

Bulletin

Information bulletin for members of the Association

April 2016

SEPS secretariat can be reached

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

or by internet: info@sfpe-seps.be

Version française au verso

20.04.2016
NM/37/1607 EN

SEPS Administrative Board

President	Serge Crutzen
Vice-president	Brigitte Pretzenbacher (relations Commission – active staff)
Vice-president	Hendrik Smets (legal affairs)
Vice-president	Rainer Dumont du Voitel (relations Council)
Vice-president	Philippe Bioul (health)
Treasurer	Georges Distexhe
Secretary	Anna Giovanelli
Secretary	Nicole Caby
Members	Pierre-Philippe Bacri ; Fabio Bolognese ; Giustina Canu ; Patrizia De Palma, Gina Dricot, Mitsou Entringer ; Annie Lovinfosse ; Marc Maes ; Antonio Pinto Ferreira; Yasmin Sözen ; Rosalyn Tanguy, Myriam Toson.

Honorary President: Marina Ijdenberg

Bulletin editorial team

Nicole Caby; Serge Crutzen; Rainer Dumont du Voitel; Mitsou Entringer; Brigitte Pretzenbacher; Hendrik Smets; Yasmin Soezen; Rosalyn Tanguy

Most of the articles of the Bulletin were written in French. Translations are from Yasmin Sözen, Rosalyn Tanguy and Helen James

Important notices

Bank account for the annual subscriptions:

IBAN: **BE 37 3630 5079 7728**

BIC: **BBRUBEBB**

Please don't use the Post bank account any more

Changes of address

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

Your Internet address

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

Many SEPS messages are sent by e-mail.

The address used is info@sfpe-seps.be

**Forthcoming General meeting and
Information Meeting –
Location to be communicated
Thursday 16 June 2016**

Always according to the traditional pattern of 11:00 a.m. to 4:00 p.m.

- General assembly
- Information relating to the SEPS-SFPE
- Lunch
- Health insurance system information - Relations with the PMO
- Help to retirees.
- Problems encountered by members
- Questions

Don't forget to contact the secretariat

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

SFPE – SEPS, office JL 02 40 CG39, 175, rue de la Loi, BE-1048 Brussels
E-mail info@sfpe-seps.be Tel : +32 (0) 475 472 470

Payment can be made in situ or to the SEPS-SFPE (see page 2)

SFPE – SEPS, 175 rue de la Loi, office JL 02 40 CG39, BE-1048 Brussels
29, rue de la Science, office SC29 02/22, BE-1049 Brussels
Tel : **+32 (0)475 472470** Fax: +32(0)2 2818378 ASBL N°: 806 839 565
Email : info@sfpe-seps.be Web : www.sfpe-seps.be

Contents

	Page
I. Letter from the editor	4
II. Collective action against the 2014 Staff Regulations - The first success	6
III. Summary of the results of the meeting of the CGAM of 16-17 March 2016	7
IV. What is new at the Medical Council	8
V. Conclusions of the CGAM Report relative to 2014	9
VI. Pensions are on the table once more!	13
VII. Collaboration agreement between SEPS and Afiliatys	16
VIII. Information – Questions from members	
1. We must not confuse “direct billing” and “prior authorization”	18
2. Supplementary insurance policies to JSIS and the recent terrorist attacks	19
3. Volunteers for the EIC of Overijse	19
4. Back to School	20
5. Legal advice	21
6. “EuroCare”: A new Centre for medical and dental care	21
7. On the way to a Digital Single Market	22
IX. Annexes	
1. Extracts of the Afiliatys convention	22
2. In memoriam	23
3. Files and documents available. Order form	25
4. Application form	27

**The annual subscription has been increased to
minimum €30**

Decided at the GM of 13 December 2013

I. Letter from the editor

SEPS presents its sincere condolences to the family of Patrizia Rizzo, to the injured colleagues, to the families and relatives of those who have been so grievously wronged by the various explosions at the international airport of Zaventem and in the Maelbeek metro station. Patrizia worked for the executive agency of the European Council for Research (ECR).

SEPS salutes the security forces, the emergency services, and all those who helped the victims. SEPS also salutes the colleagues who have managed our security since these attacks.

These terrorist attacks which have occurred in Brussels aim at Europe in its entirety. The European Union and its institutions need to remain united in the face of terror.

These events have hit us, but they should not paralyse us. We will continue our work and will face down this terrorist threat. Heightened security will however affect our presence and work in the institutions.

It should be pointed out that the Commission decided to raise the security level from yellow to orange. For a week. This measure, coordinated with the other institutions, means that

- There is no access to the Commission buildings without a badge
- More intensive security checks at all entrances
- No access for visitors
- The suspension of all meetings
- The closure to all the garages, except for service vehicles.

Pensioners and members of the daily management team of SEPS are having difficulties in these conditions, which explains why there are delays in answering questions and in fulfilling requests for documentation.

But life continues. The preoccupations of pensioners do not change and the reimbursement of medical expenses continues to preoccupy members of SEPS. The current edition of the Bulletin, once again, devotes considerable space to JSIS and to the joint management committee of this common health insurance scheme.

Pensions could come on the table once more ! Our pension scheme is periodically attacked. The criticisms and the attempts to modify and reduce its costs do not generally take account of the particular, but essential characteristics of this scheme.

It is therefore important, for us, pensioners, to understand our pension system well. We have to respond to criticisms and questions correctly. What is essential to remember is that we have paid for our pensions.

Serge Crutzen

II. Collective action against the 2014 Staff Regulations - The first success

Following the adoption of the 2014 Staff Regulations, trade unions from all institutions decided to work together to take concerted legal action before the Civil Service Tribunal (CST) against the illegal elements of the changes to the regulations (that is, the reduction or elimination of annual payment for travel to the place of origin, and of the travelling time granted for that purpose, the reduction in the leave entitlement for staff posted outside the

EU, blockages to AST and AD careers, the application of the solidarity levy while salaries were frozen, and certain issues related to the increase to the pensionable age) and also against the arbitrary reductions to the salary adjustments for 2011 and 2012.

Most of those cases are suspended, pending rulings on two actions that trade unions introduced directly before the General Court, cases T-17/14 and T-75/14.

However, one of the cases before the CST concerns an issue which the cases before the General Court do not address: the increase to the pensionable age. While we had no valid legal arguments against the increase itself, we argued that the fact that colleagues would receive their pension later, and therefore for a shorter time, merited:

- the reimbursement of part of the pension contribution deducted from our salaries; and
- the recalculation of any transfers into the pension scheme.

This is case F-3/15, on which the CST delivered its ruling on 2 March.

The CST did not accept our arguments on the first point. However, it considered that Article 26(5) of Annex XIII was fully applicable:

"Article 26

5. Officials who agreed to transfer their pension rights pursuant to Article 11(2) of Annex VIII before 1 May 2004 may request recalculation of the bonus already obtained under the Union institutions' pension scheme pursuant to that Article. Recalculation shall be based on the parameters in force at the time when the bonus was obtained, adjusted in accordance with Article 22 of this Annex."

That means that all colleagues who accepted a transfer before 1 May 2004, and whose pensionable age was modified in 2014, can request a recalculation within a reasonable time.

The provision does not apply to colleagues who accepted a transfer on or after 1 May 2004 (but before 1 January 2014) and whose pensionable age was also modified in 2014.

We will provide more information when we learn how the institutions intend to react to the ruling.

As regards the pending cases (e.g. the annual salary/pension adjustments of .8% in 2011 and 2012), we will need to remain patient but we hope that this first ruling will have established a precedent.

III. Summary of the results of the meeting of the CGAM of 16-17 March 2016 **Brigitte Pretzenbacher**

The 358th meeting of the CGAM took place in Luxemburg during 16 and 17 March. The results and the main elements are summarised hereafter.

The 2014 Annual Report, its conclusions and recommendations

After numerous discussions this Report was finally adopted. The staff representatives (less one vote) voted in its favour whilst insisting on their reservations about the incompatibility between the two accounting systems: ASSMAL2 (JSIS) and ABAC (the Commission), which makes it difficult to understand the Report's financial data.

The Report's conclusions are given in the following article:

Complaints under Art. 90§2

The number of complaints has substantially diminished. Additionally, of the 32 complaints received by PMO since the last meeting of the CGAM (November 2015-January 2016) 23 became unfounded, which means that the Claims bureau found a solution or that the plaintiffs were able to provide the missing documentation before the complaint reached the CGAM.

Reorganisation of PMO3

In response to the answers given by Vice-President Kristalina Georgieva to the questions of the Commission's Central Staff Committee¹ a new sector, 'Integrated Front Office', under the authority of a new head of sector will be created in April 2016 by internal deployment. The promised positive consequence of this is that there will be more staff to respond to the telephone and thereby reducing the waiting time. The Claims bureaux of Ispra and of Luxemburg say that they have already strengthened their teams for PMO-contact.

The declaration of the Vice-President was:

"PMO is fully committed to ensuring within its 2016 objectives that the quality of its client services be given top priority, both in terms of delays and in terms of access to our services. In this way, beyond welcome portals for pensioners or active staff with complex dossiers, PMO intends, as soon as possible, to adopt a visibly more pro-active approach by taking the initiative to contact affiliates on important issues".

Clinics of the CHIREC group

¹ SEPS February 2016 Bulletin, pages 6-10
SEPS-SFPE

The clinics of the CHIREC group, well known in Brussels (Edith Cavell, Parc Léopold – which will form part of the Delta project – Braine-l’Alleud, Basilique, Lambermont, Saint Anne, Iris Sud) have refused to sign an agreement with PMO. Colleagues who attend any of the clinics of the CHIREC group run the risk of having to accept a declaration of excessiveness² by the Claims bureau. Colleagues inform us that in recent times CHIREC is in the process of using codes incompatible with INAMI and tends to refuse to provide explanations requested by the DKV when discussing the bills.

Dentistry

PMO will finally review the ceiling limit of €750 in any 12 month period! This limitation includes the current costs for preventive dental care, x-rays, extractions. Thought will shortly be given to the subject.

Receipts

The Claims bureau is currently examining the issue of receipts in the light of the diversity of national systems. The matter will be put on the agenda of one of the future meetings of the CGAM.

Serious illness – Important news!

Certain examinations undertaken subsequent to a serious illness for which the affiliate has not obtained an extension to the recognition of serious illness and consequently of 100% reimbursement, may be reviewed by the Central Office. This revision will be undertaken on a case by case basis and the request to be made by the affiliate must contain an explanatory note and be submitted within a limit of 18 months. In principle the Central Office has promised to make contact with each affiliate whose serious illness is no longer recognised. However, SEPS advises such affiliates not to wait too long (not to miss the 18 month deadline) and to take the initiative him/herself.

IV What is new at the Medical Council

Brigitte Pretzenbacher

The Medical Council (MC) of the JSIS consists of one Medical Officer from each institution and the Medical Officers from each Settlements Office. It is consulted by the bodies provided for by the joint rules, viz. the Management Committee, the Central Office and the Settlements Offices, on any medical issue arising in connection with the administration of the Scheme.

² Excessiveness (Art. 20§3) When a reimbursement ceiling is not fixed (also in the case of a recognised serious illness) the portion of the costs which exceeds the standard cost applicable in the country where the treatment has been dispensed, may be excluded from reimbursement. The portion of the costs deemed excessive is determined on a case by case basis by the Claims bureau after consulting the Medical Officer.

The Medical Council will reach a decision based on the latest scientific literature and, if necessary, after consulting specialists and leading medical authorities in the field in question.

The Medical Council must substantiate its opinions.

During the year 2014, the Medical Board met six times and considered 109 individual cases submitted by the medical officers of the settlement offices. The Medical Council has reviewed a number of important issues and made 52 notices of new diagnostic or therapeutic methods.

New Chairperson of the Medical Council

Dr Ann CLAES replaces, as from now, Dr José Luis BILBAO GUERRERO.

New medication reimbursed under certain conditions

The Medical Council has proposed to reimburse treatment by “TRUVADA” – preventive treatment against AIDS, intended for high risk persons (for example: those living with a HIV-positive partner) on the basis of a request for authorisation. The CGAM has discussed this at length, particularly the need to submit an authorisation request every three months, accompanied by a detailed medical report. In effect, the questions of how to determine the risk to the affiliate and which reference centre (specialised institute) will undertake the regular check-up have been justifiably posed by the staff representations. The Medical Officer has promised to establish guidelines on the matter for the next CGAM meeting.

Electrochemotherapy

The MC considers the reimbursement of such treatment justified only for cases of skin tumours and of soft tissue sarcoma. For other areas a specific opinion from a university medical centre which undertakes such treatment would be required.

Tele-health care or internet consultations

The usefulness of this has not really been established. However, it could possibly be considered in situations where there is a lack of (para) medical staff. For example: speech therapy treatment or psychotherapy in areas where access to such treatments is impossible.

Plastic surgery following extreme weight loss (subsequent to a gastric ring implantation)

The MC is disposed to reimburse such costs, after prior authorisation, on the basis of a fixed amount, for persons who have lost several tens of Kgs.

V. Conclusions of the CGAM Report relative to 2014

Finally, the CGAM report on the year 2014 has been approved. The staff representatives had several questions concerning the accounts for the year.

The conclusions and recommendations are worth highlighting:

Conclusions

After 7 years of operational deficit, JSIS ended the year 2014 with a positive balance of 0.8m€. However, the situation of the JSIS needs to be kept under close scrutiny:

- The operational expenditure needs to be checked and analysed, even if the means of intervention of JSIS are limited
- The study on the aging population has demonstrated the negative impact on JSIS finances over the medium and long term. This study needs to be up-dated on a yearly basis.
- A new category of affiliates, the AST/SC³, has been integrated into the JSIS; as the income of this category (added to the ever-expanding population of Contract Agents) and consequently their contributions⁴, are established on the basis of a significantly reduced salary grid, it is imperative that the short and medium term impact of this recruitment policy be analysed.
- Generally speaking the recruitment policy concerning the staff populations affiliated to JSIS determine the salary mass, and consequently, the financial equilibrium of the health care system.

On the basis of the JSIS financial data for end 2014, the CGAM makes the following recommendations:

- To continue to obtain the up-dated results of the financial perspective models for JSIS
- To take all measures of a nature to
 - Eliminate the unjustified over-charging applied to affiliates in comparison to patients covered by national health systems, resorting where possible to the use of agreements
 - Facilitate the access of our affiliates to the public health services of the different Member States
 - Ensure that affiliates are reimbursed within the normal delays foreseen, i.e. within 15 days.
- To pursue such voluntarist actions (which do not require a modification to the rules in force) such as:

³ AST/SC are however few in number and are unlikely to reach the numbers of the Contractual Agents, who have a far more significant impact

⁴ Plus numerous family members who can be affiliated

- Conclude more agreements with suppliers of health care (for example by creating a list of doctors, dentists, paediatricians, therapists, opticians for the use of affiliates and their dependents)
 - Undertake information campaigns to limit the use of and raise awareness of the associated costs when free choice by the affiliate is in play (particularly where hospitalisation is concerned)
 - Strengthen the quality of information provided by JSIS to its affiliates (including to pensioners) and the providers of health care services
 - Put in place an effective system to control the treatment charged by hospitals, especially in cases of direct payment, by involving the affiliates in the process of validating the costs
- Promote dialogue between affiliates and PMO, mainly through CGAM, the meeting point of the various partners involved in JSIS
 - Improve the services to the users (quality and updated information, help desk affiliates, assistance to affiliated victims of over-pricing or fees excessiveness, ...)
 - Optimize the annual medical visits.
 - Strengthen support to members experiencing difficulties in accessing JSIS on line.
 - Reduce the time to call PMO and to wait for PMO Contact "ticket" (PMO Contact online responses).
 - Analyse the different measures implemented by national authorities in particular in Belgium and Luxembourg, to assess their financial impact on JSIS
 - Analyse the various measures put in place by the national authorities – notably those of Belgium and Luxemburg - to determine the financial impact on JSIS

Finally, the CGAM recalls that the JSIS is a system of solidarity wherein everyone contributes as a function of the fixed rate applicable to his/her remuneration. The problems of life and health risks affect this population without differentiating between grade, category or other administrative distinctions. The expenses which derive from them also occur without distinction.

Themes for reflexion in the medium and long term (non-exhaustive subjects to be discussed during full CGAM meetings)

In parallel with the actions mentioned in the previous chapter, and notably if the voluntarist actions remain insufficient to ensure the financial equilibrium of the system, the CGAM suggests that the various organs of JSIS, including the Heads of Administration, analyse the possibility of action in the following areas:

- Review the list of functional medication which is reimbursed and stimulate the prescription of generic equivalents, except in the cases of serious/rare illnesses when

no generic medication is available or such medication is ineffective; in such cases the list of reimbursable medication will need to ensure access to the appropriate treatment

- Examine the possibility and the usefulness of certain types of therapies
- Review the modalities of direct payment for dependency services (long term care), including its funding mechanism
- To begin discussions on the large problematic issues such as serious illness, orphan illnesses linked to the use of costly medication.....
- Conclude contracts with pharmacies and other providers of medical devices at moderate prices
- Avoid redundancies between preventive medicine and work related medicine
- Invite the administrations to remind their staff of the obligatory nature of the annual medical visit

A few thoughts from SEPS about these conclusions and the suggested points of reflexion

As far as dependency is concerned it is clear that the support provided by JSIS is frequently insufficient. It is difficult to develop this area, which is of great importance to pensioners, within the current framework of the JSIS. This is the reason why the CGAM speaks of financing the dependency services. Afiliatys has asked Cigna to make a proposal for a flexible dependency insurance for officials and agents of the European Institutions. This insurance will become available in the near future.

The right to a single room should not be considered solely in the light of the quality of services provided. Those who have had to spend several days or even weeks in hospital know that in certain circumstances it can be agreeable to be in a two-bed room, but that in other situations a private room is an essential element for a good recovery. It is important that this possibility be maintained, with the support of complementary health insurances to JSIS.

It is indeed important to remember that “JSIS is a system of solidarity wherein everyone contributes as a function of the fixed rate applicable to his/her remuneration. The problems of life and health risks affect this population⁵ without differentiating between grade, category or other administrative distinctions. The expenses which derive from them also occur without distinction”.

It is clear, especially for pensioners, that easier contact with PMO colleagues would be a major improvement. In the same way as a more efficient checking of hospital bills, without,

⁵ Including family members

however, asking too much from affiliates who, themselves, have very little authority with the service providers.

A new perspective on serious illnesses has been promised. Pensioners have been suffering, since 2012, from PMO's severity with regard to the extension of recognition of their serious illness.

It would be interesting to understand what is meant by "*Facilitate the access of our affiliates to the public health services of the different Member States*", knowing that generally European officials are excluded from the national health services (except in some countries) and that opening this possibility might be in contradiction with the PPI (Protocol on the Privileges and Immunities) which stipulates: "*The Council, deciding by unanimity on the Commission's proposal, establishes the social security system applicable to officials and other agents of the Communities*".

The fact of undertaking voluntarist measures (without changing the existing rules and regulations) with a view to controlling expenditure needs also to be assessed against the perverse effects this approach engenders for elderly affiliates, as has been the case since 2013.

Finally, if the CGAM is to fulfil its function as "manager" of JSIS, it is under the obligation to enable its members to understand and check the accounts; hence it is necessary to task the staff representatives with studying the accounting reports and take part in the verification of the accounts.

Supplementary remark – special reimbursement in accordance with Art. 72§3

Article 72§3 of the Staff Regulations, for which statistics are provided within the report (1.5m€ special reimbursements during 2014) still raises questions: the affiliate is required to request its application him/herself and must therefore keep track of his/her medical expenses from month to month, without, however, always being able to comprehend the rules to be followed.

Moreover, there is an ethical problem when the affiliate can both request a special reimbursement from JSIS through the application of Article 72§3 and at the same time request reimbursement through a complementary insurance to JSIS (for example an insurance with Cigna – ex-Vanbreda) for the same medical expenses! The insurers (Cigna and others) are not informed of these special reimbursements paid to affiliates who have requested them from JSIS and who do not inform these insurers. However, PMO asks the affiliate to declare the reimbursements received from the insurers to reduce the reimbursement undertaken by JSIS. But is this logical? The insured pays an annual premium to the insurance to subsequently allow JSIS to reduce the special reimbursement to which he/she, as affiliate, has a right! SEPS has already indicated to PMO that this

problem needs to be resolved through a process of good coordination between the major insurer⁶ and PMO.

VI. Pensions are on the table once more!

Our pension scheme is periodically attacked. The criticisms and the attempts to modify and reduce its costs do not generally take account of the particular, but essential characteristics of this scheme.

In 2013, during the signature of the new Staff Regulations (2014) by the Council and the Parliament, five Member States voiced their discontent⁷ and declared that the “battle” is not over:

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

... In the next few years, we (the Member States) will continue to work in a constructive manner to ensure that the EU citizens get the European Civil Service that they can expect, a service which reflects the EU of the 21st century and a service that the EU can afford to maintain”.

At the request of the Netherlands, an evaluation was undertaken in 2010 of the effect of the 2004 reform on the costs of the pension scheme.

In summary: the reform has permitted a saving each year

- For the year 2059 the saving will amount to €1,047 million
- Over 50 years, the saving is estimated to amount to €24,785 million

Eurostat is in the process of undertaking an evaluation of the cumulative effects of the 2004 and 2014 reforms and the report for this will be available in June 2016.

This evaluation will take better account of the staff parameters, which has become more complex as a result of the use of contractual agents. The report should be presented to the “Article 83” Working Group in June 2016. The report will be presented to the Remunerations Working Group and to the Staff Regulations Group of the Council.

Will this report be the starting point for a new series of political debates? No doubt.

The February 2016 Bulletin⁸ mentioned an interview given by Vice-President Kristalina Georgieva to “the Times”: the question of pensions had been put with their future cost

⁶ Cigna, ex-Vanbreda International; thousands of complementary insurance policies within the Institutions

⁷ Declaration from UK, NL, CZ, AT, DK (02.07.2013 and 10.10.2013)

mentioned in particular. The Vice-President rightly explained that the reforms undertaken and the creation in 2004 of the new staff category of Contractual Agent had already enabled a balancing of the costs and therefore the preservation of our pensions system. Her Cabinet confirmed that the Vice-President had not expressed the intention to undertake a new reform of the Staff Regulations. But the newspaper reported⁹.

However, "The Times" writes the following sentences :

"Her mission will be to cut the EU's growing pension liabilities, which are expected to top €60 billion in the coming years".

"The most important instrument of reform is to shrink the number of people for whom you have a commitment to pay a pension"

"We will have a core of civil servants and then a flexible workforce".

It is therefore important, for us, pensioners, to understand our pension system well in order to respond to questions correctly.

What is essential to remember is that we have paid for our pensions.

The characteristics of this system are repeated in detail at every opportunity by Ludwig Schubert (Honorary President of AIACE International). He has published yet another detailed article in the VOX magazine (AIACE – Vox N° 102, Mar 2016, pages 11,12,13), sent by mail to all pensioners, entitled: "*Our reformed pension scheme*". Members of SEPS are invited to read the article¹⁰.

To facilitate the memorisation of the salient elements of our system, a summary has been prepared for you hereafter:

The Protocol on Privileges and Immunities establishes our social security system:

Article 14: *European law establishes the social benefits applicable to officials and other agents of the Union.*

It was with the creation of the CECA (1952) that the system was created, based on a real pension fund operating on the financial markets. This fund was financed by the staff (1/3) and by the Member States (2/3).

In 1962, a staff regulation for officials and other agents of the European Communities (EEC and EURATOM) was created, taking on the pensions system of the CECA but transferring the contributions to the scheme into the budget of the institutions, knowing that these European Communities had been created for an indefinite period of time. However the notion of a pension fund has been maintained, even if the fund has become 'virtual'.

⁸ February Bulletin, page 10 of the two language versions and Annex 1 of the English version

⁹ Original:EN "Her mission will be to cut the EU's growing pension liabilities, which are expected to top €60billion in the coming years.... The most important instrument of reform is to shrink the number of people for whom you have a commitment to pay a pension. . We will have a core of civil servants and then a flexible workforce.

¹⁰ Article also published in the bulletin "L'Ecrin" of AIACE-BE, N° 74, Mar 2016

**Our system is therefore not a system of redistribution
But rather a capitalization system
Our pension is a deferred salary**

Annex XII of the Staff Regulations determines the way in which the pension fund is calculated from year to year, which determines the level of contribution from everyone (for example: 11% of the basic salary).

Our system remains in continuous financial equilibrium

The pension fund appears in the Budget accounts, in the passive annual account of the European Union (€58.6 billion end 2014)¹¹.

The Member States guarantee the payment of our pensions at their maturity!

In fact, the modification of the international accounting rules has made it possible for this debt and its annual adjustments to no longer be indicated on the active side of the balance sheet¹² (so as not to spook the Member States!) But Article 83 of the Staff Regulations guarantees our pensions (hoopfully)!

VII. Collaboration agreement between SEPS and Afiliatys

AFILIAYS, the *Affinity Club of the European Institutions* is an apolitical and inter-institutional association working for the benefit of all officials and agents of the European Institutions, both active and retired.

With a membership of more than 30,000, Afiliatys is the most important staff association of the European institutions.

Successor of UPFE, created more than 40 years ago, the association is operating under its new name "AFILIATYS" since 2006.

Its objectives are integrational, cultural, social and welfare (Annex 1). They aim to

- a. contribute to the wellbeing of its members
- b. develop links between its members and the host country
- c. promote, facilitate all cultural, artistic and sport pursuits, by contributing directly or indirectly

¹¹ Debt created over decades and which will be "paid" as pensions over a period of ±50 years according to the maturity date of the individual rights.

¹² SEPS, SE and SAFE protested at this change of the accounting rules, based on international rules, maintaining that a certain debt can be put on the active side of the balance sheet. One can, but one is thus not obliged to do so! Letters have been sent to the budgetary authorities of the EP, early 2011, without success.

- d. assist, promote and encourage the integration of its members in the life of the host country, by making contact, and if necessary, negotiating in the name of the association, specific agreements with institutional partners and others
- e. contribute to the development of an European identity and citizenship

The objectives of this Association aim at, among others, charitable and humanitarian causes in line with the orientations and selection criteria decided upon by its general assembly.

The objectives of SEPS are

- a. to defend the interests of persons who were part of the European Civil Service, in particular with regard to their social security as well as
- b. to contribute to the improvement of their moral and material well being
- c. with this in mind, to foster relations with the official staff representation entities of the various European institutions and bodies, as well as with other official or private organisations who are concerned with the problems of the European Civil Service. To this end, the association collaborates with the qualified instances and maintains its representation within these bodies.
- d. more specifically, to respond to questions from its members and to assist them, in particular in the field of health insurances and with relations with the Commission services, of which PMO.

Communication with retired colleagues is a very important issue and somewhat fraught, given that pensioners have settled all over Europe and a considerable proportion (some 40%) of the members of SEPS, either do not use, or not well enough, IT equipment and the internet.

However, the secretariat of Afiliatys functions mainly by internet. Inscription at Afiliatys and the receipt of membership cards or newsletters can only occur by internet.

Given that Afiliatys recognises that the work of SEPS is of general interest to pensioners and to those who are preparing to retire, it has been agreed¹³ that an informal collaboration which has been underway between Afiliatys and SEPS since a long time, mainly in the area of complementary health insurances, will, in the interests of pensioners, be strengthened and expanded.

Membership of AFILIATYS will be possible through SEPS: particularly for those former colleagues who do not have an internet address, whether they are members of SEPS or not.

SEPS will establish a list of pensioners who use Afiliatys through its intermediary. SEPS will send the membership card and the Afiliatys newsletters to those inscribed on this list by post.

SEPS will continue to assist Afiliatys in its information activities and in replies to questions from active officials and agents, particularly regarding insurances, by means of informative

¹³ Decision of the Governing Board of Afiliatys of 1 Mar 2016. Decision, by written procedure, of 2 Mar 16 of the Governing Board of SEPS

and analytical documents during pre-retirement seminars, at conferences or by any other means requested.

In cases where specific actions are undertaken by one association for the benefit of the other a financial recompense may be decided by the Governing Board concerned.

More particularly, pensioners who are members of Afiliatys are invited to attend the information meetings organised by SEPS (mainly at the EIC at Overijse). In return, Afiliatys will participate in the costs incurred by the organisation of these meetings.

SEPS and Afiliatys will work on a plan to establish a permanent presence at the offices SC29 02/24 or 02/22 and a telephonic presence 5 days/7 from 10h00 to 16h00, starting hoopfully in june 2016.

The telephone number of this presence can be deviated to the mobile phone of a member of the Governing Board of either SEPS or Afiliatys.

Afiliatys and SEPS operate autonomously. They do not receive subsidies but may share certain support or logistic elements in their possession or provided to them by the European institutions, in particular by the Commission and the General Secretariat of the Council.

VIII. Information – Questions from members

1. We must not confuse “direct billing” and "prior authorization

- **Direct billing is a financial facility, not a guarantee of reimbursement !**
- **Prior authorization indicates the amount to be reimbursed**

a. Prior authorisation

This is a procedure required for certain reimbursements¹⁴ and must be carried out via your Settlements Office.

The request for prior authorisation must be submitted before the start of treatment. The request must have been approved for you to be able to submit a claim for reimbursement. However, there is no need to wait for the decision of the Head of the Settlements Office before you start the treatment. The decision will cover a certain period and either a given number of treatment sessions or a maximum amount to be reimbursed. Reimbursement will be made in accordance with the limits imposed by the decision.

A request for prior authorisation is made up of several documents:

- the prior authorisation application form or request via JSIS Online,
- a detailed medical prescription,

¹⁴ See JSIS GIP (DGE) ; REIMBURSEMENT OF MEDICAL EXPENSES, PRACTICAL GUIDE, PMO; Vademecum part 1 of SEPS.

- a full medical report or estimate (depending on the nature of the treatment). Send everything to your Settlements Office either by post or via JSIS Online.

A decision will be taken on the request after consulting the Medical Officer, who will assess the medical case for the treatment.

b. Direct billing and advances

Direct billing allows you to ask a hospital to send its invoice for hospitalisation straight to the sickness insurance scheme for direct payment¹⁵. The hospital is not obliged to accept direct billing. Members must apply in advance. Permission is granted in the following cases:

- hospitalisation: covers the main invoices and the surgeon's and anaesthetist's fees;
- intensive out-patient care: e.g. radiotherapy, chemotherapy or dialysis, in connection with a recognised serious illness;
- expensive medicines that must be bought repeatedly, such as growth hormones, repeated use of a standard or light ambulance, or certain expensive tests.

Bear in mind that, following the calculation, a proportion of the costs (which may be substantial) will have to be met by you; if you are travelling to countries in which medical care is expensive you are advised to take out insurance cover against this risk. If you opt for direct billing, the invoices in question will be paid by your Settlements Office once they have been received and initial checks have been carried out. If you would like copies of your invoices you can always contact the hospital. It is advisable to provide your Settlements Office – direct billing section – with all useful information regarding your stay/ invoice.

N.B.: Direct billing is a financial facility, not a guarantee of reimbursement. All the reimbursement procedures apply.

2. Supplementary insurance policies to JSIS and the recent terrorist attacks

Following the tragic events that happened in Brussels and at the airport of Zaventem on 22 March 2016, Cigna confirms that:

- The complementary insurance to JSIS, **Hospi-Safe (Plus)** (Allianz Belgium BCVR 8672, Afiliatys) covers risks such as those of the attacks on Brussels or on Paris.

¹⁵ The affiliate therefore not pay the bill and should not give deposit !
SEPS-SFPE

- The complementary insurance to JSIS, **High Risks and Accidents** (Allianz Belgium BCVR 8673, AIACE) covers risks such as those of the attacks on Brussels or on Paris.
- The complementary insurance to JSIS, **High risks without Accidents** (Allianz Belgium BCVR 8673 AIACE) does not cover risks such as those of the attacks on Brussels or on Paris (*but, in principle, those who take out this insurance without accident cover usually subscribe to the specific accident insurance, here-below*);
- **Specific ‘Accident’ insurance** (Cigna Life Company for Europe s.a. N° 719.757.143, AIACE) covers risks such as those of the attacks on Brussels or on Paris, even though the policy stipulates that accidents resulting from a war or acts of a similar nature are excluded.

3. Volunteers for the EIC of Overijse

Message from Monique Théâtre, DG HR D1, head of sector “Relations with pensioners”

The European Inter-institutional Centre (EIC) of Overijse is a leisure centre reserved for the staff of the European Institutions. It comprises sports grounds, multi-purpose meeting rooms and a club house with restaurant facilities.

The EIC is situated at Dennenboslaan 54, Overijse

https://myintracomm-ext.ec.europa.eu/hr_admin/en/overijse/Pages/about.aspx

The EIC is looking for **pensioner volunteers**, who are **dynamic and motivated** to become involved in the management of the Centre, namely as follows:

- Service in the club house during weekends (currently Saturdays, and from May also Sundays): warm and friendly welcome to members, help at the bar, help with the serving of drinks and meals (prepared by an external company), cashier services, directing sportsmen/women towards their reserved terrain, verify the good use of equipment, etc. Hours of service are 10H30 to 18H30, but it is possible to organise hourly blocks of time.
- Help with the creation of a **vegetable garden**: help with cultivation, advice, etc.

The interested volunteer pensioner, who meets the profile being sought, will be offered the status of “Active Senior” of the European Commission.

This status implies the signature of an agreement with the Commission specifying the objective of the services offered and their duration and guarantees accident coverage, within the context of this activity.

Volunteer pensioners keen to participate are requested to contact directly the manager of the site, Mrs Paola Momoli: paola.momoli@europa.eu

4. Back to School

Message from Jimmy Jamar, Head of the Belgian Representation to the European Commission.

I would like to encourage participation in the “Back to School” initiative, which will take place in Belgium throughout the year 2016.

In 2015 this initiative took place in the 28 Member States and touched more than 1500 school children in Belgium. European officials returned to their old schools to share their personal experience within the European Institutions and thereby conveyed a concrete ‘face’ to Europe.

The comments from the children and the teachers of the schools visited demonstrate how useful and how appreciated such exchanges can be. The colleagues who participated also found this experience very rewarding.

Beyond the emotion of returning to one’s old school, there is above all the opportunity for an exchange with youngsters who will convey the values of Europe and the sense of commitment to the service of Project Europe.

I hope that those who have participated in previous exchanges will be pleased to renew the experience. For others, I wish you much success if you decide to participate in this beautiful adventure.

If you are interested, I invite you to send your inscription to COMM-REP-BRU@ec.europa.eu

5. Legal advice

Should you require legal advice concerning problems with Commission departments (application of the Staff Regulations) or personal problems (inheritance of tax problems), help will be available from Hendrik Smets, who has a doctorate in law and is Vice-president of SEPS responsible for legal matters: he can advise you in complete discretion, respecting the upright conduct of a former European civil servant.

You can get in touch with Hendrik Smets by e-mail: hendriksmets@yahoo.fr or by telephone : +33 563.67.88.83

Hendrik will make a preliminary analysis of the question and will either propose a solution, suggest you **consult a barrister/advocate free of charge for fully paid-up members**. The consultation will be limited to **30 minutes maximum; anything over that will be charged to the customer**.

La coordination of these visits to a lawyer in Brussels will be in the hands of Brigitte Pretzenbacher (Vice-president SEPS Brigitte.Pretzenbacher@ec.europa.eu).

The barrister proposed by SEPS is Maître Jean-Noël LOUIS (LOUIS EUROPEAN LAW) in Brussels.

6. EuroCare: A new Centre for medical and dental care

The very new centre for medical and dental care EUROCARE, situated within easy walking distance of the offices of Afiliatys, is at the service of your health and offers you consultations in a variety of medical and dental specialities, including sports injuries and generalist care (with or without appointment, someone is on duty throughout opening hours).

This centre forms part of the list of centres proposed by PMO-JSIS.

Like the continuous presence of generalist care, the dentistry department offers a continuous service and will take care of your teeth in every way with the most up-to-date equipment.

The preventive medicine service offers a personalised check up in the space of half a day in line with the recommendations of the European institutions.

A medical imagery service is also available, with scanning and mammography, in addition to a department for blood tests for medical analysis.

For members of Afiliatys the various specialists will offer awareness information days (for instance, on cardio vascular disease, on certain types of cancer,...)

These awareness information and disease prevention days will be preceded by a cycle of conferences offered exclusively to members of Afiliatys.

HOTLINE AFILIATYS for making an appointment: 02 842 02 03

To inscribe yourself for an awareness information day or a conference, regularly check the newsletters and the website of Afiliatys.

7. On the way to a Digital Single Market

Last October, the Commission announced that from April 30 2016 roaming charges for calls, texts and going online (data download), will be capped before disappearing on June 15 2017.

Furthermore, the Commission published on December 9 2015 a proposal for a Regulation aiming at allowing Europeans, when they visit temporarily another member State, to carry content legally bought online or by subscription in their home countries (films, TV series, music, books). For example, a Belgian user of Netflix or Deezer, temporarily in France, would have access to the French online content.

Source : Legal Official Newsletter by R&D – January 2016 (summary)

X. Annexes

Annex 1

Extracts of the Afiliatys convention

In French only - See FR version of the Bulletin

Annex 2

In memoriam

On 01.03.2015

<i>Nom, Prénom</i>	<i>Date de naissance</i>	<i>Date de décès</i>	<i>Institution</i>
BUNTIX-DENUIT Evelyne	11-02-27	10-07-15	PE
HANSSENS Willem	13-11-25	18-12-15	COM
TRONA Luigi	18-11-30	22-12-15	COM
WEIL Herbert	04-05-30	10-01-16	CM
GALVIN Gerald	09-01-31	21-01-16	DUB
CARGNELUTTI Leonardo	05-09-25	22-01-16	COM
MARTINS Rui	01-11-06	25-01-16	COM
CHEHAB Akly	20-02-21	27-01-16	COM
VAN BERKEL Maria	01-12-99	27-01-16	COM
DE MAST Antonius	28-11-31	28-01-16	COM
VAN RUTTEN Fernand	01-08-93	28-01-16	COM
KILLEEN Seamus	09-12-30	29-01-16	PE
SANTARELLI Marcel	13-10-30	31-01-16	COM
FISHER John	25-11-21	02-02-16	COM
HOLZMACHER Vicky	28-09-45	03-02-16	COM
BRAMBILLA Luigi	27-05-31	04-02-16	COM
PIGNI Adriana	11-03-35	04-02-16	COM
VAN EYKEN Lisette	02-07-41	04-02-16	CM
GERKENS Herbert	27-02-32	04-02-16	COM
SAMZELIUS Ingrid	25-04-42	04-02-16	CM
DANCKERS Marie Thérèse	28-11-30	05-02-16	COM
MC DERMENT William	18-02-25	07-02-16	BER
CASTRONOVO Francesco	12-08-23	10-02-16	COM
PORTOLANI Armando	18-09-24	10-02-16	COM
BLANQUART Jean-Claude	25-04-37	11-02-16	COM
MUSSO Leon	14-05-26	12-02-16	COM
PIRLOT-HARDENNE Juiliette	21-08-31	13-02-16	COM
FELTRINI Bruna	19-03-31	13-02-16	PE
PILURZI Pasquale	05-07-28	14-02-16	COM
D'ALOYA Claudio	04-08-38	14-02-16	CM
GIBBELS Josef	10-07-22	15-02-16	COM
TORRING Ebbe	31-10-39	18-02-16	PE
LEFEBVRE Jean-Henri	02-09-35	18-02-16	CM
WOBBE Werner	08-11-48	18-02-16	COM
CARLIER Ida	20-11-28	21-02-16	COM
OLSEN Erik	27-03-23	22-02-16	COM

CALOIRO Paolo	01-04-45	23-02-16	CM
BARDINA Roger	08-08-21	23-02-16	COM

Au 01.04.2016

<i>Name</i>	<i>Date of birth</i>	<i>Date of death</i>	<i>Institution</i>
SCHLEEF Dagmar	23-12-56	06-02-16	TRA
MC AVOY Anne	24-08-46	13-02-16	COM
SCHMIDT Werner	31-05-38	17-02-16	CM
PERRY David	17-01-33	22-02-16	COM
HAZES Nicolaas	09-04-27	25-02-16	COM
NICOLL William	28-06-27	26-02-16	CM
KEILHACKER Martin	23-05-34	26-02-16	JET
PIATTI Giovanni	10-04-27	27-02-16	COM
WELLENSTEIN Edmund	20-09-19	27-02-16	COM
INGLESE Filippo	07-12-57	27-02-16	COM
CWIK Michael	29-04-40	28-02-16	COM
CHIANALE Patrizia	14-06-61	28-02-16	COM
BAUDIFFIER Guy	01-05-25	29-02-16	COM
UEBBING Anna	16-11-48	29-02-16	COM
VAN OUDENAARDEN Annetje	22-09-51	01-03-16	PE
ABRIAS Roland	15-09-27	03-03-16	COM
KNUDSEN Jette	05-06-50	05-03-16	PE
GRUNER Guenter	19-03-29	06-03-16	COM
SUYS-LEIST Marie-Luise	29-01-45	13-03-16	CJ
CUMANI Francis	29-05-47	15-03-16	PE
RIETVELD Peter	07-03-39	15-03-16	COM
TITHER Peter	08-05-48	16-03-16	COM
RENARD Raymonde	23-03-36	18-03-16	COM
LUTUN Meggi	25-02-42	18-03-16	CM
GERBAULET Heinrich	05-02-27	19-03-16	COM
LANGEN Ilse	12-04-30	22-03-16	PE
STENICO Jean	06-01-34	22-03-16	COM
POLDERMAN Willem	23-12-34	26-03-16	COM
PIMPAO Salvador	21-02-48	26-03-16	PE

**Files and documents available.
Order form**

Please send this reply slip to the secretariat

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

SEPS Vade-mecum

Part 1 (Procedures – edition august 2015 FR only)

Part 2 (forms /pers. data)

Part 3 (addresses PMO – ADMIN. ...) Edition March 2016

Part 4 (reimbursement forms – RCAM/JSIS) (April 2015)

Supplementary health insurances Edition February 2016

Invlidity allowance and survival pension (Hendrik Smets)

Orphan survivor’s pensions (Hendrik Smets)

EU Officials and taxation (Me. J Buekenhoudt)

Inheritance (Me. J Buekenhoudt) (October 2015)

JSIS Guide (was sent by poste to all pensioners)

Please send these documents to :

Surname.....

First name

Address :
.....
.....

Date : Signature :

To be sent to

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

Fax: +32(0)2 2818378

GSM: +32 (0)475 472470

Email:

info@sfpe-seps.be

To be sent to

SFPE – SEPS

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

Fax: +32(0)2 2818378

GSM: +32 (0)475 472470

Email: info@sfpe-seps.be
