup> Pensioners benefiting from pension acquired prior to 1 May 2004
SEPS-SFPE
February 2015 Bulletin

HR C1 DG has issued a memo for pensionsers (DK, PL, RO, SE, UK) to explain the implications of these adjustments, taking account of the variations in exchange rates for countries outside the euro area.

Please take careful note of the effects of these variations because they can occur every year.

"The purpose of this note is to inform the holders of a pension or invalidity allowance who reside in Denmark, Poland, Romania, Sweden and the United Kingdom. The retroactive calculation of the update of the correction coefficients from 1 July 2014 was made on the December 2014 pension. In some cases, this retroactivity has generated a debt. The debt shall be collected immediately unless its value does not exceed 200. If the amount of the debt exceeds 200, it will be staggered according to the rules in force, i.e. the first instalment will be taken from February 2015.

In addition to the changes in the correction coefficients, pension and allowance payments are also affected by the application each year, as of 1 July 2014, of the prevailing exchange rates in Member States that are not in the Eurozone. The net results for the abovementioned countries are shown in the annexed Table.

As a result of the combined effect of these two factors, even where the correction coefficient has increased, the net pension or allowance payment may still be reduced, and overpaid amounts will have to be recovered. This is the case of the UK.

Even in Memesr States where the correction coefficient has not changed (Poland and Romania), the change in the applicable exchange rate means that recovery of overpaid sums may be required.

Where the correction coefficient has fallen, however, the net effect of the reduction may be partially or fully offset by the change in the prevailing exchange rate. This is the case for Sweden.

Lastly, depending on the extent to which the pension or allowance is based on rights acquired before 1 May 2004, the amount of the overpayment can vary quite widely. A range of scenarios is shown in the table in Annex. This shows that certain pensioners in Denmark (i.e. those with no pre-1.5.2004 pension rights or whose recognised place of origin or centre of interests is not in Denmark) may also be subject to recovery of overpaid amounts."

# IV. <u>Summary of discussion held with the</u> head of the Brussels JSIS settlements office

#### Motive

During the general meeting of SEPS-SFPE, we were asked to discuss a number of matters relating to the application of JSIS rules.

The SEPS-SFPE Board is asking for several arrangements to be put forward that would help pensioners in their relations with the PMO.

These subjects have been brought up with the head of the Brussels settlements office, Alexandre Jacobs.

#### Serious illness

In fact, the criteria "shortened life expectancy" and "aggressive measures" are frequently not even present. The Medical Officer gives an opinion. It is not always easy to consult the dossier in order to understand the motives for the application. Nevertheless, it is the duty of the medical officers to give opinions that increasingly detailed. Members' doctors may also contact the medical officers' secretariat to obtain or provide any useful information regarding the member's file.

The SEPS has evoked the need for transitional measures many a time. They should have been requested and obtained relatively quickly, at least at the time when the General Implementing Provisions were drawn up (end of 2007). Those requests made following refusals for extension of acknowledgement of serious illness arrived too late (end of 2012) to be taken into account.

The extension period for acknowledgement depends on the illness - from 1 to 5 years. The same applies to invalidity.

#### **Prior authorization**

In view of the conclusions and recommendations of the 2013 committee report on medical insurance, the number of situations requiring prior authorization is going to increase. This will affect analyses, medical imaging and so on.

Such authorizations have been rendered necessary because of certain financial scandals (since we are heading more and more for a two-level medical system)!

The problem boils down to timing - it sometimes takes 3 months to obtain authorization! It happens that the patient goes ahead with the treatment without knowing whether he will be reimbursed! Up to now, unfortunately, there have been only 5 medical officers! However, the situation has improved and the delay has been reduced (in Brussels) to 1 month. Action is being taken to reduce the delay even further.

# Official receipts<sup>3</sup>

Official forms (green, blue, etc.) are required for all medical treatment in Belgium as from 1 January 2015. These forms must show the price paid for the treatment in question. It is up to the doctor to enter the sum in the correct place on the form, but the doctor does not always do this!

<sup>&</sup>lt;sup>3</sup> The GIPs do mention that "receipts and invoices must conform to local legislation in the country of issue" ... See Title III, chapter 1, point 5

The governing body for doctors in Belgium has been informed and has passed the information on to the doctors.

However, the problem will arise for our members, who will have to insist that the official form be filled out properly or change doctor/medical service, risking to lose the advantage of a medical file often dating back some decades.

## **Direct billing**

Direct billing arouses three problems:

- 1. Recognition of our JSIS before the care body will accept direct billing;
- 2. Acquiring direct billing with our procedure which can often be difficult to implement (e.g. at weekends see SOS Senior below) and the time taken to obtain if one does not emphasize the urgent nature. However, it should be noted that, up to now, no delay has been registered for the granting of direct billing;
- 3. Members' ignorance of the true nature of direct billing: just because the PMO is paying that does not mean there will not be a large bill waiting. Direct billing is not a prior authorization and the PMO has issued many "warnings" both on the forms and on the online system.

## **PMO** information of pensioners

Information is the sine qua non of optimum understanding between the PMO and members of JSIS - and it is information of pensioners that was considered insufficient if not zero until June 2014!

Its introduction into VOX magazine is a start but sometimes incomplete.

HR C1 DG's bulletin (Senior Info) is an important initiative.

SEPS-SFPE uses its bi-monthly bulletin but it is for members only.

The PMO newsletter is to be sent direct to associations for retransmission of information (promise made by Manuela VEIGA, Head of unit).

It should not be forgotten that some 10 000 pensioners do not use the internet - or with difficulty.

PMO must improve its information strategy by ensuring that information coincides with decision and is clear (e.g. badly informed pensioners confused about fiscal receipts since July 2014 and as from January2015).

# Response to pensioners' appeals (SEPS-SFPE proposal for "SOS Seniors")

<u>I</u>deally, it should be made possible to reply to appeals 7 days a week for 24 hours.

It has often been suggested that national antennae or the national sections of the AIACE be expanded but this will not suffice. There is a staffing/volunteer problem and the existing antennae are not available permanently.

In fact, the original proposal of SEPS-SFPE (SOS PMO), whic "became "SOS Seniors" is in fact operational 7 days a week and 24 hours a day, via our GSM +32 (0)475 472 470, as announced in SEPS-SFPE documents (Bulletin), and in "Senior Info" published by HR DG (insurance amongst other subjects).

Use of this mobile number has already helped and relieved colleagues, at weekends and in the evenings, by providing explanations of rules – getting into contact with hospitals to explain direct billing – giving the telephone number of a department or official to provide social support to a handicapped person or, simply, to enable very unhappy ex-colleagues to talk to someone who can understand their problem.

The PMO should consider this "task" in relation to the new procedure for voluntary work, called "Active Seniors", launched by HR C1 DG.

SEPS SFPE has decided to carry on expanding this initiative - gradually and carefully. Implementation must be discussed with the PMO, of course, in the hope that a modicum of agreement can be reached: training (limits of action), interaction with the PMO, financial aspects (insurance), and so on.

It is clear that the Commission should be able to set up a service providing continuous response to calls, without having recourse to volunteers! Unfortunately there is a real staff shortage. Nevertheless, the Commission has a duty to care for its pensioners.

## Recognition of membership of the JSIS

It is not possible for the time being to issue a "medical card" such as that provided by DKV, for example, since that would require recognition of the JSIS by the 28 Member States alongside that of the national schemes.

For Belgium, a proposal to introduce our membership into the chip on the identity card (or stay permit) would mean having an agreement with the INAMI. However INAMI imposes its views and its organization, which is not necessarily compatible with the JSIS and the GIPs.

This idea is not on the PMO's agenda.

## **Certificate of membership**

For lack of a better option, would it not be possible systematically to send every pensioner who is a member of the JSIS a certificate in the language of his country of residence, as is done by the PMO for the extract of the Protocol?

Such a certificate would have to be accompanied by an explanatory memo.

The head of the settlements office will be forwarding this proposal from SEPS-SFPE members to the department(s) responsible.

## Medical Committee's 2013 report and proposals

SEPS – SFPE is worried about the recommendations made in the medical committee's 2013 report (cf Annex 2). SEPS-SFPE considers these recommendations probably negative and even dangerous, given that they have been approved as such, since the report itself has been accepted (by the administration and the staff!).

The recommendations were published and discussed on pages 7 and 8 of ou November Bulletin. Alexandre Jacobs does not think that it would be possible to transfer certain headings on the JSIS to other budgets.

# Pensioner representation on the JSIS management committee which considers itself a joint body

There should be genuine representation for pensioners on such an important committee for former officials, who take up more than 40% of the JSIS budget. The AIACE has an observer. SEPS-SFPE relies on serving officials, our Vice-President, Brigitte Pretzenbacher, in particular.

Alex Jacobs says he understands this demand but that it does not fall within his sphere of responsibilities.

# V. Alarm signal from G2004 : SOS pensions!

You will have read articles about a split in the staff in our September and November bulletins last year: "Generation-2004" staff recruited after 1 May 2004 versus the "fat cats" recruited prior to 2004.

Well, "Generation 2004" (G2004) is still serving us up with its own analysis and criticism of our terms of remuneration, career prospects - and pensions.

The "Generation 2004" committee's analysis of the pension system published in their latest newsletter ( $N^{\circ}$  11 – January 2015)<sup>4</sup> is very interesting - and worrying. It is detailed, often pessimistic and sometimes sarcastic. It points out the disadvantages from which officials recruited after 2004 will suffer.

The solutions that G2004 is exploring are, of course, directed at cutting back the advantages from which the "fat cats", in other words present-day pensioners and colleagues due to retire in the near future, benefit.

# Analysis of the system by G2004

G2004 is stressing the "notional" aspect of our pension fund, describing it rather as "virtual". Unfortuntely, this coincides with the views of many Member States!

SEPS comment: however we paid for our pansion, throughout our carreer!

<sup>&</sup>lt;sup>4</sup> Generation 2004 Newsletter N° 11 January 2015 Special edition on pensions. Available upon request from the SFPE-SEPS secretariat.

G2004 thinks that 90% of the 40 000 million (2014 figure) in this fund is destined for the present pensioners and staff recruited prior to 2004.

SEPS comment: it is obvious that a fund created at the time of the ECCS (Eur. Comm. of Coal snd Steel) relates more to older staff and pensioners than to newcommers.

o G2004 points out that the new Member States find themselves having to guarantee a debt accumulated prior to their accession and one which is increasing more rapidly for them than for the founder States.

SEPS comment: the Member States' debt diminishes as pensions are paid out. It increases with new recruitments, e.g. from new Member States.

G2004 feels that Commission promotions to AD12/AD13 (new senior expert) are a burden on the pensions budget.

SEPS comment: what real effect does these possible promotions have in relation to what would have been made possible under the pre-2014 carreer system with its 40 000 milion-euro fund?

In G2004's opinion, it is the pension packet that has suffered the most from the 2004 and 2014 reforms, with slower carreers, lowering of annual growth to 1.9% and then to 1.8% instead of 2% and the increase of retirement age to 66. Butatoh! what a surprise, nothing has changed for present-day pensioners!

SEPS comment: pension rights are considered property rights. Hence, the 2014 reform has not changed this. What has changed are the forthcomming rights.

o G2004 thinks that the contribution to the system is out of proportion to its benefits in that the contribution is the same for everyone (currently 10.1%) irrespective of any annual increase (1.8, 1.9 or 2%) and the authorized retirement age. All G2004s are being penalised.

SEPS comment: The G2004s say they are being penalised but the variation in the contribution (from 11.6 to 10.1 %) is also the result of the changes to the system and takes account of reductions in the rate and the lengthening od carreers.

According to G2004, given the changes to the system, pre-2004 officials contribute less than the theoretical third provided for whereas the G2004s contribute more.

SEPS comment: everyone contributes 10.1% of salary. It is true that the contribution depends on carreer length.

o G2004 states that pensioners' average earnings are already higher than the average salary of most post-2004 recruits and contracutal staff.

SEPS comment: after 10 years of service, most present pensioners had a salary (if updated to 2015) lower than their present pension.

- SEPS comment: However, when our former officials were in active service, their contribution to the pension fund was already subject to a special or solidarity levy!
- o G2004 considers that the total cost of pensions is increasing rapidly whereas that of salaries is going down, since recruitment is at basic grades or on contracts and because of staff cuts. By 2025, G2004 says that pensions will be costing more than salaries! Member States will not accept such a situation and, since they cannot reduce salaries, they will propose a drastic pension reduction.

SEPS comment: The structural changes brought about by the reform have had an influence on future salaries and pensions. Nontheless, the most aged of our pensioners will not all live until 2025 and any estimate made by G2004 sould be verified via an actuarial claculation before being published.

Those responsible in the Commission and the Parliament for the discussions on reform within the trialogue, so says G2004, were very careful to put the problem off but the Titanic will soon hit the iceberg!

SEPS comment: as we have already stated above, according to casemaw, pension rights are considred property rights. This principle will probably be essential in future for the protection of our G2004 colleagues' pension rights.

# Many of the above observations made by G2004 which may seem well founded should be verified scrupulously!

#### G004 is looking into some solutions

G2004 is demanding that a special levy on pensions be introduced immediately - a levy that would be higher on pensions than the existing one on salaries!

o G2004 wants contributions to the system to be proportional to the rate of accumulation (2%, 1.9% or 1.8% per annum) and dependent on the foreseen retirement date. This would ensure that those who have lost out because of the 2004 and 2014 reforms do not lose out again via pension contributions.

G2004 would like the retirement age to depend on the level of pension foreseen.

Following the thinking in other institutions (European Investment Bank, for instance), G2004 would like us to think along the lines of a real pension fund, not notional (or virtual according to G2004). However, this would imply that:

- either the Member States rebuild the fund of 40 000 million euro (!) or a new fund be added to the present notional 40 000 million.

G2004 is suggesting that Vice-president Georgieva examine the above proposals. G2004 members are also being asked to come up with ideas.

## What are we to think of these proposals that G2004 has put on the table officially?

First and foremost, all the above declarations should be scrutinized thoroughly by persons familiar with the actuarial aspects of our pensions system or by Eurostat.

The points made by G2004 are aimed incriminating active or retired staff recruited before 2004 for having known more advantageous conditions than those prevailing for persons amongst us who were recruited after that date

This process is malevolent. Why should older colleagues be held responsible for this problem of which members of G2004 feel they are victims? Staff which are now being called pre-2004 (or shamefully insulted as being "fat cats") did their best in 2002 and 2003 to defend the interests of officials in the negotiations with Mr Kinnock. It was not possible to construct an effective opposition given that the only weapon was strike action and this was not supported by the entire staff. It was the same scenario in the "negotiations" in 2012 and 2013.

G2004 is attacking staff unity by behaving in this way and it lessens their capacity to resist outside pressure.

Indeed, it is quite clear that, sooner or later, our pension system will come under attack again. Remember the declaration of five Member States<sup>5</sup> in respect of that system when the 2014 reform was decided:

..... after nearly two years of intensive work by all parties, and despite broad agreement for those objectives, our delegations felt that the compromise presented <u>did not match the comprehensive reforms which many Member States are already delivering in their domestic civil services</u>. All of our public services are changing and the EU civil service will be left behind at its peril.

... ... We should not under-estimate how strongly the public's support for the EU is linked to their perception of the EU Civil Service.

... ... <u>In the next few years, we will continue to work construct vely to ensure that EU citizens have the EU civil service they should expect, one that the EU can afford to maintain</u>

G2004 should know that it is illegal to apply a tax to a pension derived from a notional fund fed from the salaries of beneficiaries who have already paid a levy. What is more, pension rights are seen as property rights. Hence, we could hope that the system will remain unchanged for former staff. But will the law always be respected?

It is hard to think that G2004 would be able to benefit directly from any reduction in "pre-2004" pensions.

Unfortunately, this G2004 newsletter, coming as it does from within our Institutions, will give certain ideas to people who wish to criticize and reduce our pensions.

It is becoming increasingly important that our pensioners be properly represented in all staff consultation meetings.

# VI. Meeting between the Unions and

<sup>&</sup>lt;sup>5</sup> Declaration of AU CZ DK NL UK

# Vice-president Mrs. Kristalina Georgieva

**Brigitte Pretzenbacher** (Vice-President of SEPS-SFPE)

The staff representatives were invited to a meeting on 21.11.2014 with the Vice-President, which lasted a good two hours in a very open-minded atmosphere.

The staff unions began by recalling their fervent hope for a real Social Dialogue to be reinstituted. They then presented their list of present demands, such as the need to improve working conditions and career prospects, the reduction in precarious staff engagements, how to better motivate staff, reduce as much as possible the inequalities which result from the two previous reforms, the review of selection procedures to become better adapted to the specificities of a civil service, the respect of geographical representation, a worthy social policy and how to establish a better balance between family and working life, given the increase in working hours.

Mrs Georgieva, however, outlined her own priorities as follows:

- The search for talent among the staff and its exploitation
- Simplification of the organisational chart, in order to improve efficacy
- Equal opportunities, with at least 40% of women in director or senior staff positions by 2019
- The Unit responsible for staff, one team, one commission, capable of responding rapidly to the evolving challenges

Unfortunately her priorities cannot be said to meet those of the staff unions. Her first priority is clearly aimed at rapid promotions. Her last priority presages an increased flexibility in all senses, which is never good for staff. Equal opportunity is of course everyone's desire, but in this case it is aimed at women in the higher categories. What about all the others, of whom the vast majority are in categories AST, SC and AC?

As far as the simplification of the organisational chart is concerned, this is nothing new and is aimed only at increasing efficacy.

Kristalina Georgieva is Bulgarian (born in 1953), and has a PhD in economic sciences. Before her first posting as Commissioner for Humanitarian Aid under the Barroso Commission, she was Vice-President at the World Bank. During the meeting, with the aim of creating a degree of complicity with the staff representatives and wishing to demonstrate that she is not a novice in this field, she indicated that the administration at the World Bank is similar to ours and that reforms had taken place there too. She added that she had been lucky to be recruited under better conditions, just before one such reform. As a result, she claimed to be particularly sensitive to the inequalities created by our Reforms.

One positive aspect is that she is open to regular meetings with the staff unions and the Central Staff Committee, though she would prefer these meetings to take place with fewer participants.

The next meeting has already been scheduled. It will take place during March. Pensioners should prepare themselves to submit to her the questions they feel are important to them.

# VII. <u>AGE General Assembly 2014</u> Final Declaration

AGE Platform Europa held its General Assembly in Brussels on 2-3 December 2014. The events were the occasion for AGE members to share their views and experience at national level, and to debate on ongoing ageing related issues at EU level with a high-level panel of speakers.

The 2014 annual General Assembly of AGE Platform gathered 100 delegates from member organisations across the European Union.

In addition to the statutory issues, the objective of our annual assemblies is to allow members to voice their concerns at EU level and to identify work priorities for the following years. It also gives them the opportunity to get updated on the latest EU development and to reflect on the great variety of issues related to ageing and foster exchange and networking among members.

The two-day meeting ended with the endorsement of AGE's General Assembly 2014 Declaration entitled

# 'EU Strategy on Demographic Change – Embrace the potential of Europe's ageing population',

calling for the adoption of a comprehensive EU Strategy on Demographic Change and identifying a number of EU policy priorities which should underpin this strategy.

Members of AGE Platform Europe met at the 2014 General Assembly to call on the new European Parliament, the European Commission, the European Council and on individual Member States to adopt:

An EU Strategy on Demographic Change, based on article 25 of the EU Charter of Fundamental Rights, ensuring the rights of the elderly<sup>6</sup>.

An EU Strategy on Demographic Change to empower the ageing population and address socioeconomic challenges

An EU Strategy on Demographic Change is necessary to underline the added value that older people bring to society as a whole and to enhance respect for the fundamental rights of older persons.

Despite progress achieved over the last decade, age-based discrimination remains an issue in many Member States. Persistent ageism creates serious concerns among older people and leads to injustice. Whereas the EU has adopted comprehensive strategies to tackle discrimination on other grounds, for example through the European Disability Strategy and the EU Roma Framework, policies promoting age equality remain rather fragmented,

<sup>&</sup>lt;sup>6</sup> The Charter of Fundamental Rights of the European Union (2010/C 83/02), Art. 25 "The Union recognises and respects the rights of the elderly to lead a life of dignity and independence and to participate in social and cultural life."

leading to various shortcomings, including age-related discrimination in all areas of older people's lives and in the labour market. Therefore, there is a need for a comprehensive and coordinated approach to older people's fundamental rights which will ensure policy coherence and synergies between initiatives taken at different levels.

The overall objectives for an EU strategy on Demographic Change and the policy priorities needed are listed at the following address:

http://www.age-platform.eu/news-press/coverage/special-briefings/439-special-briefing-en/2490-age-general-assembly-and-annual-conference-2014

# VIII. <u>Committee for the</u> mobilisation of solidarity

(Extracts from the document proposed by **Pascal Declaye** – acting president of the Committee)

Within the framework of the "Etats généraux du volontariat" organised in November 2011 by the Central Staff Committee, an assembly for the mobilisation of solidarity took place February 2014, bringing together several representatives of associations and humanitarian action platforms such as "eu can aid!7", "Give Eur-Hope8", "Femme d'Europe9" and the "Schuman Trophy10", as well as other internal associations such as "Cancer Support11", the associations of retired European Institution staff members12 and the European schools.

On this occasion, President Barroso had sent a letter of support. The President welcomed "the call for the mobilisation of solidarity which some of us had launched; a call which aims at extending and amplifying the activities which you are undertaking through your various associations (as well as) the adoption of the Solidarity Chart, which you have formulated and for which I am happy that it took place in the presence of Vice-President Šefčovič (...). Your initiative demands respect on several counts. It must be stressed, shared and disseminated."

The Charter states that: "the staff of the European Institutions engaged in this solidarity initiative in support of micro-projects aimed at fighting poverty, for the most vulnerable, represents the spirit of the founders of a united Europe".

In order to mobilise the staff and to create a solidarity dynamic, the representatives of the associations and of the staff committees created a Committee for the mobilisation of Solidarity, whose objective is to highlight and encourage the commitment of European civil servants in the fight against poverty and social exclusion and to act as a catalyst for

<sup>8</sup> www.giveeurhope.eu

<sup>&</sup>lt;sup>7</sup> <u>www.eucanaid.eu</u>

<sup>&</sup>lt;sup>9</sup> www.assocfemmesdeurope.org

<sup>&</sup>lt;sup>10</sup> www.schuman-trophy.eu

<sup>&</sup>lt;sup>11</sup> www.cancer-support.eu

<sup>&</sup>lt;sup>12</sup> www.aiace.europa.eu; www.sfpe-seps.be

initiatives and support from the main associations and humanitarian action bodies within the European Institutions.

It is necessary to promote and develop the support and commitment of the staff of the European Institutions.

The Committee has proposed concrete activities for mobilising the commitment of the staff of the European Institutions and to engage them to volunteer for humanitarian activities towards the outside and to provide assistance to several retirees from the Institutions.

#### **Encouraging volunteer work**

The "Etats Généraux du volontariat" highlighted the strong commitment of the staff – both active and retired – to benevolent work.

The committee hopes to propose a strategy for the promotion of volunteer work within the Institutions, within the framework of informing the staff and supporting volunteers and internal associations.

The staff should be informed of concrete possibilities to engage in benevolent activities. Several channels of communication could be used for this:

Creation of an information platform

Distribution of a brochure on volunteer work to all active staff members and to retirees

Information to new recruits, future retirees and students of the European Schools Midday information sessions: testimony from volunteers within and outside the Institutions

In order to promote the benevolent activity of active members of staff it will be necessary to draw up guidelines which demonstrate under which conditions existing possibilities for "leave for external non remunerated activities" could be called upon for undertaking benevolent humanitarian activities.

## Catalyse solidarity initiatives within the European Institutions

Channelling collected funds to benefit large scale activities to achieve significant and durable results and to guarantee total transparency in the use of these funds, requires a democratic process to projects and a total absence of conflicts of interest.

## Support humanitarian activities of active staff

Since activities would be exclusively financed from dues and occasional donations from members of staff, intensification would allow a greater number of projects to be undertaken.

In order to increase the means of taking action, it would be necessary to provide as much visibility as possible to the activities and to encourage donations in their support.

It would be worthwhile thinking about: logistical aid, quarterly information to all staff members, generating the support of the presidents oe all the European Institutions.

## Organise the Day of Solidarity - 9 May

The Charter of Solidarity includes the initiative to make 9 May of each year the Day of Solidarity.

This initiative could be launched on 9 May 2015 on the occasion of an official event. The Day of Solidarity will celebrate the solidarity actions undertaken by the internal humanitarian associations and will also be the occasion for staff members to make concrete contributions to the solidarity activities on the websites of all the European Institutions throughout the world.

# IX. Information – Questions from members

#### 1. Reminder: Reimbursement of health care charges

It seems necessary to remind our colleagues of the four sources from which officials and other agents of the European Institutions may obtain partial or total reimbursement of their health care charges. These are:

The Joint Sickness Insurance Scheme –JSIS (Staff Regulations)
Accident insurance (Staff Regulations)
Schemes supplementary to the JSIS
Assistance schemes for coverage whilst abroad

#### The JSIS (Staff Regulations)

The JSIS<sup>13</sup> is included in Staff Regulations for officials and other agents of the Institutions and provides for a reimbursement of between 80% and 85% of the cost of treatment in the case of sickness, hospital stays, analyses, medicines and so on, whether the official is in active service or retired. The reimbursement can be 100% in the case of serious illness duly recognized by the JSIS.

The JSIS has established ceilings for a good many treatments and there are also exclusions and rules on excessively high fees. These rules often cut down reimbursements, especially when care and treatment is given in countries outside the European Union.

Recourse to Article 72(3) on special reimbursement limits the risk of a 15% or 20% reduction in a reimbursement where high medical costs are involved. However, the excess cannot exceed the sum of half a basic monthly salary in a given year and one must not forget the ceiling, the exclusions and reductions for excessively high costs.

# **Accident insurance (Staff Regulations)**

The Staff Regulations provide for cover for officials in active employment who are involved in occupational accidents and those occurring in private life. This coverage is no longer

<sup>&</sup>lt;sup>13</sup> Full reference: General Implementing Provisions (GIP) – C(2007)3195 / 01.07.2007
Simplified reference: Reimbursement of medical expenses – Practical guide, PMO 20.06.2014
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given once the official retires (or is granted an invalidity allowance). Reimbursement is at 100% and may also provide a lump sum if the accident results in invalidity or death.

Retired staff or those on permanent or temporary invalidity allowances are not covered by this accident insurance. The JSIS reimburses care given as a result of an accident as if it were for an illness (i.e. 80% or 85% with ceilings, exclusions and reductions for excessive costs).

#### Supplementary insurance to the JSIS

Any member of the JSIS may take out a private health insurance policy for himself and his family – a policy that would top-up the JSIS reimbursements so as to provide more or less 100% cover depending on the treatment.

Such supplementary insurance, which may be individual or grouped, is offered by well-known companies such as Allianz BE - Vanbreda International (Cigna); DKV Luxembourg; Allianz DE - Worldwide care; Santalia; Expat & Co. All these companies are familiar with JSIS rules.

In general, they cover, with certain limits, that portion of the bill for medical care not covered by the JSIS. Some of them reimburse hospital stays at 100%. Others simply reimburse 20% of the bill.

All but one follow the JSIS rules in the matter of care provided as a result of an accident, reimbursing as if it were a sickness and depending on the conditions set out in the contract.

Annual premiums vary greatly according to the coverage but, for supplementary hospitalization policies, the annual premium is generally between €70 and €250, depending on age.

These supplementary policies can differ quite a lot as regards health care cover and there are limits on care outside the European Union.

#### Assistance schemes

As we have said, the JSIS and its supplementary sometimes have serious limitations when it comes to reimbursing care outside the European Union, particularly in countries such as Canada, Norway, Switzerland and the USA. One must also be careful about the high cost of "private medicine" in certain countries such as Italy or the United Kingdom. Several supplementary insurance companies limit their reimbursements to €25 000 per year in the USA.

The JSIS does not reimburse the cost of repatriating its members who fall ill when abroad and, since most supplementary insurance companies follow JSIS rules, they do not take repatriation into account either.

Anyone who requires cover when travelling outside the European Union or even just outside his country of residence should take out insurance of the "Europe Assistance" variety, which provides cover for repatriation and for emergency treatment on the spot, in all countries visited, up to the sum of € 1 000 000.

Several credit cards pro ide assistance schemes but it is essential to read and take note of the general conditions, limits and exclusions before you need them!

## 2. "INFO SENIOR" receives the "Clear writing prize14"

Since May 2014 pensioners of the institutions have been receiving the "INFO SENIOR" bulletin, edited by DG HR. Last November this new publication received the "Write Clearly" award, prize offered by the Commission.

The "Write Clearly" award encourages the drafting of clear texts by every year distinguishing and rewarding the staff of the Commission, who have produced such texts.

INFO SENIOR was created subsequent to two realisations: the exponential increase of the number of pensioners and the evolution of technical developments in communication. It therefore became necessary to create a clear and comprehensible information tool which would provide pensioners with specific information.

#### 3. Afiliatys and insurances

AFILIATYS is an apolitical interinstitutional association (ASBL) at the service of some 55,000 agents and European civil servants, active or retired.

Worthy successor of the UPFE, created 50 years ago, it is operating under its new name – AFILIATYS, the affinity club of the European Institutions – since 2006 and working on cultural, social and voluntary work integration.

With a membership of 30,000 it is the most important staff association of the European Institutions.

Since 2014, Afiliatys has been busy. A newsletter is sent every month to members to inform them of proposed or organised events, advantages they could obtain for certain services and products, insurances which may suit them.

It is Afiliatys which negotiations the collective insurance contracts "Complementary Health Insurance to JSIS Hospi Safe/Plus" with Vanbreda International (now Cigna) and Allianz BE.

Affiliation to Afiliatys can be secured on-line at a cost of €5 <a href="http://www.afiliatys.eu">http://www.afiliatys.eu</a>

## Improvement of the HOSPI SAFE / PLUS insurance policy

The complementary health insurances to JSIS: Hospi Safe and Hospi Safe Plus offered by Afiliatys since 2010, but successors of the Van Breda insurances known for almost 40 years, have been improved on the occasion of the renewal of the collective contract Afiliatys-Vanbreda/Cigna<sup>15</sup>-Allianz for the period 2015-2019.

It is SEPS-SFPE who has been the major player in the Insurance Group of Afiliatys and we are therefore happy to highlight these improvements, knowing, however, that they will benefit the members who have already subscribed to Hospi Safe (18,000 total adherents

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<sup>&</sup>lt;sup>14</sup> Full article by Monique THEATRE in VOX Nr 99 December 2014.

<sup>&</sup>lt;sup>15</sup> Vanbreda Inernatinal has been bought by the international insurer Cigna, but continues to play the role of broker for the insurances Hospi Safe.

across all the Institutions): this insurance needs to be taken out at least six months before retirement.

On the occasion of this renewal, the offer is made, only from 01.01.2015 to 28.02.2015, to those who are not yet 6 months before their retirement, to subscribe to this insurance without the obligation of a medical questionnaire.

# New edition of the working document SEPS/Afiliatys on complementary health and accident insurances

This 2015 edition is available (EN - FR). This document is about a series of insurances proposed to the staff of the European Institutions by Afiliatys, AIACE and the staff unions.

The document provides a brief synopsis of the coverage offered by each of the insurances available and includes a table giving the yearly fees as a function of the age of the candidate.

Vanbreda Risk and Benefits, 'privileged broker' to study which insurance policies may correspond best to your personal, family and financial situation.

The <u>strategy</u> adopted by Afiliatys and continued by Vanbreda Risk and Benefits, is based on the following essential principles:

The value of an insurance policy is its capacity to cover the pertinent risk in the best and most reliable fashion. The cost of the insurance policy needs of course to be considered, but is not a primary consideration.

The candidate is not always well informed about the risks to be considered or about the available insurance policies and their limits.

The candidate needs to be able to rely on the broker to guide him/her in his/her choices.

This broker needs to bring a potential insurance claim to a successful conclusion. This task places an additional level of responsibility on the broker when he provides advice on the insurance choices to be made.

The main insurance policies which are considered are those which concern your property, your responsibility, your legal protection, your vehicle,

Vanbreda Risk and Benefits regularly undertakes a "benchmarking" study and evaluates the cost-benefit relationship between its offers and those on the market.

The office Vanbreda Risk and Benefits, "Eurinsurance Office" is located in the heart of the European quarter at Rue Stévin 144 (behind the Berlaymont), 1000 Brussels, Tel: 02 230 16 60. www.eurinsurances.be

# 4. Vanbreda International becomes Cigna

On 2 February 2015, Vanbreda International became Cigna.

Cigna provides access to broad worldwide networks of doctors and hospitals in more than 205 countries and jurisdictions totalling more than 185.000 health care professional worldwide. Its over 870.000 members can contact Cigna 24/7 in their preferred language

and time zone. Find out more on Cigna and its international offering on www.cignaglobalhealth.com.

For thmesupplementary insurance to the JSIS (Afiliatys and AIACE), Cigna Eurprivileges remains our broker. The complementary health insurances remain Allianz BE policies.

# 5. Reminder: JSIS – In Belgium, the official attestation of care provided is indispensible for reimbursement since 01.01.2015

In Belgium, after a consultation with a doctor, a dentist, a physiotherapist, etc, the latter provides the patient with an attestation of care provided: a green, white, orange or blue paper or a numbered receipt with the stamp of the Belgian tax office. Copy of a bank transfer accompanied by the expenses receipt is also valid.

If up to now your doctor or health provider has not provided you with this particular document, you will from now on be justified in asking for it! It will be necessary for you to obtain it in order to be reimbursed by JSIS.

Examples of the accepted documents are provided on My Intracomm-Ext:

The <u>National Council of the Order of Belgian Medical Practitioners has been informed</u> and should have disseminated this information to its members. The letter was published in the November 2014 Bulletin. It is available at the SEPS secretariat in EN and FR.

All retirees have received the official Administrative Information Note  $N^{\circ}$  45 ( $N^{\circ}$  45-2014/09.12.2014) around 17 January 2015. The bulletin of DG HR C1 "Info Senior  $N^{\circ}$  4 has devoted its first page to this issue.

Whoever has incurred medical expenses between the 1st and the 7th or even 17th January, without having requested the necessary receipt, should inform PMO 3.

# 6. <u>USA, Switzerland, Norway and Canada:</u> <u>Limited reimbursements!</u>

A letter from the Head of Unit PMO 3 JSIS – Central office (19-12-2014) has apparently been sent to all pensioners. Not all have received this. The contents can be summarised as follows:

In countries outside the EU, there may be instances where a decision of excessiveness is made if the cost of the medical intervention exceeds by 25% the average cost of the same treatment within the EU<sup>16</sup>.

When applying this regulation, 4 countries appear to be medically expensive: USA, Switzerland, Norway, and Canada<sup>17</sup>. A 'basket' coefficient may be established by PMO for

<sup>16</sup> Common Rules JSIS – Art 21. DGE 2007 – Title III, Chapter 8

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these countries, which would, from 1 January 2015, limit reimbursement of expenses for which there is as yet no established ceiling.

If you live in one of these countries, you have the certainty of being reimbursed 50% of your expenditure.

If you are not resident there, this 50% clause does not apply. There are many of our Ispra colleagues who regularly seek medical treatment in Switzerland.

It is therefore important to think about subscribing to a complementary health insurance, which reimburses up to 100%.

For travellers it is essential to think of subscribing to a travel insurance policy.

# 7. <u>Is "Direct Payment" by JSIS (or another insurance)</u> always the best option?

**NO** !!! In countries where medical services are expensive (particularly in the USA, in Switzerland, in the UK, in Canada and in Norway) experience has shown us that direct payment by the affiliate rather than by JSIS can significantly reduce the final bill, as you can negotiate the costs proposed. Consequently, the proportion which will need to be covered by you will also be reduced. Be aware that when you pay the bill directly yourself an advance could under certain conditions be granted to you.

Given the difficulties associated with direct payment in certain countries and the amount which will remain at your cost after reimbursement by JSIS, travel insurance is highly recommended. Such insurance would help you (almost) everywhere in the world, 24/24 hours. It could even organise repatriation (which is not covered by JSIS), advance medical expenses and could potentially reimburse your portion after reimbursement by JSIS.

## 8. If you use JSIS on-line:

# ask for reimbursement without waiting

The rapid reimbursement of your health costs, especially if they are introduced via JSIS online, is possible by being 'smart' in the use of the instruments, which are at your disposal.

Whether you use the on-line or paper forms, submit your requests as your expenses occur. You went to see the doctor? You have purchased medication? Do not wait: request the reimbursement of what you have already spent: this is good for your finances as well as for the healthy management of our system. You will be reimbursed more rapidly, you will avoid any risk of losing your supporting documents and it also makes work easier for our administrative colleagues: help us to help you!

Also, when you submit a reimbursement request on-line, the best is to submit two-three items at a time. When several medicines are listed on the same chemist's receipt, it is best to list them one by one under the heading 'medication'. Beware: **do not** submit several purchases of the same medication as if they had been a single purchase.

As for bills, it is not necessary to list each item separately: just introduce the total amount.

#### 9. If the reimbursement request is rejected

When a reimbursement request for medical expenses is refused via JSIS on-line or by post – because a document is missing, such as a bill or a prescription, for example – the request is considered closed. You will therefore have to submit a new request and attach all the documentation again, including the missing item. Do not simply send the missing document by post, e-mail or by PMO Contact. Submitting a new complete version of the reimbursement request is the most rapid way to obtain reimbursement.

#### 10. Family allowances received from another source

If through your spouse, a former spouse or a third person, you receive family allowances in addition to those granted to you by the Institutions (for example, national family allowances or allowances paid by other oronnisations such as NATO, EuroControl,...) you need to declare these.

In fact, the amount received from another source is deducted from the amount allocated by the Institutions. This amount can vary as a function of the age of your child, for example. Watch out for this so that if the amount appearing on your payslip under the code "AEA" is no longer correct, you need to have this changed. The paper forms sent out during the July 2014 verification process need to be sent to PMO.

## 11. Advice of a lawyer at the cost of SEPS-SFPE

Consultations with a lawyer are free and available to our members who are up-to-date with their membership dues and are limited to one consultation per year and to a maximum of 30 minutes per consultation; any excess will be charged to the member.

To register, please send a message to <a href="mailto:info@sfpe.seps.be">info@sfpe.seps.be</a> with copy to <a href="mailto:Brigitte.Pretzenbacher@ec.europa.eu">Brigitte.Pretzenbacher@ec.europa.eu</a> (Coordinator). Appointments can then be arranged directly with the proposed legal cabinet: Jean-Noël LOUIS (LOUIS EUROPEAN LAW), Brussels.

If this is acceptable to you, please also send us a short explanatory note (info@sfpe-seps.be):

For our Vice-President in charge of legal matters, who may possibly be able to assist you

For the lawyer, so that he has an appreciation of the reasons for your request for
legal advice.

# 12. <u>European Administration School (EAS)</u> Information sessions on social security

The main objective of the European Administration School is to offer the possibility of training to the staff of the European Institutions.

The School organises information sessions which are interesting for retirees and especially so for those who have not taken part in a pre-retirement seminar or who would like to better understand the rules concerning our invalidity health insurance.

In Brussels, the School is situated at 24 rue De Mot, 1040 Brussels (European guarter).

The next information sessions are foreseen for 21 April 2015 in FR and for 22 June in EN. Explanation of the operations of JSIS takes place during the morning from 9h15 to 12h30.

To register, please send a message to Brigitte Pretzenbacher by Email or via the secretariat (<u>Brigitte.Pretzenbacher@ec.europa.eu</u>).

#### 13. Reminder: Use the correct forms

For your dental care estimates, use the correct form. Before undertaking certain dental interventions, such as dental orthopaedics or for a dental implant or prosthesis, you need to submit a cost estimate. In order to accelerate the handling of your estimate, PMO invites you to use the current official documents for this.

For direct payment requests, for prior authorisation and special reimbursement requests, use the latest forms available on My Intracomm-Ext. Several forms have been modified by PMO recently. You are advised to request them from the Secretariat of SEPS.

# **XI. Annexes**

# Annex 1.

# In memoriam (December January February)

Nom, Prénc	om	Date de naiss ance	Date de pensi on	Date de décès	Institution
SCHIRINZI Mas	simo	14- 05-29	01- 07-82	15- 08-14	COM
THOMAS	Jean-	16-	01-	17-	PE
Claude		06-46	07-11	09-14	
PINOLINI Giova	nni	28-	01-	27-	COM
		02-29	03-94	10-14	
<b>AMORY Michel</b>		17-	01-	30-	COM
		12-23	01-89	10-14	
THIELE Margar	ete	25-	01-	31-	COM
		07-16	05-81	10-14	

VERSTRAETE Willy	08-	01-	01-		COM
BERCHEM Jacques	07-33 21- 03-30	06-97 01- 09-85	11-14 03- 11-14		COM
MAGLIA Romano	16- 12-35	09-65 01- 06-91	03-		COM
SACCO Salvatore	19- 08-32	01- 01-89	05- 11-14		COM
BERNARDI Ivano	04- 10-44	01- 01-06	06- 11-14		CM
BIR Suresh	04- 07-37	01- 08-02	07- 11-14		COM
MARIEN Alfons	19- 11-34	01- 11-97	07- 11-14		PE
HEIDWEILER- SCHEFFELLAR Wihelmina	14- 06-21	01- 07-86	09- 11-14		COM
ARRIGHI Joseph	25- 02-28	01- 08-92	13- 11-14		COM
HAMOIR Françoise	28- 07-47	01- 12-02	13- 11-14		COM
WAUTREQUIN- TRAFOJER Eva	14- 09-32	01- 01-94	14- 11-14		COM
BARTOLUCCI Antonio	01- 12-22	01- 02-86	15- 11-14		PE
NELISSEN Daniel	02- 03-46	01- 06-02	15- 11-14		COM
PLETINCKX Denise	10- 07-27	01- 05-89	20- 11-14		COM
BECKER Ingrid	14- 03-36	01- 11-92	09- 10-14		PE
CECARELLI Françesco	22- 06-44	01- 07-09	13- 11-14		PE
WERY Florian	20- 12-48	01- 02-13	20- 11-14		PE
ROMUS Paul	20- 10-19	01- 11-84	21- 11-14		COM
LIBOUTON Josiane	06- 09-43	01- 10-08	27- 11-14		COM
GAARTZ Brigitte	21- 12-24	01- 01-90	27- 11-14		COM
RINGOET Arthur	01- 05-21	01- 06-86	29- 11-14		COM
ESCUIN SANTAOLALLA Maria Alicia	26- 06-55	01- 01-11	30- 11-14		COM
COOPER Fay	14- 03-30	01- 08-80	01- 12-14		COM
SEBAZUNGU Isidore	23- 04-44	01- 11297	02- 12-14		COM
KLUWIG Ingeborg	02- 02-34	01- 03-99	03- 12-14		COM
BARROT Jacques	03-	01-	03-	Sm. 2015 Dullotin	COM
CEDC CEDE			F a b	on, 2015 Dullotin	20

	02-37	03-10	12-14	
RATH Friedrich	17-	01-	07-	CES
	06-49	02-07	12-14	
SCHMITZ Valerie	26-	01-	08-	COM
	05-20	06-85	12-14	
FABBRO Antonio	22-	01-	10-	COM
	06-29	07-94	12-14	
<b>HOETTEN Hans</b>	25-	01-	12-	COM
	12-28	07-85	12-14	
MICHAIL Nikolaos	11-	01-	12-	PE
MATEIELD Danield	04-56	12-01	12-14	0014
MATFIELD Ronald	05-	01-	15-	COM
EOSCALE Giuconno	01-28 10-	02-89 01-	12-14 15-	COM
FOSCALE Giuseppe	01-35	02-00	12-14	COM
TROCH MATTON	14-	02-00	17-	COM
Marie-Claire	09-49	10-09	12-14	OOW
MUELLER-MAERSCH	30-	01-	02-	BER
Gerda	09-22	06-87	11-14	DL. (
LANNES Paul	31-	01-	02-	COM
	12-23	05-88	12-14	
<b>THILGES Marianne</b>	30-	01-	05-	COM
	06-41	12-99	12-14	
NARHI Arja	11-	01-	12-	PE
	12-56	08-10	12-14	
BAILLY Jacques	26-	01-	13-	COM
	08-28	09-93	12-14	
PIANETTI DELLA	01-	01-	13-	COM
STUFA Bernardo	03-31	07-87	12-14	0014
ODINO Giuseppe	08- 06-24	01- 03-89	13- 12-14	COM
Ennio COENEN Heinrich	20-	03-09	12-14	COM
COENEN REIIIICII	05-23	06-83	12-14	COM
QVISTGAARD Birte	14-	00-03	17-	СОМ
Q TIOT OFFICE BITC	09-27	10-92	12-14	OOW
VERBIEST Gilbert	02-	01-	17-	COM
	12-51	02-04	12-14	
SALMOIRAGHI	06-	01-	18-	COM
Angela	07-33	12-97	12-14	
BANG-HANSEN	09-	01-	19-	COM
Folmer	07-40	01-01	12-14	
TOMBEUR Janine	04-	01-	24-	COM
	06-23	07-83	12-14	0014
<b>CAGNIANT Francis</b>	09-	01-	24-	COM
CECCADELLI	11-25	12-90	12-14	COM
CECCARELLI	07-	01-	26-	COM
Germain MERLINI Alfonso	11-28 02-	12-93 01-	12-14 26-	COM
WERLINI AHOHSO	03-26	03-91	20- 12-14	COM
MELCHIOR Marie-	03-20	03-91	26-	COM
Anne	09-28	05-93	12-14	JOIN
DALLY Josette	14-	01-	28-	COM
	08-27	09-92	12-14	- <del> </del>

FOGLIA Giorgio	01- 03-23	01- 04-88	29- 12-14				COM
MESTAT Maurice	03- 11-27	01- 12-92	30- 12-14				PE
VAN DER LINDEN	22-	01-	31-				COM
Johannes	07-23	05-83	12-14				
BUCHET Paul-Henri	26-	01-	31-				COM
DD ALINI EL	10-22	09-86	12-14		0014		
BRAUN Elena	26- 09-55	01- 01-13	31- 12-14		COM		
MOAT Andrew	12-	01-13	02-				COM
Macrae	01-30	02-95	01-15				OOW
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# Annex 2.

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Part 4 (reimbursement forms – RCAM/JSIS)	0			
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Supplementary health insurances Edition june 2013	Ο			
Invlidity allowance and survival pension (Hendrik Smets)	0			
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