

## **Bulletin**

#### Information bulletin for members of the Association

#### **June 2020**

## SEPS is at the disposal of all its members. The secretariat can be reached

by telephone: +32 475 472 470
Please leave a message in case of no answer

or by internet: <a href="mailto:info@sfpe-seps.be">info@sfpe-seps.be</a> <a href="www.sfpe-seps.be">www.sfpe-seps.be</a>

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SEPS-SFPE June 2020 EN 1

## **SEPS Administrative Board 2020 – 2022**\*

President Serge Crutzen

Vice-president Hendrik Smets (legal affairs)

Treasurer and members management Marc Maes

General Secretary Luigia Dricot-Daniele

Secretary admin of the ASBL Nicole Caby

Helen James Ambassadress PMO 3.

Membres Monique Breton; Giuseppina Corda; Jean-Marie Cousin;

Anna Angela D'Amico; Patrizia De Palma; Rosario De Simone; Petrus Kerstens; Antonio Pinto Ferreira; Milvia van Rij Brizzi

#### **Bulletin editorial team** (FR & EN)

Giovanna Bagnaresi; Nicole Caby; Serge Crutzen; Anna D'Amico; Helen James; Hendrik Smets; Yasmin Sözen; Milvia van Rij Brizzi

## Membership fee: 30 €

## It is requested in January and no longer on the anniversary date of SEPS / SFPE membership

However, new members who register after 30 June 2020 by paying the membership fee, will not need to pay for the 2021 fee. The next payment will only be needed in January 2022.

Bank account: IBAN: BE 37 3630 5079 7728

**BIC: BBRUBEBB** 

## **Changes of e-mail address**

Many members forget to inform us of their change of e-mail address. SEPS sends out several messages by e-mail.

info@sfpe-seps.be

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<sup>\*</sup> Elected on 13.02.2020 but to be nominated by the General Assembly in early June

## **General Data Protection Regulations** (GDPR).

#### Dear Member

We take the protection of personal data very seriously and we are committed to respect the General Regulation on the Protection of Data (GRPD).

Our contact information is used exclusively to ensure our responsibility towards you, as a member, for frank and transparent information on the activities of the Association and the decisions taken by the Administrative Board.

The information you have trusted us with is used entirely for internal purposes. It is not made available to third parties (PMO, DG HR,) without your express permission.

The Association commits itself to protect this information against any form of dissemination and not to make it available to anyone, except where obliged to under the law or when undertaking an act at your request, within the limits of the social objectives of the Association.

Of course, you can access, rectify or delete this information at any time. You may object to the use of your information and have the right to withdraw your consent at any time by sending us an e-mail or a request by post.

Serge Crutzen for the SEPS/SFPE Management

#### **General Assembly and Information Meeting**

Location: Au Repos des Chasseurs\*

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

#### 10 December 2020

Date to be confirmed depending on the COVID 19 pandemic

On the basis of the traditional programme, from 10h30 to 16h30

- ✓ News about SEPS/SFPE
- ✓ The Commission's Green Deal
- ✓ Convivial Lunch
- ✓ Multiannual Financial Framework (2021-27) and Pensions
- ✓ Evolution of the JSIS GIPs
- ✓ Problems encountered by members
- ✓ Questions

Do not forget to contact the Secretariat:

- ✓ To make a reservation for lunch and choose your lunch.
- ✓ To indicate the number of persons who are accompanying you

Financial contribution: €35 per person

Payment should ideally be made to the ING account of SEPS

IBAN: BE37 3630 5079 7728 BIC: BBRUBEBB

(Participants can also pay on the spot, well before 10h30 please)

\*Those not taking part in the lunch do not have to pay anything

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## I. Letter from the Editor

Once again, it is not possible to start our report for June 2020 without talking about Covid-19! The current pandemic has disrupted all activities since mid-March. The areas accessible to pensioners have been closed, be it the area of PMO's MERO, the Seniors' Space of DG HR D, the offices of SEPS/SFPE or the other associations representing staff or pensioners. All meetings and seminaries have been cancelled, except those which have been organised through teleconferencing.

I hope that your families and you remain in good health. Some of you may be ill or have relatives or friends who have succumbed to the virus. Rest assured of the sympathy of all the committee member of this association.

We are all waiting for the end to this nightmare. The lifting of lock-down provides us with a little optimism but the threat remains real and as persons at risk, we must remain vigilant.

Despite this, SEPS has been able to maintain its assistance to members due to its accessibility by phone, 7/7 and 24/24 and by internet. Do not forget that we are there to assist you within the means at our disposal. Several activities are nonetheless delayed and access to the postal services of the Commission and of the Council remains problematic; this is understandable.

The Commission has proposed a new Multiannual Financial Framework, profoundly influenced by this Covid-19 crisis and its social, economic and financial consequences. What about Chapter VII: Administration, Staff and Pensions, European schools? The proposal has reduced the allocated amount by €1billion. This will not be without consequences! We will of course be there, with the professional and staff organisations, to defend the interests of former staff members. But how much latitude will be left to us in this time of crisis and how much attention will we be given?

More than ever, the newly elected Board of Administration 2020-2022, now formalised by the General Assembly, as also the Volunteers Association will be available to defend the interests of pensioners within the limited framework of the new economic reality and the positions which the Commission will have to assume.

## II. SEPS during lock-down

The activities of SEPS did not stop during lock-down. They will continue throughout the summer.

### Defence of our acquired rights

Few meetings have been organised by the Commission: it was not possible to meet and all meetings were held by videoconference. SEPS/SFPE participated, for example, at the meetings of the TGR (Webex system), those of the CGAM and the meeting of the CASS (early March). The SEPS/SFPE General Assembly was organised by written procedure limited to effective members (members who have voting rights).

No discussion has been proposed on the subject of "pensions" within the new version of the Multiannual Financial Framework of which Chapter VII, Administration, which covers pensions, has been amputated by €1billion! How will this fact be communicated? Will there be a possibility of social dialogue during 2020? Cf Chapter VII hereunder.

SEPS is, of course, fully committed to take part in all the meetings which will be accessible, either directly or with the hat of a staff union.

#### Assistance to members

Independently of the Covid-19 crisis the SEPS telephone (+32 475 472 470) remains open and will respond<sup>1</sup> to every call. Many members ask for our assistance by e-mail: <a href="mailto:infor@sfpe-seps.be">infor@sfpe-seps.be</a>. For the most part the requests for assistance have been about:

- $\sqrt{}$  Pensions: PMO 4 has been very responsive to our approaches and are available to assist colleagues
- √ JSIS: requests for prior authorisation, requests for direct payment which our PMO3 ambassadress, Helen James, has handled with her habitual rapidity
- √ The supplementary health insurances, accident insurances, assistance insurances for which SEPS has comprehensive information and can respond to the general requests made for particular family or work-related situations
- √ Legal support: Hendrik Smets continues, as always, to respond to requests for assistance in the legal, fiscal, pensions and inheritance domains... knowing he works via internet.
- $\sqrt{\ }$  Requests for social support, usually forwarded to DG HR D1, assistance to pensioners

Generally speaking the availability of SEPS has not been greatly diminished as a result of the pandemic, but the presence at the office at Avenue des Nerviens has been suspended and remain so, in general: pensioners should not come to these offices. The majority of the assistance provided by the Association is based on the telephone, available 7/7, 24/24 and by e-mail, which has proven to be very effective. SEPS can however see you by appointment.

# III. <u>Virtual General Assembly</u> of 30 June 2020

Given the present sanitary situation and the dangers involved in bringing together more than 50<sup>2</sup> persons in the same place, this assembly was held by post on the basis of documents that were sent to all effective members. The procedure asked these members

<sup>&</sup>lt;sup>1</sup> If there is no reply, please leave your message and SEPS/SFPE will return your call.

<sup>&</sup>lt;sup>2</sup> Between 70 and 80 persons at previous GAs

to read these documents and to give their consent or comments or opposition by filling in a response table.

The secretariat received 40 responses from a total of 48 effective members.

In the current circumstances it was impossible to send these documents to all members of SEPS (some 1,200 addresses in 25 different countries) or to receive comments from all members. Only effective members were involved in this General Assembly by mail. Effective members have the right to vote<sup>3</sup>. It is hoped that a real General Assembly may be held on 10 December 2020 as scheduled. This assembly will consider subjects which are likely to give rise to a general debate.

The information offered concerns the follow-up on the meetings of the Administrative Board of 21.11.2019 and 13.02.2020 and of the General Assembly which took place on 05.12.2019.

#### **Results**

#### 1. Activities during 2019

The activity report of 2019 is available on request from the secretariat 2019 saw the continuation of our activities:

- $\sqrt{\phantom{a}}$  The management of the Association
- $\sqrt{\phantom{a}}$  Informing members through the Bulletin
- $\sqrt{}$  Organisation of information meetings
- √ Response to questions from members (+32 (0)472 472 470 info@sfpe-seps.be
  ) and such assistance as is in our power to provide (information and legal
  assistance): insurances, JSIS, EU pensions, national pensions, inheritance,
  taxes, social assistance, administration,...
- √ The up-dating and distribution of documents of the Association, at meetings and on demand: Vade-mecum, insurances, taxes and inheritance, pensions, etc.
- $\sqrt{\phantom{0}}$  The reorganisation of the office at Avenue des Nerviens in Brussels (N105 00-010)
- $\sqrt{\phantom{0}}$  The organisation of duty stations at N 105
- √ The presentation of the Association at seminars for the preparation of retirement (Commission, Council, Court of Justice; Brussels, Ispra, Luxemburg)
- √ The participation of members of SEPS at meetings of the joint committees such as the CGAM, GTR,...

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<sup>&</sup>lt;sup>3</sup> Regulations Art. 10 – Rights of members..."only effective members have the right to vote during General Assemblies"

- √ The study and follow-up of complementary insurances to JSIS available to pensioners, and, under the aegis of DG HR, also to active staff
- √ The presentation by SEPS of the insurances during the Midday conferences at the Council and at the Agency of Medication and at the seminars for the preparation of retirement at the Council and at the Commission (Brussels, Luxemburg, Amsterdam)
- √ The presentation by SEPS of our pensions system (PSEO) during Midday conferences at the Commission and at the European Parliament (Brussels and Luxemburg)
- √ Collaboration with Afiliatys, mainly in relation to the transfer of the complementary health insurance Hospi-Safe from Cigna to Allianz Care (27,000 affiliated members) and for information about insurances and negotiations with insurers
- $\sqrt{\phantom{a}}$  Participation in the management of charity events organised by Afiliatys.

#### The GA approved the Activity Report by 39 votes for + 1 abstention

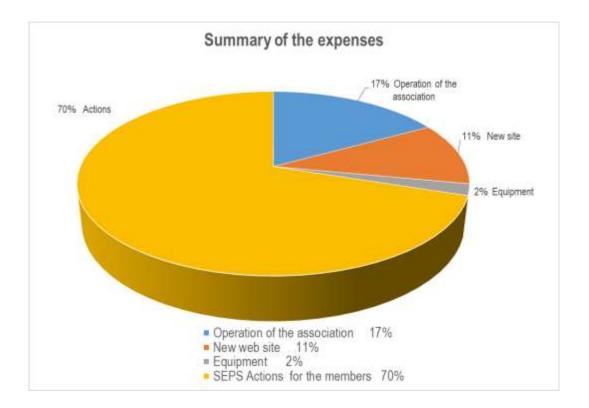
#### 2. The accounts for 2019

In accordance with the draft budget 2019 approved by the AB of 21.11.2019, the AB of 13.02.2020 and the G.A. of 6 December 2018

Ordinary budget	
Income (€)	36.645,80
Expenses (€)	31.614,21
Balance of the ordinary budget (€)	5.031,59

Extraordinary budget	
Legal costs – case file medical service on the resumption	
of work	750,00

Combined totals	
Total receipts	36.645,80
Total expenditure 2019	32.364,21
Balance for 2019	4.281,59
Previous balances (==> 2018)	52.890,59
Total balance = available in account on 31.12.2019	57.172,18



The verification of the accounts was undertaken by the verifiers appointed by the GA, by mail, by internet and by telephone between 25.05.2020 and 06.06.2020

The GA approved the financial report by 38 votes for and 2 abstentions.

## 3. <u>Discharge granted to the administrators for the management of the year 2019</u>.

The assembly gave its discharge to the members of the Administrative Board 2017-2019 by 38 votes for and 2 abstentions.

### 4. <u>Official nomination of the administrators of the Administrative</u> <u>Board 2020-2022</u>

Following the elections of January 2020 and the meeting of the Board of 13 February 2020, the General Assembly unanimously voted in the administrators for the period 2020-2022.

Serge CRUTZEN	President
Hendrik SMETS	Vice-president
Marc MAES	Treasurer and management of membership list <sup>4</sup>
Luigia DRICOT-DANIELE	Secretary general
Nicole CABY	Administrative secretary of the Association
Helen JAMES	Ambassadress PMO 3
Monique BRETON	Administrator
Giuseppina CORDA	Administrator
Jean-Marie COUSIN	Administrator
Anna Angela D'AMICO	Administrator
Rosario DE SIMONE	Administrator
Patrizia DE PALMA	Administrator
Petrus KERSTENS	Administrator
Antonio PINTO FERREIRA	Administrator
Milvia VAN RIJ-BRIZZI	Administrator

The elected members have all accepted their mandate in writing.

The report of the constituent meeting of the Administrative Board was included in the March 2020 SEPS Bulletin.

## 5. 2020 Working Programme

The document "Working Programme for 2020" is available on request from the secretariat.

The working programme 2020 is proposed in a general and prudent fashion. The possibilities for activities are limited in view of COVID-19 and the closure of all offices.

During the lock-down period, many varied requests for assistance and information were received and the Association was able to work well by tele-working and by telephone.

The GA approved the working programme: 39 votes for and one abstention

<sup>4</sup> Suivant les règles du RGPD.

## 6. <u>Confirmation of the 2020 budget, decided during the GA of 5</u> <u>December 2019</u>

The budget decided during the GA of 05.12.2019 was unanimously agreed.

#### a. Ordinary budget for 2020

Receipts (€)	
Membership fees (and gifts)	24.000,00
Contribution of members for information meetings and GA	9.000,00
(Probably over-estimated given COVID 19)	
Total receipts	33.000,00

Outgoings (€)	
Running costs	5.250,00
Equipment	3.000,00
SEPS-SFPE activities	22.420,00
Total Outgoings	30.670,00

Ordinary budget balance 2020	2.330,00
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## b. Extraordinary budget (very imprecise given uncertainties)

Legal costs 2020 (€)	
Recuperation of pension rights (4)	
(12,000 over two years ??)	6.000,00
Total Extraordinary budget	6.000,00

To be taken from the reserve

## 7. <u>Necessary declarations</u> (ASBL formalities)

List of necessary declarations by the Association to the authorities

Type of declaration	Authority concerned	Modalities
Members of the AB 2020-2022	Clerk's Office Business Tribunal (BE)	Necessary forms name, address, national N°, copy of the ID card, acceptance of the mandate. Annual declaration

Members of the AB	Moniteur belge (by the clerk of the tribunall)	The Clerk's Office of the Business Tribunal
Members of the	Ministry of Finance	Table of the UBO registry (hereunder).
AB 2020-2022	(BE)	Copy of ID card, nomination document
	, ,	Any change must be notified within a month.
Members of the	ING bank	Equivalent du tableau du registre UBO
AB 2020-2022		Copy of ID cards
		Declaration after nomination
Budget Report	Clerk of the Business	Annual report proposed to the AB, signed by the
2019	Tribunal	Treasurer and the President

## 8. Summary of the 40 reply tables received

#### a. Voting statistics:

Subjet	Positive	Negative	Abstention
Gubjet	Vote	Vote	Abotontion
2019 Activities	39	0	1
Budget Report 2019	38	0	2
Discharge for the Administrators	38	0	2
Nomination of the administrators	40	0	0
Programme 2020	40	0	0
Budget 2020	39	0	1

#### b. Main comments received

- $\sqrt{\ }$  Presentation of the PSEO: our pensions system. Should this not be left to PMO4?
  - These presentations are requested by the staff representations of the Council, the Commission and the European Parliament and do not only concern the system itself, but also a discussion on the evolution of our pensions relative to the Multiannual Financial Framework (MFF)
- √ I hear the concerns linked to the next reform of the Staff Regulations and the negative implications of a potential COVID-19 impact on the amount of our pensions. I hope

that we will be able to demonstrate the real increase in the cost of food and basic products in the "household basket" without even talking of the financial consequences of this pandemic on more fragile pensioners!

Given the reduction of GDP by more than 3%, the exception clause of the Method for the adaptation of salaries will be applied. The adjustment of the evolution of salaries in the Member States will be postponed until GDP has been restored to its former level: the inflation dimension is conserved: the correction coefficients continue to be adjusted as a function of inflation. However, a negative reaction can be expected from the Member States given the economic crisis. (Cf chapters V and VII hereafter)

- √ Although the letter addressed by SEPS to Mr Günther Öttinger has not received a reply, it appears prudent to me to write a letter to Mr Johannes Hahn, the new Commissioner in charge of budget and personnel. This letter should be signed exclusively by the President of SEPS in the hope that an answer will be forthcoming.
  - A new initiative of this kind is part of the more general framework of an on-going initiative decided by the AB for the improved recognition of SEPS's representativeness.
- √ The intensification of collaboration with the staff unions, although this can be considered to be useful, should not overlook the fact that SEPS defines itself as being independent of any political, union or ecumenical leaning and that there are some who are very attached to this independence.
  - SEPS remains independent with respect to the Institutions and the Staff Unions. However, it would like to collaborate with all staff unions for the defence of the interests of pensioners.
- √ There are many members who would like to receive documents in paper form as they
  do not always have a printer at their disposal.
  - With the exception of recently, due to COVID-19 and the closure of the offices, the documents of the General Assembly have always been distributed in paper form.
- √ By supporting the European network AGE, SEPS-SFPE has an influence on certain political aspects relative to the defence of pensioners in Europe. The priorities of SEPS-SFPE are however different.
  - SEPS is a voting member of the assemblies of AGE. The activities of this network are of a political nature and influence the Commission, the European Parliament and the Member States in favour of former staff members (for example non-discrimination). Our Association acts by giving direct support to pensioners and can lean on the support of certain results obtained by AGE.

√ On condition that the pandemic does not start up again, there should be meetings with physical presence between September and December

It is foreseen to resume the normal cycle of meetings from September. Cf hereafter

#### 9. Preparation of meetings and activities in autumn 2020

#### a. Review of the working groups

The specific working groups and activities listed and discussed by the AB on 13 February 2020 and presented in the March 2020 SEPS Bulletin will be readjusted in September by the AB, given the difficulties brought about the COVID-19.

#### b. Revision of the group of effective members

Some 4 to 5 effective members are no longer showing signs of life over several General Assemblies. During the General Assembly of 10 December 2020 there will be a proposal to cease considering them as effective members. A new call for interest will be launched since the objective fixed in the regulations is to maintain a membership of around 50 effective members.

#### c. Dates of meetings considered for autumn 2020

A new attempt may see the following meetings occurring, COVID-19 permitting!

Type de meeting	Dates for the meeting			
General Assembly and information	(30 June 2020)	10 December 2020		
Information meeting		8 October 2020		
Administrative Board	17 September 2020	19 November 2020		

## d. Presence in the offices and duty stations

The welcome office of PMO and the Senior's Space in Brussels and Luxemburg remain closed until further notice. The associations for former staff will need to apply the same restrictions. It is hoped that in a general way the duty stations will be able to resume in September but pensioners remain the persons most at risk!!

As confirmed above, SEPS accepts meetings by appointment.

## IV. "Coronavirus" support

Like other associations, SEPS has made a donation to the Erasmus hospital. A modest donation of €1000 in coordination with Afiliatys which supported other hospitals.

The Erasmus hospital thanked us for this gesture which allowed them to be more effective in the fight against the virus:

Five COVID-19 units have been opened; two additional units for intensive care have been established by using a portion of the day hospital facilities.

Faculty research laboratories have been transformed into test laboratories for COVID-19.

Diving masks have been transformed into respiratory support items; protective gowns have been fabricated and face screens have been produced to protect the staff.

Erasmus has been able to continue to receive and treat all patients securely whether they are suffering from COVID-19 or other ailments. Various circuits have been established and the medical staff is as protected as can be.

A separate clinical research unit concerning the virus is in the process of being established.

Specific equipment and dedicated structures have been acquired to promote the rehabilitation of patients who have recovered from COVID-19.

Eighteen research projects "Spécial COVID-19" have been started within the premises of the University.

The signatories of this letter stress the results obtained which are the fruit of the solidarity which has been formed to face this extraordinary crisis and we thank you from the bottom of our hearts for your generosity.

Johan KRÌPS (Representative of Erasmus Hospital)

Yvon Englert (Rector of the Free University of Brussels - FUB)

Paul Alain FORIERS (President of the Erasmus Fund)

Pierre DRION (President of the FUB Foundation)

## V. <u>Multi-annual Financial Framework 2021-</u> 2027 (MFF) and the pensions scheme

Milvia van Rij-Brizzi, member of the Administrative Board

As indicated in our previous Bulletin, whilst we were in press, the Commission presented its latest proposal for the Multi-annual Financial Framework on 27 May 2020 (cf.COM (2020)442 final).

Under the heading "Budget for the Union: motor for the re-launching of Europe" the document is strongly focused on the economic recovery and the management of the crisis created by the COVID-10 pandemic and also to cater for the political priorities which are part of the mandate of the von der Leyen Commission.

Concerning Chapter VII, European Public Administration, the Commission's proposal foresees a reduction of €1 billion (€74.6 instead of €75.6billion) but without any apparent change to the subchapters concerning pensions or European schools. Nonetheless we must remain vigilant and ready to defend our rights.

The staff unions have requested an interview with the Commissioner Johannes Hahn, responsible for Budget and Administration. This meeting took place on 30 June 2020.

#### The Commissioner affirmed that

- $\sqrt{\phantom{a}}$  The Commission will fight to defend the European public service
- √ If the current proposal for Chapter VII is reduced relative to the proposal of the Juncker Commission, it is greater than the compromise which had been presented by President Michel last March.
- $\sqrt{\ }$  If the amount allocated to this chapter within the current proposal of the MFF is approved, it will be possible nonetheless to manage the situation with savings, but without major reshuffling.

Moreover, he added, with the reforms that have already taken place, further degradation of the conditions of the European civil service, would compromise its attractiveness, as indicated in the Commission's report and despite the complaints of Member States who nonetheless propose further cuts to Chapter VII!!)

As far as a possible reform of the Staff Regulations is concerned, the Commissioner indicated that for the moment the Commission does not foresee this and that in 2022, as foreseen, there will be a report on the implementation of the 2014 Reform, which could have consequences.

The defence of the rights of staff and pensioners is rendered more complicated by the lack of unity among the staff unions, where one union has already stated that the battle is lost in advance and another questions the very foundation of the system, arguing that it is more favourable for those recruited before the 5<sup>th</sup> enlargement.

We would like to remind, if necessary that we have all paid for our pensions and that it is fundamental to preserve the acquired rights as well as the essential parameters of the system, namely:

- The rate of growth of 1.8% per year
- 70% of the last salary and not the career average or the average of the last 10 years of employment
- The non-application of the solidarity tax on pensions
- The automatic adaptation of pensions in parallel with salaries
- The contributions to the pension system and to JSIS of 1/3 for staff and 2/3 for the Member States
- The taxation system, independent of national systems

# VI. What news from the PMO and the CGAM?

Monique Breton, President of the CGAM, member of our Management Board

## 1. Serious illness

The news is good concerning the adoption of a modification to the General Implementing Provisions (GIP) on the subject of serious illness. It concerns a text discussed in 2019 which was the subject of concertation. The JSIS has softened its approach to take various disabilities into account.

Commission decision of 2 July 2007 having regard to the fixing of the general implementing provisions on the reimbursement of medical expenses is modified as follows:

The text of Chapter 5 of Title III "Recognition of the status of serious illness" of the GIP contained in the annex is modified as follows:

#### a. Definition

Serious illnesses include tuberculosis, poliomyelitis, cancer, mental illness and other illnesses recognised by the appointing authority as of comparable seriousness. Such illnesses typically involve, to varying degrees, the following four elements:

- An illness which is likely to be drawn-out
- The need for aggressive diagnostic and/or therapeutic procedures
- The presence or risk of a serious handicap
- A shortened life expectancy

These cumulative criteria shall be the subject of a global appreciation on the severity of the consequences of the illness concerned. The assessment made on one of the criteria is, taking into account the link of interdependence, likely to modulate the assessment made on the other criteria, in particular with regard to situations of severe handicap. Examination of a criterion in the light of the assessment made of the other criteria may lead to the conclusion that the said criterion, in particular that relating to the shortened life expectancy, is met.

#### b. What is covered

The 100% reimbursement rate applies to:

- Medical costs which appear, in the light of current scientific knowledge, to be directly linked to the diagnosis, treatment or monitoring of the development of the serious illness, or any complications or consequences it causes.
- Costs eligible for reimbursement associated with dependence caused by the serious illness.
- Costs related to follow-up tests of the serious illnesses

#### c. Procedures

Applications for recognition of serious illness should be submitted confidentially and must be accompanied by a detailed medical report, addressed to the Medical Officer of the competent Settlements Office. When making an initial request, this report should specify:

- The date of the diagnosis
- The exact diagnosis
- What stage the illness is at, and any complications
- The treatment required

The 100% cover for expenditure related to serious illness is granted from a start date (date of diagnosis indicated in the medical report) to a date in the future which cannot be more than 5 years, except for medical costs related to the follow-up of the serious illness that can be reimbursed beyond this period.

The Settlements Office will remind the member in good time of the expiry of the cover in order to allow him/her to submit an extension request accompanied by a medical report specifying:

- The evolution of the illness
- The treatment and/or surveillance still needed

The 100% coverage decision is reviewed regularly on the basis of updated information on the person's state of health and scientific advances to reassess, if necessary, the scope of the coverage.

#### d. Backdating

As a rule, 100% coverage is only granted from the date of diagnosis indicated in the medical certificate supporting the request for recognition of serious illness.

However, upon a reasoned request from the member indicating the treatment in question as entered on his/her account statements, the 100% cover may be backdated after consulting the Medical Officer.

In no case may this retroactivity exceed the fee forfeiture period provided for in Article 32 of the common rules.

## 2. Guidelines for assistance for disabled persons

Another very important text was adopted on 29 April 2020 by the Heads of Administration (Conclusion 281/10). It concerns the guidelines for implementing assistance for people with disabilities.

This text entered into force on 1 May 2020, but with retroactive effect until 1 January 2020 for people not in school. It will enter into force on 1 September 2020 for the school year 2020/2021 and the following years for the disabled in school.

The guidelines will strengthen the rights to reimbursement of non-medical and school fees for children with disabilities, ensure equal treatment between officials and the staff of institutions and agencies, to avoid that a person employed in an agency is confronted by the fact that his employer does not have a social budget, while the official of a large institution would be entitled to assistance in an identical situation.

As in the past, the aid received from a Member State will be deducted from the assistance to which the disabled person would be entitled, from the European Institution on which he/she depends.

During social dialogue meetings, the wish was expressed that the available national assistance be better exploited. Indeed, in countries that offer high social protection, there are many measures open to the entire resident population. In Belgium, co-operation already exists between the PMO and the national administration.

## 3. Health insurance card in the Netherlands

As anticipated and explained in the March 2019 Bulletin, a Dutch insurance company, CZ, has signed an agreement with the Commission. The PMO will pay a small sum so that its members who reside in the Netherlands can receive a health insurance card from this insurance while maintaining the rules of the JSIS.

PMO will make an official announcement about this.

This agreement should serve as a model for other countries, starting with Belgium, taking into account the fact that almost 60% of the expenses are incurred in this country.

## 4. COVID-19 in the Institutions

At the last CGAM (Video Conference) meeting, Bruno Fetelian explained that he was aware of one death directly linked to the coronavirus and of a few deaths of people who died due to several simultaneous pathologies.

Across the entire population, the Settlements Offices recorded just over a hundred hospitalisations.

We can conclude that our population is resisting the epidemic, probably thanks to careful behaviour and a good level of access to care in general.

## VII. Meetings of the GTR

(Technical Group - Remunerations)

The meetings of 5 May and 2 July 2020 addressed the usual subjects:

- the adjustment of remunerations at the end of the year,
- the debt of Member States or virtual pension funds
- the contribution to the pension scheme for the period July 2020 to June 2021.

It must be understood that the data provided by the Member States is affected by the COVID-19 crisis and will evolve in 2020! Surveys by Eurostat will be affected!

Eurostat will assess the "robustness" of the data received in order to decide whether it can be used for the calculation of the various parameters considered for the adjustments to remunerations.

No forecast can therefore be attempted for the moment regarding the adaptations that will be proposed by Eurostat at the end of September.

It is however logical to imagine that the exception clause of the method of adjustment of remunerations will be applied: if the GDP decreases by more than 3%, an important part of the adjustment will be postponed until later. In addition, given the economic crisis, Member States could impose a reduction. Imaginary examples are given in Annex 1.

The virtual pension fund or debt of the Member States at 31.12.2019 was estimated at 96,259,927,531.87 €, i.e. 96.26 Billion € compared to 80.48 Billion at 31.12.2018.

Eurostat also assessed the contribution that active staff must pay to the pension fund to maintain the actuarial balance of the system. From July 2019 to June 2020, the percentage of contribution was 9.7% of basic salary. That of the "employer" is 19.4%. This contribution could increase slightly for the period July 2020 to June 2021. A decision will be taken in December 2020 after the inter-service consultations.

Eurostat continues its survey on the comparison of pension systems in the Member States, with regard to government officials. A full report<sup>5</sup> is available on this subject. The information generated is important for the defence of our pension system.

## VIII. Information and reminders

Some of the information which is presented under this chapter of the Bulletin does not concern all members but may interest many of them. It is being transmitted to you following the experience of members of SEPS/SFPE who man the telephone duty stations, or at the request of PMO.

Some of the information may also overlap with information provided in the DG HR D1 information bulletin "Info SENIORS" or in earlier Bulletins of SEPS/SFPE. However, <u>it is essential to insist on certain rules and to recall them:</u> the services of PMO ask us to do this.

<sup>&</sup>lt;sup>5</sup> Central Government Pension Schemes in the EU - Survey results. Eurostat Doc. 20200626 Art83WG 11 2020

# 1. <u>Having access to the on-line management</u> <u>programmes</u> Reminder

The pandemic of COVID-19 has demonstrated that it is becoming more and more useful to have access to a computer, to an internet connection and access to the on-line management programmes offered by the PMO services.

## However, communications and requests remain possible on paper.

However, as indicated by DG HR D in its various communications, the requests for reimbursement can be sent by post to the address of your Reimbursement Bureau, namely:

For Brussels: European Commission

JSÌS Brussels. Reimbursement Bureau

1049 Brussels.

For Luxemburg: European Commission

JSIS Luxemburg – Reimbursement Bureau

DRB B1/061 2920 Luxemburg

For Ispra: Commissione européa – CCR

JSIS Ispra – Reimbursement Bureau

PMO.6 TP.730

Via Enrico Fermi, 2749 21027 Ispra (Varese)

SES/SFPE is also available to play a role as intermediary in case of need.

**JSIS**: Personal information, requests for reimbursement and also attestations, requests for prior authorisation, reimbursement spread sheets, requests for information.

**Pensions**: pension slips, personal information, change of address, life certificate, copy from the protocol relative to the declaration of income.

**My IntraComm**: for the procedures to be followed in general, for information, for the various forms of JSIS or others, for legal documents.

To access these services, it is necessary to have an EU-Login account. Once this procedure is installed a lot of the formalities will be easier and faster to accomplish.

However, the possibility of doing all this on paper remains guaranteed.

#### **EU-Login account**

This system of digital authentication permits access to the electronic applications in question on condition of being in possession of the following:

- $\sqrt{\phantom{a}}$  a mobile phone of any kind (mobile telephone number)
- $\sqrt{\phantom{a}}$  a computer or tablet
- √ a private e-mail address

You can create an EU Login account with the help of a manual available at the following website address:

https://ec.europa.eu/pmo/guide/pensionner\_eu-login-guide-en.pdf

You can also obtain this manual (in EN or in FR) on request from the secretariat of SEPS/SFPE.

You can obtain assistance by going directly to your local office (in September?) or by telephone

#### For Brussels:

Building MERO, Ave de Tervueren 41, Monday to Friday, 09h30-13h00, tel: +32(0)2.29.76888 or +32(0)2.29.76889

#### For Luxemburg:

Drosbach building, DRB B2/085, Monday to Friday, 09h30-12h30, tel: +352.4301.36100

### For Ispra:

Club House Ispra – Sala delle Rose, Monday to Friday, 09h30-12h30, tel: +39.0332.783030

<u>If you already have an EU-Login account,</u> the addresses of the various sites of interest are the following:

- √ JSIS online/RCAM en ligne https://webgate.ec.europa.eu/JSIS
- √ Pensions: Sysper Post Activity
  https://myremote.ec.europa.eu/SYSPER2/
- My IntraComm, Post Activity Homepage from the intranet site of the Commission, portal "retirees" https://myintracomm.ec.europa.eu/retired/

## 2. Pensions - Sysper Post Activity

Sysper pension has become Sysper Post Activity

#### Pension slips

PMO 4 informs us of the resumption of postal distribution of the pension slips for those who have not asked this service to be suspended. Pensioners will also be receiving those pension slips which could not be sent out these previous months.

#### Possibilities for contact

- √ PMO-PENSIONS@ec.eropa.eu for old age or invalidity pensions
- √ PMO-SURVIVAL@ec.europa.eu for beneficiaries of a survivor or orphan pension
- √ A new single telephone number (+32(0)2 297 88 00), accessible from Monday through Friday, 09h30-12h30. This number had been unavailable but has been re-activated since mid-June 2020.

## 3. The « Gang of Angry Oldies » (In Belgium)

The « Gang des Vieux En Colère » is an independent citizens movement, nonpartisan and trans-partisan, <u>fighting so that future generations can grow old in</u> <u>dignity</u>, with decent access to health care and a minimum guaranteed pension, equal for all men and women alike.

### The « Gang of Angry Oldies » DEMANDS:

- Maintaining and improving the distribution pension system (Social Security)
- A real social dialogue of the government on pensions, in the presence of Trade Unions
- The pension at 65 with the possibility, only for those who wish, to work beyond 65.
- An early pension for those whose professional hardship is recognized in an agreement with the Trade Unions.
- The raising of the minimum retirement pension for everyone, (0% pension gap M / F calculated at 1 July 2020) to  $1.600 \in +05\% = \in 1.680$  net linked to well-being. (Universal decent minimum pension)
- Replace GRAPA (Garantie de Revenus aux Personnes Agées) with the "Universal decent minimum pension" and grant the free movement of GRAPA beneficiaries (Income Guarantee for the Elderly)

- Individualization of rights for all those who wish to cohabit for economic reasons and therefore abolition of the status of cohabitant.
- Cap the price of a place in a retirement home (MR) and/or a retirement and care home (MRS) at a price 10% lower than the "universal decent minimum pension"
- Creation of a "Delegate for the Rights of Seniors" (ombudsman), responsible for checking the MR, the MRSs and Homes, both public and private, managing complaints relating thereto and combating any form of commercial abuse of the Elderly.
- Free the nursing staff from administrative tasks and raise the standards of the INAMI (National Institute of Disability Illness Insurance) in terms of staff (minimum staff numbers) in the MR and MRS
- The introduction of mandatory qualitative criteria in MR and MS (cleanliness, hygiene, care, food, safety, entertainment, well-being).
- The promotion of careers in geriatrics and teaching of careers in geriatrics, which instils real knowledge (hygiene, nutrition, neurological disorders) related to age.

#### The « Gang of Angry Oldies » REJECTS:

- Any drift towards an individual and private pension system (funded system).
- Any attempt to delay the age of access to the full pension retirement after 65 years.
- Any "points pension" system, linked only to the days worked, the budget and the economic situation
- Any suppression of the taking into account (in the calculation of the amount of pensions) of years of study as well as the taking into account of days off, sick days, days of hospitalization or any other accident in life.
- Any alienation linked to GRAPA assistance (which must be replaced by the "Universal decent minimum pension")
- All ill-treatment inflicted on elderly dependents regardless of the geriatric sector
- Any discrimination (activity, care, reimbursement of medication, prostheses) based on age
- Any abusive commercial exploitation of the state of the elderly in geriatric environments
- Any tax increase linked to indexation or any other increase in the amount of pensions

Give your support – register online Website: <a href="https://www.gangdesvieuxencolere.be">www.gangdesvieuxencolere.be</a>

## 4. <u>Hospi Safe – complementary health insurance</u> to JSIS

Confirmation of insurance company change is still in progress and possible until the end of the year. Several colleagues have still to confirm the move of their Hospî Safe policy to Allianz care.

Afiliatys and SEPS have informed colleagues of the change of management of the insurance Hospi Safe (now Allianz Care – formerly Cigna – formerly Van Breda – BCVR 8672) following a call for proposals in accordance with the rules of competition.

This procedure resulted conclusively in the attribution of the framework contract 2020-2029 to Allianz Care and no longer to Cigna. It is useful to point out that Allianz Care agreed to suppress the medical questionnaire (except for those who are close to retirement).

Many colleagues have confused the various insurances. In addition, Cigna has introduced a new insurance policy independently of Afiliatys. The information given by Allianz Care, sent initially by internet did not reach all interested parties. This merely added to the confusion.

It is therefore important to repeat the message sent to all members of Afiliatys:

HOSPI SAFE remains HOSPI SAFE. Health care is reimbursed complementary to those reimbursed by JSIS, within the same conditions, in the same way as has always been done. Any potential difference would be due to an error of interpretation. We confirm to you that your coverage and your history are transferred intact and that the dead period applies only to new contracts, not to transfers.

These last weeks have demonstrated that, for some among us, digital communication has its limits. Please be aware that you can find the information and procedures to be followed on a website created by Afiliatys, namely

### www.Hospi-Safe.be

It will be possible to finalise your dossier (confirmation of your data and transmission of payment information) during the whole of 2020 on the understanding that your coverage is duly and automatically continued, unless you have decided otherwise and informed Allianz Care of this.

## 5. <u>Legal advice - Assistance from a lawyer -</u> Reminder

If you need legal advice for a problem concerning your relations with the services of the Commission (in application of the Staff Regulations) or in your private life (inheritance or fiscal issues) Hendrik Smets, a licenced notary, Vice-president of SEPS in charge of legal matters, is at your disposal to give you a totally confidential opinion and respecting his probity as a former European civil servant.

You can contact Hendrik Smets by e-mail: <a href="mailto:hendriksmets@yahoo.fr">hendriksmets@yahoo.fr</a> or by telephone: +33.563.67.88.83

Hendrik will make an initial assessment of your question and propose either a solution, or a consultation with a lawyer. This is free of charge for members who are up to date with their membership fees. This consultation is limited to 30 minutes; any overrun will be billed to the plaintiff.

## 6. Non transfer of pension rights - Reminder

I would like to draw the attention of readers to my article dealing with this subject, which appeared in earlier versions of the SEPS Bulletin.

European civil servants who have not transferred their national pension rights to the Community system and who benefit from a Community pension can now introduce a request for the payment of a pension for the years they worked for a national employer.

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

I remain at their disposal to guide them through their (new) request.

Hendrik SMETS
Vice President in charge of legal matters

## IX. Annexes

## Annex 1

## Illustrative application of the method of adjusting remuneration

Examples of imaginary salary adjustment at the end of 2020 according to the evolution of EUR GDP (GDP).

See FR version overleaf

## **Annex 2**

## In memoriam

Name	Birth	Death	Instit	Name	Birth	Death	Instit
DE VUYST Denise	18-07-29	14-01-20	СОМ	MUYSERS Gert	26-08-43	18-06-20	СС
MACQUERON Guy	12-06-25	31-03-20	COM	FRONDI Adriano	17-09-40	21-06-20	СОМ
FLAMENT Louise	08-08-36	04-04-20	СОМ	VARISTO Ferdinando	12-05-40	22-06-20	COM
SCHEIDT Irene	23-07-33	05-04-20	СОМ	BAIOCCHI Anna	02-03-39	29-02-20	COM
PARENTANI Georgette	24-05-27	23-04-20	COM	DELFINO Odette	14-08-23	14-03-20	COM
URIBE MARCHANTE	05-08-61	24-04-20	MIN	GONZALEZ ALVAREZ Francisco	14-05-47	17-03-20	СОМ
WENDEL Marie - Louise	19-04-31	25-04-20	PE	LOCK René	30-03-47	20-03-20	СОМ
BOYER Jean	03-02-51	28-04-20	СОМ	GRETHNER Francoise	05-05-43	22-03-20	СОМ
JARBORG Pontus	12-10-48	01-05-20	СОМ	MARTINEZ Josefa	06-04-42	23-03-20	СОМ
BOUGAS Anastassios	29-09-49	01-05-20	СОМ	ETIENNE Henri	24-11-28	23-03-20	COM
ALTAVILLA Antonino	07-01-32	04-05-20	СМ	WILSON Ethyl	15-10-24	25-03-20	СОМ
RAACH Nicole	25-12-44	04-05-20	СС	HOFFMANN Dieter	19-10-44	25-03-20	СОМ
GRAFFIN Philippe	11-06-37	05-05-20	СОМ	VANLOO Robert	18-11-47	26-03-20	СОМ
MICHELI Fernando	16-03-39	06-05-20	СОМ	VAN HERK Willem	28-09-32	28-03-20	СОМ
PONTI Luigia	21-05-38	06-05-20	СОМ	AZEVEDO LEME José	17-01-44	28-03-20	PE

COLOMBINI Edoardo	10-10-38	07-05-20	PE	RAMON AMAT Lucia-Marta	02-07-51	29-03-20	COM
FABRIS Dario	31-10-51	07-05-20	СОМ	VAN ESBEEN Francine	10-06-49	31-03-20	СОМ
DORNINGER Simone	13-07-32	08-05-20	СОМ	MAGI Pietro	17-05-34	31-03-20	PE
FORNARA Rita	05-07-40	08-05-20	СОМ	CABALLERO MONTOYA Manuel	24-11-35	02-04-20	COM
VALETTE Leon	02-04-31	09-05-20	COM	OTTO Peter	05-03-37	02-04-20	СОМ
CATTARINO Jolanda	28-08-20	09-05-20	PE	VAN DE PAS Christianus	12-11-26	03-04-20	COM
VAN GOETHEM Antoine	27-03-32	11-05-20	COM	MEURSING Dirk	14-04-30	03-04-20	СОМ
SNOEREN Petronella	17-11-49	11-05-20	COM	SCHLUETER Helga	18-03-34	04-04-20	СОМ
PERRONE Germana	17-10-33	18-05-20	СМ	VANDENDRIESSCHE Célestine	19-10-35	04-04-20	COM
WEIDENAAR Maarten	14-08-43	20-05-20	СОМ	COSI Nelly	24-12-35	04-04-20	СОМ
DAHL CHRISTENSEN Marianne	06-05-53	21-05-20	СОМ	RHEIN Eberhard	27-10-31	04-04-20	СОМ
VANDERHAEGHE Andrea	30-05-38	22-05-20	СОМ	CARTER William	12-02-47	04-04-20	COM
HAMILL Richard	31-01-40	23-05-20	COM	VAN IMPE - VAN DEN BRANDEN			
HERMAN TISSING Rudy	25-05-29	24-05-20	COM	Céline	12-08-34	05-04-20	COM
DELAFONTAINE Elisabeth	03-08-34	16-11-19	СМ	GAMBINI Tristano	19-06-38	05-04-20	СОМ
WITTWER Hans	02-12-26	31-03-20	COM	BIENECK Norbert	18-05-38	05-04-20	COM
MCCOLGAN John	07-01-40	17-04-20	DUB	FUGMANN Friedrich	28-07-33	05-04-20	PE
NICOLACCINI Piero	09-01-42	22-04-20	COM	HETTRICH Eric	29-12-31	07-04-20	COM
GOOSSENS- GERARD Suzanne	06-03-34	09-05-20	СОМ	BAGATTI-MANZINI Francesca	25-12-39	07-04-20	СОМ
FRICKE Rosemarie	11-09-31	15-05-20	СОМ	BOURG Nicolas	28-10-39	07-04-20	PE
DJAFFAR Margaret	01-10-48	19-05-20	СМ	LACOMBE Jacques	19-05-39	07-04-20	COM
ROCHAS Romain	04-08-37	23-05-20	СС	LANGA MORA Enrique	03-03-45	07-04-20	COM
DOTTO Sergio	10-05-33	23-05-20	СОМ	SEQUEIRA Jose Antonio	25-02-47	07-04-20	COM
HAHN Ottokar	04-11-34	25-05-20	СОМ	TRUSSART Georges	26-05-33	08-04-20	PE
HOFFMANN Migge	28-02-48	25-05-20	СОМ	RUTSAERT Paul	01-07-31	08-04-20	СОМ

VANDERGOTEN Renée	03-10-43	25-05-20	COM	THOREAU Jacques	05-06-23	09-04-20	COM
LIGUORI GUERRA			CEDE	AIROLA Marco	03-09-37	10-04-20	COM
Evaristo Duccio	24-07-36	25-05-20	FOP	SCHLOH Bernhard,	23-06-29	11-04-20	СМ
MILET François	26-05-39	27-05-20	СОМ	VAN DER VEEN Gerlof	24-04-28	11-04-20	СОМ
ALLES Jean	19-01-32	30-05-20	СОМ	WATERSCHOOT Paul	27-06-38	11-04-20	COM
SCHILTZ Amelie	12-06-30	31-05-20	СОМ	CATERA Enza	23-01-37	12-04-20	COM
SCHMIDT Martin	02-02-30	31-05-20	PE	GOEDERICH Jean	19-10-49	12-04-20	СОМ
HIRN Pierre	10-02-42	01-06-20	СОМ	LEDUC Claude	03-11-26	13-04-20	СОМ
SEGERLUND Goran	31-08-48	01-06-20	СОМ	ANGELETTI Flavia	06-12-37	13-04-20	СОМ
VANDEN BULCKE Alice	03-08-29	02-06-20	СОМ	MARIANI Nicola	07-08-34	13-04-20	СОМ
VITAL François	20-07-44	02-06-20	СОМ	RIVADOSSI Alberto	23-07-55	14-04-20	СОМ
ALLO Alain-Pierre	07-05-43	02-06-20	СОМ	DELCOURT Rene	11-03-39	14-04-20	COM
SANTI Mario	22-11-38	03-06-20	СОМ	LAUREYS Jan	18-04-42	15-04-20	СОМ
KOCKERBECK Edda-Marie	25-12-43	04-06-20	СОМ	APOSTOLIDIS Anastasios	05-09-41	18-04-20	СОМ
HANDS Felicity	10-08-58	04-06-20	PE	KOCH Lothar	24-01-36	18-04-20	СОМ
SERMAN- KAMIENIECKI Hanna	31-01-25	05-06-20	СОМ	KUEPPERS Peter	21-01-35	19-04-20	СОМ
ZEYEN Roland	10-09-48	05-06-20	СОМ	BENITO PRIOR Jose- Luis	30-04-34	21-04-20	СОМ
FERARETTO Angel	07-05-40	07-06-20	СОМ	WALDSTROM Soren	16-01-45	22-04-20	СОМ
VAN LAERE Claudine	14-12-31	08-06-20	СОМ	MECKMANN Anne	20-04-32	23-04-20	СМ
HOVEN Bengt	04-03-44	08-06-20	СОМ	VON TLUCK UND			
RENARD- CASTEL Helena	06-10-30	14-06-20	COM	TOSCHONOWITZ Beatrice	25-03-24	23-04-20	COM
BRANS Guy	03-09-50	14-06-20	EAC	THOMAS Maurice	22-01-43	23-04-20	СОМ
VARELA CABANELAS Amando	19-09-64	16-06-20	СОМ	TAYLOR Rodney	19-02-49	23-04-20	СОМ
CLEVERS Elisabeth	02-03-44	16-06-20	PE	SCIOLA Lucilla	29-05-36	26-04-20	COM
BONINI Giancarlo	08-03-40	17-06-20	СОМ				

## 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 /

Email	
SEPS Vade-mecum	
Part 2 (forms /pers. data)	0/0
Part 3 (addresses PMO - ADMIN) Ed. April 2020	0/0
Part 4 (reimbursement forms – RCAM/JSIS) (April 2020)	0/0
Supplementary health insurances Edition February 2020	0/0
Invalidity allowance and survival pension (Hendrik Smets)	0/0
Orphan survivor's pensions (Hendrik Smets	0/0
EU Officials and taxation (Me. J Buekenhoudt)	0/0
Inheritance (Me. J Buekenhoudt) (May 2020)	0/0
JSIS Guide (was sent by post to all pensioners)	0/0
Please send these documents (by Post or by Email) to	o <i>:</i>
Surname	
First name	
Address:	
Email address:	
Date: Signature:	

#### To be sent to

## SFPE – SEPS 105, Avenue des Nerviens Bureau N105 00 010 BE-1049 Bruxelles

Or

By Email:

info@sfpe-seps.be

#### **APPLICATION FORM**

I, THE UNDERSIGNED (	1)		•••••
Maiden name for married v	women(1)		
PERSONNEL / PENSION	N°:	DATE OF BIRT	TH (dd/mm/yy):
NATIONALITY:	Lan	guage desired for docu	uments (2): FR/EN
HOME ADDRESS(1)			
HOME Tel:			
E-mail:			
FORMER STAFF MEMB	ER OF (Institut	ion + DG or Dept.):	
If still active: number of ye	ears' service:		
HEREBY DECLARE MEMBERS PUBLIC SERVICE» (SEPS), by			
HEREBY DECLARE THAT I AGDATA and to it being kept for the The Association undertakes to probliged to by law or in response Association.	length of my mem rotect your data an	bership. d will prevent it being distrik	outed, apart from when
DONE AT:			
DATE:	SIGNA	ATURE:	
The annual subscription of €3 will not be required to pay the enrolment.			
SEPS ING Bank account : Communication: A		3630 5079 7728 BI ption + names and pe	
Please return this application SEPS/SFPE Office Or info@sfpe-seps	ce 02 40 CG39	175, rue de la Loi,	B-1048 BRUSSELS
(1) Capital letters please	(2) Please cr	oss out where appropr	riate (*) optional
0500 0505	,	0000	F11 00

#### To be sent to

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

Or

Email: <a href="mailto:info@sfpe-seps.be">info@sfpe-seps.be</a>

## **STANDING ORDER**

(Please send direct to your bank)

I, the un	dersigned,			
HEREB'	Y INSTRUCT	Г		(Name of bank)
	n otice, <u>the su</u>	(date) and on th <u>m of: € <b>30</b></u>	ne same da	ite each year, until
by debit	of account N	۱°		
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ING Bar	n <b>k</b> Brussel	BE37 3630 5079 7728 Is subscription + Names and		
DATE:		SIGNATURE: .		

To be sent to your bank