

# Bulletin

**Information bulletin for members of the Association**

**Décembre 2016**

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Honorary President: Marina Ijdenberg

### **Bulletin editorial team**

Nicole Caby; Serge Crutzen; 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*

### **SEPS 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.

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## **Information Meeting**

*Location : Au Repos des Chasseurs*

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

**Thursday 30 March 2017 10:30 a.m. to 4:30 p.m**

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

### **According to the traditional pattern**

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

## **General meeting and Information Meeting**

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

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

**Thursday 15 June 2017 10:30 a.m. to 4:30 p.m.**

\*\* An other location could be decided during the March meeting

### **According to the traditional pattern :**

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

### **Don't forget to contact the secretariat**

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

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

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

IBAN: BE 37 3630 5079 7728

BIC: BBRUBEBB

## **Training for seniors in information technology**

### **Introduction conference on the to the use of simple informatics tools**

Such as tablets and smart-phones to maintain contact, be better informed, overcome solitude, introduce requests for medical reimbursement on-line,...

Presentation by Mrs Edith GUETTA "Easy Seniors - *the digital at the service of seniors*"

**6 March 2017 from 14h00 to 16h00**

Room 01/04 in the Commission's training building  
3, rue Philippe Le Bon (Maelbeek Metro station)

This conference will be followed up by a modular training programme  
in little groups for those members who are interested

### **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](mailto:info@sfpe-seps.be)

### **To be noted in your agendas**

#### **Dates for meetings to take place during 2017-01-08**

<b>Date - time</b>	<b>Meeting</b>
15.02.2017 12h30 – 14h30	<b>Establishment of the new Administration Board</b> At N105 00/010
06.03.2017 14h00 – 16h00	<b>Conférence use of informatic tools.</b> At PLB 01/04
30.03.2017 10h30 – 16h30	<b>Information meeting</b> At Repos des Chasseurs
15.06.2017 10h30 – 16h30	<b>General meeting and Information meeting</b> At Repos des Chasseurs*
19.10.2017 10h30 -16h30	<b>Information meeting</b> At Repos des Chasseurs*
07.12.2017 10h30 – 16h30	<b>General meeting and Information meeting</b> At Repos des Chasseurs*

\*The place of the meeting may change.

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

Decided at the GM of 13 December 2013 !

## **I. Letter from the Editor**

The year 2016 has been noteworthy for several successes for our association. Two of these successes merit a specific mention:

- The decision by the European Court of Justice, adopted by the Work Tribunal of Brussels during 2016, which obliged the Belgian Federal Pensions Service to accept the accumulation of a state pension with the Community pension.
- The comparative study of complementary health insurances to JSIS.

Following the decision by the Court, European civil servants who have not transferred their pension rights to the Community pension system and who benefit from a community pension may now introduce a request for a pension for the years of service rendered for a national employer. This is also valid for those who have already introduced such a request and who have had this request refused.

Hendrik Smets, our Vice President in charge of legal matters, who led this action, is at the disposal of those members who would like to undertake such a request (again).

Since 2008, SEPS/SFPE has studied the various complementary health insurance policies to JSIS which have been proposed to colleagues by Afiliatys, by AIACE and by the staff unions R&D, FFPE, Union Syndicale, SFE, Save Europe,... This study continues to give SEPS the necessary expertise to help colleagues who wish to understand the coverage offered by the various insurances and to present a comparative working paper during the pre-retirement seminars and during the midday conferences at the Council, at the Commission and at the Agencies. This expertise has led to a close collaboration with Afiliatys, which was formally signed in March 2016. It is on this basis that the improvements in the Hospi Safe (Cigna-Allianz BE-Afiliatys) insurances were negotiated and that other insurance companies inform themselves and submit to us for review their future proposals for health insurances policies to JSIS.

The year 2016 has been marked by the British referendum on BREXIT. In earlier Bulletins we have devoted lengthy articles on the possible consequences of this separation, especially in view of the debt the United Kingdom has towards the pension fund. This debt could represent a value of some 7 billion Euro and will probably lead during 2017 to new discussions about our pensions system.

2016 has also seen, for the second time, the application of the automatic method for the adaptation of salaries and pensions: a not insignificant adjustment to the cost of living and to the evolution of salaries of national civil servants.

The office of SEPS/SFPE at the Commission has, on 15 December 2016, been transferred from 29 rue de la Science to avenue des Nerviens 105, office 00/010.

This new year will be marked by the renewal of the Administrative Board of SEPS.

The elections were launched during the General Assembly of 15 December and the new Administrative Board should be established on 15 February 2017.

This December 2016 Bulletin, which you will receive only after 15 January, gives me the occasion to wish you all a happy 2017. Above all else, may your health be good, that you can maintain contact with your family and with your colleagues, and that you may preserve your comforts and your habits. Do not forget that SEPS can help you, within the means at its disposal, for example, relative to those administrative formalities with the services of the Commission, which guarantee our social security.

Serge Crutzen

## **II. SEPS General Assembly of 15 December 2016**

### **2017 Budget**

The Assembly unanimously approved the proposed budget for 2017 as presented by the Treasurer.

This budget is modest and for the time being it does not envisage a special item to assist judicial proceedings, but this may be decided during the course of the year as a function of events.

The detailed budget is available on request from the Secretariat.

### **Election of the Administrative Board 2017-2019**

All members of SEPS will, in January 2017, receive an envelope which will enable them to vote by post. Voting via internet is also possible.

This envelope will contain:

1. The procedure to follow
2. A list of the candidates with their letter of motivation
3. A voting slip
4. A white envelope
5. A brown envelope with the address of SEPS, which will need to indicate the name of the voter (necessary for the electoral bureau to verify who has voted).

The procedure will end with the counting of the votes on 8 February 2017, under the responsibility of the Chairperson of the electoral bureau, Aliny Bruyendonck/Wojciechowski.

It is foreseen that the newly elected Board meet on 15 February to define the tasks of each of the members and to check the internal house rules. This Board will need to be approved by the General Assembly of 15 June 2017.

### **Solicitations**

- **For more volunteers**

The GA approved the idea of enlarging the group of volunteers, which currently consists of 12 members.

The members of SEPS who are willing to devote a half-day or more to the functioning of their Association are invited to identify themselves to the secretariat.

Article VI below provides an idea of the activities pursued by this group.

- **For more effective members**

The effective members are those who decide the overall objectives of SEPS. They are the official electors for matters which concern the budgetary and regulatory affairs of the Association.

*ARTICLE 7 – Category of Membership*

*The effective members are the founding members, honorary members, members of the Administrative Board and members nominated as effective members by the General Assembly on the recommendation of the Administrative Board.*

*The effective members commit themselves to participate at the General Assemblies (or to nominate a proxy) and during written procedures.*

*They declare that they are interested in the management of the Association. ....*

In order to better represent the diversity of our members, a greater number of effective members would be desirable. Currently there are only 37 effective members remaining. Whoever can and is willing to devote a few hours a year to the general assemblies is invited to present him/herself to the secretariat.

## **New starting time to the future information meetings and general assemblies**

**10h30** instead of 11h00

### **Meeting place**

Although the great majority of participants at the last three meetings consider that the arrangements offered by the restaurant “Au Repos des Chasseurs” are satisfactory, the search for other possibilities is continuing with the help of the group of volunteers.

However the task is not simple given the requirements: easy access, no exaggerated security measures, possibility to invite spouses, well equipped meeting rooms (70-80 person capacity – tables – audio and video facilities – continuous coffee and drinks) a more than decent lunch, convivial and reasonably priced, location which does not require the organisation of a bus, access possible for persons of reduced mobility, easy parking...

## **III. Annual adaptation of pensions**

During the course of the period between 1 July 2015 and 1 July 2016,

- The purchasing power of national civil servants increased by 1.9% on average (11 reference Member States)
- Inflation in Belgium and Luxemburg reached 1.4%



The adjustment of salaries and pensions of European civil servants in Belgium and Luxemburg (to maintain the evolution of purchasing power in parallel to that of national civil servants in the Member States and to take account of inflation) is equal to +3.3% :  $(101.9 \times 101.4) / 100 = 103.3$

The moderation clause<sup>1</sup> is not applicable and as the expected evolution of GDP is not negative, the exception clause<sup>2</sup> is not applicable either.

The adjustment of 3.3% has therefore been applied at the end of December 2016, back-dated to 1 July 2016.

### **Why has this information been provided so tardily to the members ?**

EUROSTAT presented its report to the Technical Group on Remunerations (GTR)<sup>3</sup> on 27 October 2016. DG HR insisted on the confidentiality of this information since all the competent services needed to be informed beforehand, given the sine qua none situation of budget availability and the final information to the College, who needed to approve this result of the automatic procedure (no decision needed from the Council and the Parliament, but they need to be informed).

Other than these “internal” steps, it was necessary to avoid media sarcasm before the decision was published in the Official Journal (mid-December 2016).

The information was therefore given “verbally” during meetings or other appropriate occasions or in response to questions from members, but no circular letter was sent out before mid-December. However, some unions did not respect these instructions to the letter. Hereafter is the response of the Administration to our insistent request to be able to communicate the information at the beginning of December, on the occasion of our letter announcing the elections.

*The report on the salary update was transmitted to the Parliament and to the Council on 16/11/2016. Nevertheless, due to the concerted effort of all the unions this information did not leak to the media yet. You may want to liaise with your colleagues who attended the CCP meeting on 17/11 where they discussed extensively the communication issues with Christian Roques. It seems that most of the unions will inform their staff around the date of the update, i.e. mid December. As pensioners will get their payment even a bit later, you may want to follow on that solution.*

*DG HR Unit E.1 European Civil Service Law and Social Dialogue*

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<sup>1</sup> Delay in the application of part of the adjustment until April 2017 - This is not the case.

<sup>2</sup> Delay in application or no application if GDP is negative

<sup>3</sup> Participation of Serge Crutzen, SEPS

The information was therefore given on the occasion of the Internet messages and by documents sent by post to the various organisations just before 15 December 2016.

#### **IV. Correction coefficients for salaries and pensions**

The correction coefficients which will be applied, retroactively from 1 July 2016, are those given in Annex 1. (Column 2016/2017)

Reminder: the coefficient for pensions is always equal to or greater than 100. The coefficients for Brussels and Luxembourg are equal to 100 (reference line).

#### **V. Complementary health insurances and accident insurance**

- **Hospi Safe** (Framework contract BCV 8672 negotiated by Afiliatys with Cigna; insurer Allianz BE)
- **Major Risks** (Framework contract BCV 8673 negotiated by AIACE with Cigna; insurer Allianz BE)

***It is possible to switch from one insurance to the other, but this may not prove to be always advantageous.***

*AIACE<sup>4</sup> draws the attention of future retirees to the fact that they will lose their accident coverage once they retire. However, JSIS continues to reimburse the medical costs which result from an accident in the same way as those incurred by illness.*

*AIACE proposes to pensioners having the Hospi safe cover to move to the “Major Risks” insurance. It is however recommended that the reasons for moving from one complementary insurance to JSIS to another be examined and the possible consequences be assessed even if this exchange may seem logical when subscribing to a specific accident insurance policy.*

##### **1. The need to subscribe to a specific accident insurance policy**

Many colleagues interpret the declaration highlighted in the articles of AIACE<sup>5</sup> “*from the moment retirement begins Article 73 of the Staff Regulations ceases to apply; in other words you are no longer insured in the event of an accident*”, as meaning they will no longer be covered in the event of an accident. However, JSIS continues to reimburse the medical costs which result from an accident in the same way as those incurred by illness: at the rate of 80 or 85%. Many retirees therefore imagine that it is absolutely necessary to subscribe to a specific “Accident” insurance, Cigna contract no 719.757.143, offered by AIACE.

<sup>4</sup> VOX N°105 – December 2016, pages 29, 30

<sup>5</sup> VOX N°105 - December 2016, page 29

Of course, many pensioners could simply be interested by this specific “Accident” insurance in order to dispose of a capital in case of permanent disability (partial or total) or in the case of death, neither of which options are offered by JSIS.

## **2. Major differences between the two insurances**

Hospi Safe is the complementary health insurance to JSIS offered to active colleagues (must be subscribed to at least 6 months before retirement).

Major Risks is the complementary health insurance to JSIS offered to retired colleagues (must be subscribed to before 68 years of age or within 12 month of departure).

It appears that these two insurances are identical: reimbursement complementary to that offered by JSIS to reach 100% in the event of hospitalisation and for any costs relating to such hospitalisation 2 months before and 6 months after it.

### **However, the “Major Risks” insurance has two weaknesses**

a. It never reimburses more than what is reimbursed by JSIS<sup>6</sup>. In the event of excessiveness<sup>7</sup> or of low ceilings<sup>8</sup> relative to the costs of the health care, the coverage may be inferior to 100%. This effect is marginal<sup>9</sup> in the current conditions if the health care is not obtained in a country where health costs are high<sup>10</sup>, but the evolution of JSIS (probable future adaptation of the DGE) needs to be borne in mind given the need to avoid JSIS running into deficit.

b. The “Major Risks” insurance is not an inter-generational insurance

Its subscribers are all retired: it covers only the persons statistically at greater risk than the inter-generational population. Almost 100% of the “Gros Risques” affiliates are older than 60. Consequently, this insurance needs to disburse proportionally more complementary reimbursements against JSIS than does “Hospi Safe”, which is characterised by a population of all ages and of which subscribers over the age of 60 represent only 25% of the affiliate population<sup>11</sup>.

The consequence of this is that increased life expectancy and the increasing costs of health care will incur increases in the annual premiums or in the yearly excesses for this “Gros

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<sup>6</sup> Extract from the Cigna product sheet: *Ceilings may apply. Indeed, our additional reimbursement can not exceed the amount reimbursed by JSIS*

<sup>7</sup>Excessive costs. Article 20.2. For services for which no reimbursement ceiling is fixed, the part of the costs considered to be excessive in relation to the normal costs in the country where the costs have been incurred does not give rise to reimbursement. The portion of expenses considered to be excessive shall be determined on a case-by-case basis by the Settlement office on the advice of the medical adviser. (Attention to private medicine in some countries)

<sup>8</sup> Ceilings. Article 20 of the joint rules provides for reimbursement ceilings to be set by these general implementing provisions in order to protect the financial equilibrium of the Scheme. The ceiling for reimbursement is defined as the maximum amount that may be reimbursed for a given treatment.

<sup>9</sup> Could occur for some treatments with low ceiling, such as physiotherapy, ....

<sup>10</sup> Article 21.1. Expenses incurred in a country outside the European Union, where costs are particularly high, shall be reduced by applying a refundable base to apply the reimbursement rates to an amount corresponding to the average costs in the countries of the European Union

<sup>11</sup> Reference Cigna – Avril 2015 statistics

Risques insurance. The “Hospi Safe” insurance by contrast, considered a “good risk” by insurers, will be able to maintain or even improve the conditions of its premiums, its coverage and increase its special offers.

### 3. Reasons for changing insurance

This specific accident insurance reimburses the top up of the medical expenses incurred by an accident (reimbursed at 80 or 85% by JSIS), whether it is for hospitalisation or out-patient care, without ceilings, to arrive at a reimbursement of 100% of expenses incurred. If the colleague concerned has subscribed to “Hospi Safe” well before retirement, and if he subscribes to the specific “Accident” insurance at the time of retirement, the “Hospi Safe” insurance may seem to be partially redundant as it reimburses medical expenses in the event of hospitalisation<sup>12 13</sup>.

The “High Risks” insurance, in contrast to “Hospi Safe”, can be subscribed to without its “accident cover” option, given that AIACE logically considers that this insurance and the specific “Accident” insurance are complementary.

In these circumstances it may seem logical to move from “Hospi Safe” to “Gros Risques” (without the accident cover option). This proposal by AIACE is accepted by Cigna independently of the age of the pensioner.

### 4. Discussion

If the specific accident insurance is deemed to be necessary, the move from “Hospi Safe” to “Major Risks” may seem logical and it offers the advantage of a saving of almost 50 Euro per year (4 Euro per month) as from 68 years of age<sup>14</sup>. However, the annual premium of the specific “Accident” insurance varies from 250-1400 Euro as a function of the size of the pension and of the chosen option.

The decision to take out this accident insurance must be motivated by the capital in case of invalidity (after the necessary delay for this invalidity to be evaluated and considered permanent) or of death.

*The weaknesses of the “Major Risks” insurance relative to the “Hospi Safe” insurance have been highlighted: the possibility of reimbursement ceilings and the risky insurance subscribers.*

*These weaknesses could raise doubts as to the validity of abandoning “Hospi Safe”, even when subscribing to the specific accident insurance policy.*

<sup>12</sup> And what relates to it 2 months before and 6 months after the hospitalization

<sup>13</sup> The only limitation of the “Hospi Safe” insurance concerns the revalidations authorized by the PMO which are reimbursed only 20% of the invoice in addition to the JSIS reimbursement.

<sup>14</sup> Before 68 years, the economy is reversed: -15 €

Amongst the hospitalisation insurance policies offered to us, as expats, to supplement JSIS, Hospi Safe is the insurance which best responds to the criteria which one could consider to be the qualities of a complementary health insurance<sup>15</sup>.

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

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

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

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

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

**Hendrik Smets**

Vice-President in charge of legal matters

## **VII. JSIS - Discussions during the information meeting on 15 December 2016**

**Information gathered during the CGAM<sup>16</sup> November meeting**

**Written questions of SEPS members.**

**Monique Breton** (SEPS Member in Luxemburg – CGAM member)

**Brigitte Pretzenbacher** (Vice President – CGAM member)

During the 15 December SEPS information meeting, Alexander Jacobs, Head of the Brussels Settlement Office and Benoit Defait replied to the questions prepared on purpose, based on the last CGAM meeting and on written questions from SEPS members.

The essential information is summarised hereafter:

### **1. Good news**

- The reimbursement services are making big efforts to solve problems in an amicable fashion
- The friendliness and efficiency of the PMO-JSIS experts available at SC29

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<sup>15</sup> Working document SC/1624 : File on supplementary health insurance policies and others  
Offered to the officials and other agents of the European Institutions

<sup>16</sup> CGAM: Joint committee for the management of JSIS

- You can also contact a staff representative or a member of one of the pensioners' associations who will visit the PMO experts in your name
- The efficiency of "PMO Contact Online" which is often used by SEPS for members who are not familiar with information technology
- At Ispra, Luxemburg and Brussels there is a steady reduction in the reimbursement times and a real improvement in the possibility of obtaining a response to questions and for direct contact for those who can visit the respective offices.

## **2. Review of the refusal to extend recognition of serious illness**

As was already indicated in September, PMO has confirmed its readiness to review the refusals to extend the recognition of serious illness. SEPS invites those pensioners concerned by a refusal during the past years (since the restrictive attitude of PMO between 2012 and 2015) to send a well-motivated letter requesting a review of their case, attaching a recent medical report, if their state of health continues to require medical attention. **One of our members has benefitted from having her case reviewed in this way.**

Beyond this new possibility of reviewing the state of "serious illness", the reimbursement office will also reimburse the medical expenses of illnesses considered to be linked to the consequences of a serious illness. The affiliate needs to introduce a request for prior authorisation which pertains only to the list of services linked to the follow-up of this serious illness. These reimbursement requests will need to be introduced separately – to avoid their confusion with normal health expenses – and will need to mention the prior authorisation (attach a copy thereof). The affiliate will then be able to obtain 100% reimbursement of these medical expenses.

## **3. Overall evolution of the Health Insurance Scheme**

A distinct improvement over the beginning of 2016.

Still a lot of work to be done before an efficient electronic system is in place, connecting all data bases and with detailed statistics.

PMO will also need to face the progressive elimination of support documents within the Member States.

## **4. PMO is moving to new premises**

In February 2017 the various services of PMO, currently located in buildings on rue de la Science and rue d'Arlon will move to the MERO building, located at 41 Avenue de Tervuren.

Most of the units will be regrouped within the same building.

Only the services for visas, laissez passer and for the welcome of new recruits will remain respectively at Breydel 25 and at Montoyer 34.

At ground level of MERO a space will be specifically designated for reception. You will have the possibility of going there to ask questions on the management of your rights (salary, allowances, health insurance, pensions, etc).

There will be a permanent team of 4, increased by one or two as a function of requirements.  
An electronic system for making appointments is foreseen.

## 5. Requests for reimbursement: a single line?

Written question from a member, echoing many others:

*“Why are requests for reimbursement (which permit only 5 lines per item of expense) sometimes reimbursed on several separate occasions; reimbursement is often done of just one line and a little later the other follow. And this happens even when there are no particular problems with the items”.*

Answer from PMO3 (April-May 2016):

- Unfortunately the system (JSIS online) is designed this way so that costs can be reimbursed faster for items which do not require deeper analysis
- Even if this results in 2 payments for the one request, we cannot change this
- The only way to avoid this is by introducing only one line per request.

Conclusion: one line per request for reimbursement? In any case it is recommended not to mix up the different types of medical expenses on one single request for reimbursement; it is better to completely separate dentistry, laboratory tests, medical examinations, medication, etc. claims. However, given the shortening of the repayment terms, the PMO plans to return to the principle of a single payment for each application.

## 6. Preventive health care

The paring down of the screening programmes has been undertaken by PMO without any input from the CGAM. These programmes have been reduced far too much and it is necessary to review them. This does not constitute a true saving as affiliates will consult their own doctors to compensate for the lack of screening.

PMO has decided to review this situation during 2017 and possibly to revise the programmes.

Letter from one member of SEPS (November 2016)

*“According to the information supplied by PMO “The programmes foresee **less intrusive** examinations to take account of evolutions in medical care”*

*“However, the programme has eliminated medical examinations which for the most part are vital, especially when one is a pensioner, therefore older, more frail and susceptible to increased needs.”*

*“Moreover, screening programme no. 3 is very vague, and can be interpreted in different ways.”*

*“I hope that PMO will take the necessary steps to re-establish complete medical examinations”*

### Other declarations (December 2016):

*“The programme of these examinations has been pared down to the absolute minimum (except for the breakfast on offer!)”*

*“There is no longer any screening of the 3 most frequently occurring cancers”*

## **7. Declarations by B. Fetelian to the CGAM**

The following projects are currently being worked on:

- Review of the required support documents
- Review of the list of medication
- Expensive medication: establishment of an alert system and of prior authorisations to control the expenditure which can rise to several hundreds of thousands of Euro (rare or orphan illnesses, as also cancers and other illnesses).
- Psychotherapies : list of the types of therapies, selection of the therapies which will be reimbursed
- Adaptation to the situation in Belgium of direct payment by the insurer and the problem of supporting documentation
- Chiropody, medical pedicure: beware, the rules are going to be applied more strictly
- Review of the rules for glasses and contact lenses

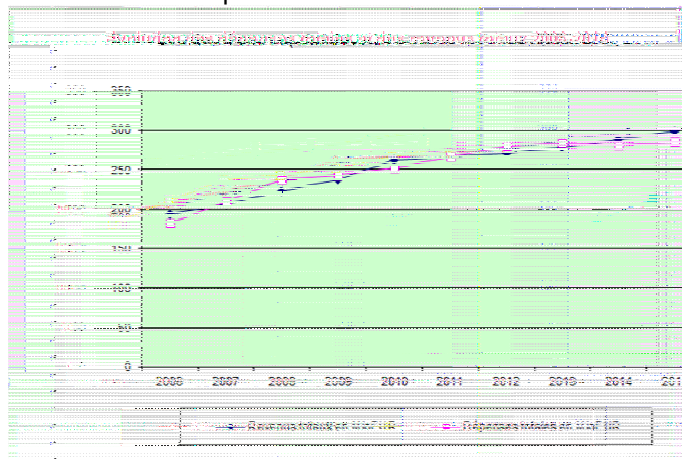
## **8. The 2015 Annual Report is still not official**

The JSIS-CGAM annual report for 2015 has still not been approved as a final report, although it is being used to serve numerous illustrations.

### **Expenditure and income**

Operational expenses: 292.4 million Euro, Operational receipts: 285.9 million Euro, in other words a deficit of 6.2 million Euro. Global result with financial interests: **+12.7 million Euro**.  
Explanation: During 2015 expenditure was strongly restrained but it was on the rise again during 2016.

Evolution of total expenditure and total income 2006-2015





## Rate of average reimbursement by age group

Age	Average reimbursement (€) by JSIS in 2015	Probable average sum to be born (€) by the affiliate in 2015
80 →	12.000	4.000
76 to 80	8.000	2.667
71 to 75	6.500	2.167
66 to 70	4.500	1.500
61 to 65	4.000	1.333
56 to 60	3.500	1.167
51 to 55	3.000	1.000
46 to 50	2.500	833
41 to 45	2.250	750
36 to 40	2.000	667
31 to 35	1.500	500
-- to 30	1.000	333

These average amounts indicate what the JSIS affiliate receives on average as reimbursement from JSIS.

As the average reimbursement is close to 75% (and not to 80 or 85%, given the ceilings and limitations) many colleagues (maybe more or less half the population of affiliates) bear a significant part of the expenses each year themselves – column 3. Some of them bear much more, others much less.

**The values given in this third column demonstrate that a complementary health insurance to JSIS can be justified even in the earliest age groups:**

An insurance for hospitalisation at the age of 40 can cost between 115 and 250 Euro per person per year.

A complete insurance (hospitalisation and out-patient care, medical visits, medication,...) costs approximately 625-860 Euros per person aged 40, per year.

### **Important declarations in the conclusions of the report:**

- Although there is an operational excess (see diagram) the situation of the system needs to be kept under close scrutiny. (Parameters: ageing; recruitment policy; new category of affiliates, ...)
- Strengthening of the information provided to affiliates in general for a better awareness of the regulations concerning JSIS
- The report pays particular attention to pensioners (information – contact with PMO)

## **Further clarifications are necessary about certain recommendations**

- Recommendation to “facilitate the access of our affiliates to the public health care offered in various Member States”!? In contradiction to the PPI!?
- This is not about the recommendation to use the national health systems but about the local services which exist in the regions and which European civil servants have the right to access (against payment). For example, access to public hospitals without having to pay a large deposit.
- Control of hospital bills. A copy should be given to the affiliate!!
- Information management systems and more effective systems for conveying information. For many pensioners this is not a solution.

## **9. Is there the possibility of abandoning JSIS for a national system?**

### Letter from a member of SEPS

“If I opt for a local Belgian health insurance am I still obliged to pay my monthly dues, withdrawn at source from my pension for my contribution to the health insurance scheme?

If not, this automatic deduction of 68.72 Euro would allow me to pay for the national health insurance.”

The same question has been posed by colleagues who reside in Spain.

Interim response from SEPS: NO and beware! If current affiliates had the opportunity to opt for another scheme, there would be no common regime. At random from the place of residence, the levels of reimbursement and care possibilities would be profoundly unequal. This would have dramatic consequences. Affiliates can explore the possibilities of being covered by national insurance, to access free or low-cost care, but by continuing to contribute to JSIS.

## **10. Work resumption after a period of invalidity**

Several members of SEPS are on invalidity retirement (assimilated with retirees)

The rules of the Medical Service are very strict: resuming work after a period of invalidity can only occur if this resumption is full time!

Some colleagues would like to resume work progressively, without loss of income, something which is possible in the national work sphere.

The Administration seems to feel that whoever is on invalidity is fine with this and no longer wants to come out of it!

Moreover, work resumption after a period of invalidity, even at full time, is not always welcome: to be able to obtain a published post, it is sometimes necessary to resort to Article 90.2.

The representatives of PMO confirm this situation and accept that a discussion about this subject is necessary.

**SEPS/SFPE is launching an action to assist members who would like to progressively resume work after a period of invalidity.**

### **11. Questions that still need an answer**

Several questions remained unanswered given the lack of time. They will be posed during the next information meeting, foreseen on 30 March 2017.

- Special reimbursement in accordance with Article 72.3 and complementary reimbursement given by the complementary health insurance: ethical problem and the position adopted by PMO
- Confidentiality of medical data: Several colleagues would like to ask PMO questions about this issue:
  - o New open offices of PMO: what is the situation relative to the confidentiality of medical data?
  - o PMO staff on the telephone: what qualifications do they have for asking questions of a medical nature?
  - o PMO staff on the phone: refusal to identify themselves
- Advice and even guidance for decisions to be taken relative to dental health care. Vast sums are at stake and the reimbursement is not adequate.

NB: A short manual is available (to be requested from the secretariat of SEPS/SFPE).

## **VIII. Reimbursement of osteopath and other paramedical professional services**

Following the complaints of several members and one legal challenge won by a plaintiff, PMO has reimbursed the fees for osteopath services following the model proposed in the Administrative Information 37/2002 (Annex 2). It should be remembered that the 2007 GIPs repealed all previous administrative information, including those of 2002.

It is worth noting however that the AI 37/2002 makes mention not only of psychologists and osteopaths, but also of chiropodists, chiropractors, dieticians or all other liberal professions which are not able to provide a legal attestation of services rendered.

From the preceding it is therefore possible to conclude that:

- As from now the bills from osteopaths, of which a model can be found in annex of IA 37/2002, are again accepted for the reimbursement of the expenses incurred.
- Logically, notwithstanding any unforeseen decisions by JSIS, the same should apply to the fees of all the other liberal professions which are not in a position to deliver an official attestation of services provided (because undefined at the national level). Mr. Fetelian announced a clarification.

Hendrik Smets

Vice President in charge of legal matters

## **IX. Information – Questions from Members**

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

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

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

## **1. Access to My IntraComm - Reminder**

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

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

### **Practically, what should you do?**

— You already have an ECAS account for JSIS online? There is nothing to do. This ECAS account now gives you access to My IntraComm too via

<https://myintracomm.ec.europa.eu/retired/>

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

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

This ECAS account can be obtained:

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

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

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

### **Important:**

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

### **Important :**

***SEPS members who prefer not to utilise Internet and therefor do not use My IntraComm to get practical information on procedures to follow or to download forms, ARE INVITED TO ADDRESS THEIR REQUEST TO THE SEPS SECRETARAIT. THEY WILL RECEIVE THE REQUESTED DOCULENTS BY POST.***

## **2. PMO informs you**<sup>17</sup>

### **2.1. JSIS: the invoicing for members with top-up cover in Belgium has changed.**

The invoicing for medical treatment for people covered by the Belgian national system has changed.

Remember, if a member of your family has top-up cover provided by the JSIS, he/she will first have to claim reimbursement from his/her national health system.

In practice, if your spouse, for example, goes to a healthcare provider: (doctor, dentist, hospital or medical centre, etc.) two situations can arise:

- **He/she pays the medical expenses directly** and sends the certificate of treatment ('attestation de soins') to his/her mutual insurance company in order to claim reimbursement. The mutual insurance company will then send him/her a statement specifying in particular the cost of the treatment(s) and the amount(s) reimbursed. This statement, together with copies of the receipted invoices, must be attached to the reimbursement request submitted to the JSIS.

- **He/she only pays the amount** owed by him/her (i.e. the patient contribution). Please note that in Belgium, more and more healthcare providers use a new IT system which enables them to bill the patient's mutual insurance company directly for the treatment. In this case, since the patient will no longer receive a certificate of treatment or a statement from his/her mutual insurance company, he/she must ask the healthcare provider for a legal invoice or a document containing the following information:

- The name of the establishment and provider with official references
- The patient's full name
- The total amount charged for each medical treatment with the date and type of treatment
- The amount paid by the Belgian mutual insurance company for each medical treatment.

If you have trouble obtaining this type of document, we suggest you refer to the Economic Law Code and the obligation to provide a supporting document within the meaning of the Healthcare and Reimbursements Act.

#### **How is the amount reimbursed by the JSIS calculated?**

**Example:** your spouse or child consults a dermatologist in a hospital and only pays the amount owed by him/her, i.e. €38.52.

The amount paid by his/her social security scheme\* amounts to €12.48.

The total cost of the treatment is €51.

The JSIS will reimburse 85% of 51 ( 43.35) minus 12.48 i.e. €30.87

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<sup>17</sup> PMO newsletters N° 22, sent to all active staff and to the associations of retired staff.  
SEPS/SFPE

And not €32.70 (85% of the €38.52 paid)

## 2.2. Education declarations

**You have not submitted an education declaration for your child(ren) yet?  
Then this message concerns you.**

The 2016/2017 school year was launched on 23 August 2016 with a communication to all staff asking them to submit an education declaration<sup>18</sup> for all dependent children of school age. The deadline for submitting the declarations was 15 November 2016 (for children studying or pursuing vocational training in the northern hemisphere).

**For dependent children aged 18 to 26, this education declaration is compulsory.**

**If it is not submitted, the family allowances for these children will be stopped** with retroactive effect, either from the end of the previous academic year, or from the date of the final lesson or exam, or the defence of a thesis or dissertation. The family allowances which may be affected are the dependent child allowance and education allowance and, possibly, the household allowance (if this concerns your last dependent child).

Please note that the removal of these entitlements may also have an impact on 'derived benefits' such as the tax allowance, annual travel expenses, where applicable, and the expatriation or foreign residence allowance.

If your child attended or is attending an education establishment during the 2016/2017 academic year, and you have not yet submitted an education declaration, you can do so now. However, your late declaration **will not be treated as a priority**. Payment of the family allowances that have already been stopped **will recommence, where appropriate, as soon as possible after your declaration has been processed**.

## 2.3. I have one or more dependent children and my spouse is self-employed in Belgium.

Remember that since 1 July 2014, your spouse has been able to benefit from family allowances in the same way as salaried workers. This means that the amount of the Belgian national allowances that he/she receives is deducted from that paid by your institution.

If your spouse does not yet benefit from this entitlement, he/she must contact the Social Security or the Belgian family allowance fund to which he/she is affiliated and take immediate steps to obtain these allowances.

These changes must be declared to PMO 'Rights & Privileges'/Declarations (schooling, family, ...)/'Allowances received from other sources'.

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<sup>18</sup> To find on [http://myintracomm.ec.testa.eu/hr\\_admin/fr/rights/allowances/Pages/school.aspx](http://myintracomm.ec.testa.eu/hr_admin/fr/rights/allowances/Pages/school.aspx)  
Or to ask at the SEPS secretariat.

Our helpdesk 'Salaries & Individual Rights' can also answer your questions on (+32-2-29) 93333, on working days from 9.30 to 12.30.

**Remember:** national law should be initiated as a matter of priority. This was laid down by a judgment of the Court of Justice of 7 May 1987. National allowances must therefore be requested as a priority and then be declared, as they must be deducted from the allowances paid by the EU. Certain allowances are cumulative if they are not of the same nature as those provided for by the Staff Regulations.

## 2.4. The household allowance in respect of a spouse :

Regulatory base: Article 67, paragraph 1 of Staff Regulations and Article 1 of Annex VII of the Staff Regulations.

The household allowance shall be granted:

- a) if you are **married** and **your spouse does not work**;
- b) if you are **married** and your spouse works: allocation will **depend on the level of his professional income** (ceiling is not exceeded by country of work).
- c) if you are **married** and **your spouse is retired**.

If you receive the household allowance on the basis of your spouse or recognised partner's income, do not forget to send the PMO a declaration of his or her professional activity or income each year. You should do this even if your spouse or recognised partner does not receive any professional income or he/she is retired, as this allowance is granted for a certain period and the entitlement can be extended after receipt of your spouse or recognised partner's most recent tax statement, if the conditions for granting this allowance are still met.

If you have not yet declared the income of your spouse or recognised partner for 2014 (2015 tax year - 2014 income), it is time to do so to avoid having your entitlement cut off. The same applies if your spouse or recognised partner is unemployed or retired. In that case, please attach a recent official document confirming the unemployment, either a declaration stating that he/she is not in active employment or the retirement decision.

Note: If your spouse is retired, no matter the amount of his/her pension. To receive the household allowance you have however to ask for it !

### How do I declare the income of my spouse or recognised partner?

Retired staff do not have access to SYSPER . The best is to utilise PMO Contact Online (<https://ec.europa.eu/pmo/contact/fr> 'Rights & Privileges') and /or the contact person on your pension slip.

## 2.5. The PMO is moving

In February 2017, the PMO units in Brussels will move out of the buildings on Rue de la Science and Rue d'Arlon, and move into the MERO building at No 41, Avenue de Tervueren.

Most of these units will be grouped together in the same building. Only the visa, laissez-passer and entry into service units will remain in Breydel 25 and Montoyer 34 respectively.

A space on the ground floor of the MERO building will be used mainly as a reception area. You will be able to come and ask questions on the administration of your rights (salaries, allowances, sickness insurance, pensions, etc.). All the practical details on how to make an appointment will be provided at a later date.

We are doing everything we can to become operational as quickly as possible. However, the move may cause disruption to services or delays. We apologise for any inconvenience.

## **2.6. Feedback and greetings from the PMO**

This PMO Newsletter is the last one of the year, thank you for reading it. Do not hesitate to send us your comments or suggestions, which we will take on board to improve the information we provide.

Season's greetings and see you in 2017!

## **3. Advice of a lawyer – reminder**

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

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

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

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

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

## **4. In Memoriam – Rainer Dumont du Voitel**

Rainer Dumont du Voitel left us on 24 November 2016.

He was Vice President of SEPS/SFPE and was always very active within his section of FFPE at the Council of the EU. For many long years he was active with the European Confederation of Independent Unions (ECIU) and even when retired, he always participated at the seminars and other activities of an inter-institutional nature organised by various institutions and organisations for EU pensioners. He often contributed to the Bulletin of SEPS/SFPE and was present during our last information meeting of 13 October 2016.



Rainer was the incarnation of the European spirit: polyglot and universal, he always demonstrated a visceral attachment to the European ideal, an ideal which he served during a long career in the European Institutions.

His employer was not the only beneficiary of his encyclopaedic knowledge and his capacity to acquire, absorb and analyse new knowledge. Rainer also privileged his colleagues at work through his commitment to defend the interests of active staff and retirees of the European Institutions.

He was always of good humour. A “bon vivant”, he always preferred to look at things from their better side, to resolve difficult or tense situations with intelligence and humour.

## **X. Annexes**

### **Annex 1**

#### **Table of the correction coefficients 2016-2017**

See annexe 1 of the French version of the Bulletin

### **Annex 2**

#### **Model of receipt**

See annex 2 of the French version of the Bulletin

### **Annex 3**

#### **In memoriam**

1.10.2016

Nom, Prénom	Date de naissance	Date de décès	Institution
KAYSER Jean	28-06-47	09-08-16	PE
OWEN Brian	17-02-47	12-08-16	COM
COLEN Gwendolyn	07-04-67	18-08-16	COM
HEYSE-ZERBINI Rosalia	20-01-28	18-08-16	CJ
HUYSKENS Joseph	27-09-34	23-08-16	CM
LESSLE Egon	04-05-26	27-08-16	COM
VAN OVERSTRAETEN Julien	05-03-29	31-08-16	COM
LEVIS Victor	20-02-47	31-08-16	PE
PINTO Mario	30-06-44	01-09-16	COM
BOSTOCK David	11-04-48	03-09-16	CC
CONTER Irène	14-07-53	04-09-16	COM
LEVIE Guy	30-07-29	05-09-16	COM
PEARCE Douglas	01-12-37	10-09-16	COM
ROUSSEAU Jean Jacques	06-10-21	11-09-16	COM
BALIS Noëlle	25-12-48	11-09-16	COM
LOSTELIUS Carl	28-05-42	11-09-16	COM
HONDROS Ernest	18-02-30	13-09-16	COM
BALTATZIS Jean	31-07-31	14-09-16	COM
DIDIER François	15-02-31	14-09-16	PE

DE GROOF-LECLERE Marie Jose	18-10-27	14-09-16	COM
DIOGO Jose	06-05-39	15-09-16	CJ
CHRISTIANSEN-LARSEN Jytte	29-03-38	16-09-16	PE
SANTACATTERINA Lino	05-03-37	16-09-16	COM
KAUFFMANN René	31-01-32	19-09-16	CM
KARLSSON Jan	01-06-39	19-09-16	CC
MENDES Jose	12-03-59	19-09-16	COM
VAN SINAY Robert	02-03-30	21-09-16	COM
NOSCHESE Nando	15-12-37	21-09-16	CM
STENSBALLE Klaus	06-01-39	22-09-16	COM
FORNI Robert	03-09-32	23-09-16	COM
RAGUSA Salvatore	20-09-29	23-09-16	COM
DE HOVRE Philippe	23-04-49	24-09-16	CJ
BIASIBETTI Ottavio	26-01-39	26-09-16	COM
GUIDOTTI Romano	05-12-36	27-09-16	COM

### 1.11.2016

Nom, Prénom	Date de naissance	Date de décès	Institution
ROTUNNO Domenico	01-01-31	02-09-16	COM
MOURA RAMOS Maria Dos Prazeres	14-07-52	21-09-16	COM
KABOTH Mathias	15-02-47	22-09-16	COM
RAATZ Udo	11-05-25	28-09-16	PE
BARTSCHER Wilhem	10-04-32	29-09-16	COM
ULLMANN Philippe	23-01-49	01-10-16	COM
MERTEL Gunter	20-09-32	04-10-16	COM
MOISE Alain	25-01-51	04-10-16	COM
KLEY Watler	01-08-28	05-10-16	COM
GHELFI Christian	29-03-45	06-10-16	CC
GRASSATO-VETTORATA Anna	08-06-36	07-10-16	COM
SCHNEIDER Johannes	27-01-32	08-10-16	CM
GAERTNER Marietta	12-01-44	09-10-16	COM
WARNY-DEBOECK Rita	05-04-46	09-10-16	COM
SCHOULLER Jacques	24-07-34	09-10-16	PE
HEMINGWAY William	28-11-29	10-10-16	CM
FIORANI Orlando	01-04-31	10-10-16	PE
VAN DIGGELE Henricus	12-04-32	11-10-16	COM
CATTANEI Giorgio	21-07-35	11-10-16	COM
DE SCHUTTER Gustaaf	01-10-38	11-10-16	COM
SASSI Nicole	06-03-47	11-10-16	PE
MAGGI Massimo	31-03-31	12-10-16	COM
DELFOSSÉ-FREY Margot	29-11-25	13-10-16	COM
HATTET Pierre	24-03-27	15-10-16	COM
CALIBRE Louis	16-04-21	17-10-16	COM
NAMECHE Florent	02-09-37	18-10-16	COM
GIORGI Teresa	14-05-19	19-10-16	COM

GIRY Robert	31-08-25	19-10-16	COM
PEULENS Francis	11-07-41	26-10-16	COM

## 1.12.2016

Nom, Prénom	Date de naissance	Date de décès	Institution
MARCHAND Daniel	16-06-42	14-08-16	CM
COMINOTTI Giuliana	11-04-49	16-09-16	COM
SIMONELLA Luciano	01-09-45	04-10-16	COM
VANHERLE Luc	08-06-54	15-10-16	PE
LENY Jean-Claude	04-12-28	17-10-16	COM
VAN DER AUWERA Gommar	03-06-30	20-10-16	COM
WESTERBY Niels	01-11-25	20-10-16	COM
MALLET Jacques	05-02-24	22-10-16	COM
BUTTINI Franco	08-09-39	24-10-16	CM
GOFFIN Roger	19-04-27	25-10-16	COM
WETTACH Karine	31-01-39	25-10-16	COM
NOPPE Michel	07-03-48	29-10-16	COM
DARRAGON Jean	22-04-27	01-11-16	COM
SASS Gert	24-05-29	02-11-16	COM
MITCHELL Irving	27-07-44	02-11-16	COM
BATTAGLIA Dino	13-11-30	03-11-16	COM
BEUZARD Assunta	14-08-46	03-11-16	COM
BOSMAN Simon	16-05-25	04-11-16	CC
ESMIEU Jean-Claude	11-09-47	04-11-16	COM
KONSBRUCK Jean	11-08-29	05-11-16	COM
PENTASSUGLIA Anna	28-08-49	05-11-16	CM
BLIESCHIES Heidrun	15-10-41	06-11-16	COM
VAYSSE Louis	25-08-27	06-11-16	COM
VAN PAEMEL Francis	28-10-39	06-11-16	COM
JACOB Jean	04-04-34	07-11-16	CM
TOLLEY Brian	31-08-30	10-11-16	COM
SERMEUS Emelia	31-05-19	11-11-16	COM
COSTANZO Antonio	20-03-41	11-11-16	PE
BEN GELOUNE Sidy	07-10-44	11-11-16	CM
JORGENSEN Jorn	26-08-50	16-11-16	PE
BURKSCHAT-BOURSEAU Monika	26-01-43	16-11-16	CM
VANDERHEYDE Marc	24-08-49	16-11-16	COM
MANARA Adriano	27-03-31	17-11-16	COM
VINCI Enrico	21-02-32	17-11-16	PE
KIEFFER Charlotte	19-03-22	18-11-16	COM
ROLAND-GOSSELIN Yves	28-10-35	19-11-16	COM
BIAMI Maria Grazia	11-09-44	20-11-16	PE
KIEFFER Pierre	31-03-30	22-11-16	COM
PIRAINO Angela	02-09-35	22-11-16	PE
DUMONT DU VOITEL Rainer	03-11-43	24-11-16	CM
BRIMEYER Marie-Louise	11-05-21	24-11-16	COM

ORLANDI Aldo	22-05-46	26-11-16	CM
GREILING Frank	24-04-37	26-11-16	COM

### 1.01.2017

Nom, Prénom	Date de naissance	Date de décès	Institution
KOENIG Hans	20-08-23	16-11-16	PE
CHOUGOL Anne	16-11-45	18-11-16	PE
BOGAERT Jean	21-06-35	24-11-16	COM
LOPEZ SANCHEZ Maria	13-12-55	24-11-16	PE
LE DEZ Gilbert	11-03-33	24-11-16	COM
SHEAF Robert	22-03-26	29-11-16	COM
LEBAS Louis	30-01-27	01-12-16	PE
FINKEL France	05-09-44	01-12-16	COM
DOTTA Bruno	07-06-30	02-12-16	COM
LASTREGO Giorgio	26-11-37	02-12-16	CES
HARRIS Michael	21-03-77	02-12-16	CM
ARNOULD Liliane	25-01-32	03-12-16	PE
KESTEMONT Lucien	17-04-31	03-12-16	COM
BEOMONTE Ornella	23-11-35	04-12-16	COM
MAHIEU Frida	12-03-32	04-12-16	COM
HARTIKKA Jorma	28-05-57	04-12-16	COM
FLOSS Lothar	03-12-25	05-12-16	COM
DELEERS-CNOP Yvonne	05-04-30	05-12-16	COM
DI MARCO Elio	07-09-35	06-12-16	CJ
DUBRU Chantal	16-05-46	06-12-16	COM
SCHOCHAERT Robert	10-09-37	07-12-16	CM
DUPUY-BRUGERE Ellen	20-01-26	08-12-16	CES
BECKIUS Joseph	05-01-46	10-12-16	CJ
DOVERI Paolo	15-09-47	12-12-16	COM

**Files and documents available.  
Order form**

**Please send this reply slip to the secretariat**

I should like to receive the English edition of the following documents  
by Post / by Email

**SEPS Vade-mecum**

Part 1 (Procedures – edition august 2015 FR only)  /

Part 2 (forms /pers. data)  /

**Part 3 (addresses PMO – ADMIN. ...)** Ed. September 2016  /

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

**Supplementary health insurances** Edition January 2017  /

**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 (by Post or by Email) to :

Surname.....

First name .....

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

Email 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](mailto:info@sfpe-seps.be)

**APPLICATION FORM**

I, THE UNDERSIGNED: .....

HOME ADDRESS: .....

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

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

IF still active: date of birth and number of years of service: .....

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

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

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

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

*Please return this application form to:*                                SEPS - SFPE  
Office 02 40 CG39  
175, rue de la Loi,  
B-1048 BRUSSELS

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

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**STANDING ORDER**

(Please send direct to your bank)

I, the undersigned, .....

HEREBY INSTRUCT .....(Name of bank)

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

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

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

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

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

To be sent to

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