

# Conference on 23 November 2022

## Reply to questions and comments

November 23, 2022 1:14 PM de Rytis Virbalis à tous mes contacts :

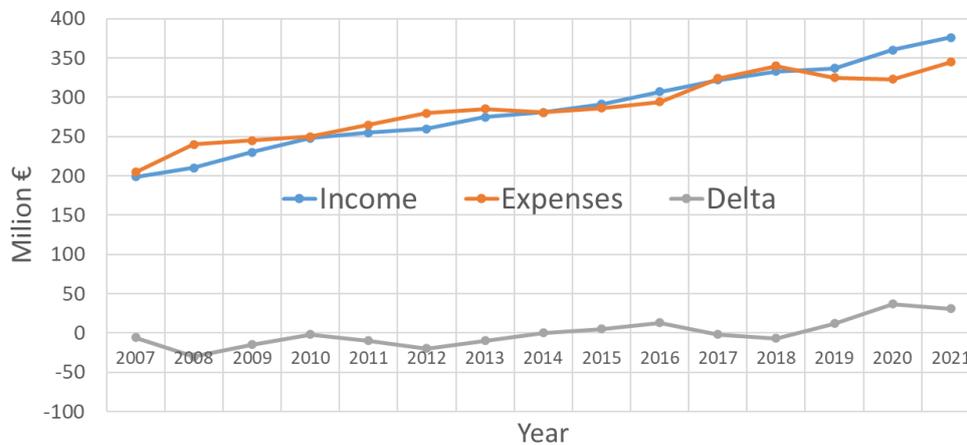
For the moment JSIS position is stable enough including reserve about 300 million

Yes but the two last years took benefit of the >COVID crises: there were less hospitalisations.

See figure 1.

If ceilings are somewhat up-dates (action by the CGAM) the reserve could be reduced.

JSIS-RCAM Reports 2007 to 2021



---

November 23, 2022 1:14 PM de Rytis Virbalis à tous mes contacts :

No need to increase the contribution, up to now.

To be known is that member states who contribute 2/3 are not accepting any increase of their contribution.

---

November 23, 2022 1:15 PM de Rytis Virbalis à tous mes contacts :

However ceilings are too low and coverage is not sufficient.

Effectively. These ceilings were established in 2007 as part of the GIPs (General Implementation Provisions) of JSIS. CGAM is hoping to propose and obtain the revision of these ceilings. Unions are stressing this need and are making proposals.

---

November 23, 2022 1:18 PM de laurent à tous mes contacts :

Dear colleagues, don't you think the problem is taken from the wrong side ? instead of asking which supplementary coverage we should consider individually, our Union should discuss with DG HR about a supplementary coverage for ALL on the same approach as the colleagues working for the EEAS in Delegations?

It would be ideal but the financial aspect of such a proposal has to be considered !

Other organisations such as the NATO push the staff to subscribe complementary insurances.

---

November 23, 2022 1:19 PM de laurent à tous mes contacts :

They (in delegations) pay a monthly fee and get a 100% coverage for health and hospitals.

However, they are discussing with Afiliatys and Allianz Care to cover part of the staff with complementary insurances.

---

November 23, 2022 1:20 PM de ANNA à tous mes contacts :

The amounts of refused bills is astonishing. contradicting responses-in writing- that i have from hr and pmo too. time spent of re-introducing of bills after being in serious accident and instead of focusing on rehabilitation, time wasted on chasing bills is overwhelming

No comment

---

November 23, 2022 1:22 PM de thierry à tous mes contacts : @ANNA..

If PMO accepts that we take the time spent at the office... they have to have a conversation with our HoUnit. No reason to take extra time to solve this..

No comment

---

November 23, 2022 1:22 PM de Sarah Jurreit à tous mes contacts :

Neither the top-up insurance nor the limitation to half a monthly salary addresses the problem of the ceilings set by JSIS.

Obvious

---

November 23, 2022 1:22 PM de Lars Frietman à tous mes contacts :

Can I ask about how reimbursement for costs outside of country of placement? Is for example the 50% based on which country you receive medical care or based on 85% of what the cost would have been if I had been treated at home?

For other EU countries than Belgium, there is a correction coefficient (coefficient d'assiette) which tends to treat all staff in the different EU countries I the same way.

For countries outside the EU where medical care costs are high, reduction coefficients are used. Particularly important in Switzerland, USA, ... so that reimbursement by JSIS could be less than 50%.

---

November 23, 2022 1:23 PM de ANNA à tous mes contacts :

And then i hear- u have 3months to react-when i m 10months in heavy kine work. jsis should actively contact us and explain what is missing instead of waiting for the time to pass and upps cant refund. it happened too with prior approved bills etc. very unsupportive system that should not be forced on us. instead we should choose from the starting point if and where we want to be insured

No comment

---

November 23, 2022 1:23 PM de Claudia Bastian à tous mes contacts :

What to do in case of such an accident as a pensioner? Can we already now take out insurance?

Pensioners are covered for accident as if it were an illness. Accident insurances are proposed (page 17 of the file in annex)

---

November 23, 2022 1:24 PM de ANNA à tous mes contacts :

yes also by end of previous contract i did not even claim-becaus eof no jsis /sysper access and wast told send letters to ispra;) with originals. in 2020;) instad of emails and scans

No comment

---

November 23, 2022 1:26 PM de laurent à tous mes contacts :

Cristiano, As indicated by Serge, the premiums increase with age. If there is a general top-up coverage for ALL staff and retired staff, the monthly fee would be an average for ALL colleagues and pensionneers.

One way of considering the matter. Would be more on the side of solidarity.

---

November 23, 2022 1:27 PM de Jillian Mullan-Fleming à tous mes contacts :

Is Hospisafe also available for colleagues in luxembourg?

HS is available for colleagues of all European Institutions, including EIB-BEI (Lux); Eurocontrol (NL); all agencies, .... If the primary insurance is similar to JSIS.

---

November 23, 2022 1:28 PM de Isabel à tous mes contacts :

what is the Affiliatys contact point for Hospisafe plus? I'd like to get in touch. thank you

Contact : [info@afiliaty.eu](mailto:info@afiliaty.eu); [info@sfpe-seps.be](mailto:info@sfpe-seps.be) ; meeting myself or colleagues at SEPS/Affiliatys office (N105) on Thursday afternoon.

---

November 23, 2022 1:28 PM de CAB-REYNDERS-MEETING-ROOM à tous mes contacts : I f I am 35, I will pay the annual premium 88.69 euros for 10 years? is it correct?

No, the prime is varying with the age evolution (Hospi Safe – 2022)

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium €	0.00	73.93	88.69	133.01	177.38	248.64

Primes are stable (independent of the statistics) but increasing as a function of the Eurostat index. In 2022 it was 0.75 % in 2023 it will be 2.44% increase.

---

November 23, 2022 1:28 PM de Jillian Mullan-Fleming à tous mes contacts :

is there an option for family coverage?

All members of the family can be covered but the prime is to be considered for each member as a function of his age.

---

November 23, 2022 1:28 PM de Jean-Pierre Amond à tous mes contacts :

Yes for Luxembourg ! A broker has been approved by Allianz in Lux: OCA. Information will be available in the complete document that can be made available after Serge's conference.

---

November 23, 2022 1:28 PM de ANNA à tous mes contacts :

private rooms too?

Hospi Safe tops-up at 100% hospitalisation expenses, including private room

---

November 23, 2022 1:28 PM de Rytis Virbalis à tous mes contacts :

are family members included?

Family members can be covered but each member has to pay the annual prime as a function of the age

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium €	0.00	73.93	88.69	133.01	177.38	248.64

---

November 23, 2022 1:29 PM de SAIDA à tous mes contacts :

is it paid for the family ( children e.g) ?

See question here above

---

November 23, 2022 1:29 PM de ANNA à tous mes contacts :

husbands with mutualite?

Yes if you are the principal insured person with JSIS as primary insurance.  
However you have to note that Hospi Safe is topping-up as if your husband were affiliated to JSIS.  
It is therefore important to know how the Mutuelle is reimbursing ! Is it very different of what JSIS does ?

More-over, Belgian Mutuelles have complementary insurances (Hospitalisation) as well.

---

November 23, 2022 1:29 PM de Daniela B. à tous mes contacts :

What about those of us currently working at Reps in other member states than Belgium or Luxembourg?

Who is working in EU-REPS is considered as working in the EU.

Who is working in a delegation of the EU (outside of the EU) and is reimbursed at 100M%, the Hospi Safe Contract can be frozen during the REP period and then be active again without losing seniority

---

November 23, 2022 1:29 PM de Ines à tous mes contacts :

I made a hospi safe simulation via afiletys.. but I can only subscribe for november - december 2022... I understand that in January 2023 I could inscribe for full 2023... is it possible to pay it monthly or only yearly?

Hospi Safe is paid every year (January) – generally less than 250 €

Hospi safe Plus is paid every three months – 4 x 470 = €1880

---

November 23, 2022 1:30 PM de Katerina Christopoulou à tous mes contacts :

Does it cover fertility treatments e.g. IVF?

Hospi Safe is following the rules of JSIS. See GIPs Chapter 7. 3.

---

November 23, 2022 1:31 PM de thierry à tous mes contacts :

254,54 eur for 61+ this year

Yes, the Eurostat Index for 2023 is 2,44 %

---

November 23, 2022 1:31 PM de Joanna à tous mes contacts :

Who to contact to subscribe for HospiSafe Insurance?

Two possibilities:

- Online subscription: <https://api.allianz.com/myquote/2>
- Via the brokers recommended by Allianz Care :



Avenue d'Auderghem 40  
1040 Etterbeek  
Stefano Ristuccia | Team Manager  
(m) +32 (0)475 50 01 18 | (t) +32 (0)2 210 59 53  
(e) [stefano.ristuccia@wilink.be](mailto:stefano.ristuccia@wilink.be) | [wilink.be](http://wilink.be)



Julie Nguyen  
Business Manager

Commissariat aux Assurances : 2013CM007  
Courtier – 2015CP009



+352 671 177 077



[inguyen@oca.lu](mailto:inguyen@oca.lu)



[www.oca.lu](http://www.oca.lu)



23, Rue Aldringen  
L-1118, Luxembourg

---

November 23, 2022 1:31 PM de Alvile à tous mes contacts :

Is it effective instantly or only after 3 months after subscription?

Instantly ! BUT waiting period of 24 months for illnesses known at the date of the subscription.

See : [DOC-TOB-Afiliatys-EN-1021.pdf \(allianzcare.com\)](#)

---

November 23, 2022 1:31 PM de lisa à tous mes contacts :

Why this big difference between 35 and 36 yo subscription ? (from 89 to 133 €)

Because you are getting old ! Company statistics are creating groups. Here, the group average age **27** is compared to the group **43**

---

November 23, 2022 1:32 PM de R.N. à tous mes contacts :

hospi safe is valid outside belgium? in ue countries I mean

Hospi Safe is valid worldwide but outside of the European Economic Area there are limitations (Max top-up of €25000 per year)

---

November 23, 2022 1:32 PM de SAIDA à tous mes contacts :

if we take Hospi safe via SFE or U4U or whatever sundic, are the conditions the same ?

YES, a convention was signed between Afiliatys and USB, U4U, SFE (PE)

---

November 23, 2022 1:32 PM de susanne martin à tous mes contacts :

You write to Allianz Care directly or you go via Afiliatys?

You go directly to Allianz Care (<https://api.allianz.com/myquote/2> ) or to a broker (see here above)

---

November 23, 2022 1:33 PM de laurent à tous mes contacts :

Serge, but accidents are not covered for the members of the family (children and partner).

Right ! Art 73 of the Staff Regulations (accident cover at 100%) covers only the active staff, not the family members neither the pensioners nor the colleagues in invalidity.

---

November 23, 2022 1:34 PM de Katerina Christopoulou à tous mes contacts :

Can someone start with one premium and change/upgrade later on?

Changing the option is always possible, when paying the annual prime (2 to 3 month before = September – October).

Adding accident or selecting Illness only is done with no condition.

Upgrading from Hospi Safe to Hospi Safe Plus requires always a medical questionnaire to be filled !

---

November 23, 2022 1:35 PM de Virginie à tous mes contacts :

I have Hospi Safe. I've tried telling them, but no change. Could the "collective" tell Allianz, please?

We will complain, even if y never got the problem.

---

November 23, 2022 1:37 PM de ANNA à tous mes contacts :

also for dental do we need xray before acceptance and is it from all eu dentists or just be/fr?

For Hospi Safe Plus, no panoramic Xray record is required a priori but if upgrading from Hospi Safe to Hospi Safe Plus, a medical questionnaire is to be filled. Questions about dental care will be asked !

Other insurance policies (EurPriv Santé to EurPriv Santé Plus – former Hospi safe by Cigna) asks for dental imaging

---

November 23, 2022 1:38 PM de Mette Learie à tous mes contacts :

where can we find the ceiling of e.g. dental care?

Information is available on [DOC-TOB-Afiliatys-EN-1021.pdf \(allianzcare.com\)](#)

Dental Plan Benefits Hospi Safe Plus

Maximum plan benefit €800 for the 1st and 2nd year ; €1,600 for year 3 ; €2,400 for year 4 ; €3,200 for year 5 and further

Dental treatment 80% refund of costs not refunded by the JSIS scheme

Dental surgery 80% refund of costs not refunded by the JSIS scheme

Periodontics 80% refund of costs not refunded by the JSIS scheme

Orthodontic treatment and dental prostheses 80% refund of costs not refunded by the JSIS scheme

---

November 23, 2022 1:38 PM de lisa à tous mes contacts :

For Allianz how is the 2 year moratorium implemented if there is no questionnaire ?

Medical advisers of the insurance company know enough about medical care as to pose the questions. E.g. Arthrosis develops in several years. Hip replacement will never be reimbursed after only one year of seniority in the insurance.

---

November 23, 2022 1:40 PM de European Commission à tous mes contacts :  
Eurosante has exclusion clauses for pre-existing conditions....

All insurance policies have exclusion clauses. (e.g. risky sport activities)  
Particular exclusions can result from the medical questionnaire

---

November 23, 2022 1:40 PM de Margaret à tous mes contacts :

Are these conditions also applicable in Luxembourg?

Equal treatment in all EU countries.

---

November 23, 2022 1:41 PM de Erta Olga, EC DGT à tous mes contacts :

Is there an insurance that covers orthodontistry (in Luxembourg)?

Hospisafe Plus covers in part but depending also of the cover offered by JSIS.  
Children, mainly.

---

November 23, 2022 1:42 PM de Rytis Virbalis à tous mes contacts :

Are the spouses also covered?

Spouses can be covered as well but have to pay the annual premium of their age category.

---

November 23, 2022 1:42 PM de thierry à tous mes contacts :

I agree with Virginie for at least 1 document. ("document complémentaire" of which the third column is cut): Each year, their contractual documents arrive printed horizontally on vertical (virtual) paper => they are impossible to read!

---

November 23, 2022 1:43 PM de Ivana LAZANJA à tous mes contacts :

Sorry if you've already mentioned (I joined a bit later), what about the DKV insurance?

DKV EU insurance is now LALUX insurance and available only for the staff in the Luxembourg area.  
However, who is insured remains insured.

---

November 23, 2022 1:43 PM de Virginie à tous mes contacts :

Could the PMO be asked to put all their downloadable documents on a new "Downloads" page?  
Currently when you're looking for the latest versions, you have to chase for them on several different pages.

Good request to be made to the PMO

---

November 23, 2022 1:44 PM de [Eurostat] G. BRICOUT à tous mes contacts :

Is the premium frozen at the age of subscription? If not, is there a difference in the rate of change when you subscribe at 30, 40 or 50 years old? Does it vary by insurance?

Most insurances indicate annual premiums which vary as a function of the age, with the max premium at the age of 61 or 67, ...

Some insurances indicate the annual premium as a function of the age at the subscription. The premium is supposed not to vary afterwards, except if you have a non negligible statistic of reimbursements.

The company can vary the prime every year if the contract is not a framework contract signed between an association (Afiatys ; AIACE) and the insurance company

---

November 23, 2022 1:45 PM de Tania HOUTTEKIER à tous mes contacts :

The explanation about reimbursement of 100% to costs incurred for example in USA does not seem correct (see provision : The maximum plan benefit for treatment outside the EEA is €25,000. There is no maximum plan benefit for treatment within the EEA.)

For hospitalizations, 100% reimbursement is a general rule. However in countries outside the EEA, the maximum annual reimbursement is €25000.

---

November 23, 2022 1:46 PM de Victor Holleboom à tous mes contacts :

does the annual premium cover official, wife and children or must a supplementary annual premium be paid for wife and children?

Yes: annual premium for each member of the family you wish to cover.

---

November 23, 2022 1:47 PM de Jürgen Förster à tous mes contacts :

DKV EU plus: what's decisive: place of employment or place of residence?

Place of residence (In the "large" Luxemburg area).

---

November 23, 2022 1:49 PM de Rosa Ruggeri à tous mes contacts :

sorry, I was late, is there an insurance in Luxembourg covering eye extra cost, e.g. glasses?

Hospi Safe Plus, DKV Eu Plus, UE Health (Foyer), Eurpat, cover visual aid. See reference document.

---

November 23, 2022 1:49 PM de Patricia Alma à tous mes contacts :

Is there an overview on which supplementary insurances provide coverage regardless of place of residence?

The proposed insurance policies are independent of the place of residence, in any case in the EU.

---

November 23, 2022 1:51 PM de Virginie à tous mes contacts :

To get new glasses, is there any point to going through the Council procedure on "glasses for work on a computer" (might be phrased differently)? Would the reimbursement be better than if we went to a private ophthalmologist?

Not in relation with the insurances. Please ask PMO-JSIS.

---

November 23, 2022 1:54 PM de Eduarda à tous mes contacts :

overbilling is done since ever ... the moment we mention RCAM and they write CEE :-)

Not everywhere. My family Dr. does not

---

November 23, 2022 1:54 PM de HR-SYSPER-INTERINSTITUTIONAL

à tous mes contacts :

Can we receive advice somewhere?

About the insurance policies to supplement JSIS : [Crutzen.Serge@gmail.com](mailto:Crutzen.Serge@gmail.com)

---

November 23, 2022 1:55 PM de Virginie à tous mes contacts :

With Hospi Safe Plus, is it true that Allianz only reimburses you if the PMO has reimbursed something relating to the same consultation/equipment/labs beforehand? Say you forgot to ask for the autorisation préalable... or you submitted your reimbursement request too late... or the PMO was just in a bad mood, and rejected your request... would Allianz refuse to intervene as well, then??

As a matter of principle, Hospi Safe is complementary to JSIS, thus, no reimbursement by JSIS implies no top-up by Hospî Safe (some exceptions). If the non reimbursement by JSIS is due to administrative matters, mediation can always happen. It is the advantage of a frame-work contract between the insurance company and the association (Afiliatys or AIACE).

---

November 23, 2022 1:55 PM de Yiorgos KORKOVELOS à tous mes contacts :

For those that should submit a medical questionnaire (less than 6 months for retirement): Indicating a recent accident with surgery (for instance a 'knee accident') during the last years, do they have the possibility to be covered for the therapy concerning the (same) knee for physiotherapy or another surgery in the next years?

The answer depends on the insurance policy.

If there is a medical questionnaire, the company will decide. Perhaps an exclusion.

If there is no questionnaire but a moratorium (e.g. Hospi Safe – 2 years) the therapy or new surgery would be subject to top-up after 24 month (after the subscription)

---

November 23, 2022 1:55 PM de Liliane à tous mes contacts :

Si j'ai Hospi Safe avec Allianz via Afiliatys avant que je sois retraité. Que se passe-t'il avec mon contrat quand je prends ma retraite. Mon contrat continue ou alors il faut reprendre un nouveau contrat avec AIACE. Merci

Hospi Safe est une assurance à vie. Lors de la retraite il suffit de donner la nouvelle adresse si vous déménagez. Ceci est valable dans le monde entier mais il faut bien évaluer la valeur de l'assurance en fonction du coût des soins dans les pays à médecine chère. Aux USA: max 25.000€ par an.

---

November 23, 2022 1:55 PM de Ines à tous mes contacts :

In Brussels, when some doctors know that we work for the institutions they increase their price. I went for a mammo when still working for a private Belgian company...I paid 180€..2 days after a friend went to the same place for the same.. and the price was 230€!! (she works for the institutions)... is there a place to complaint about this?

Unfortunately I do not have the answer !

It is the reason why CGAM and JSIS try to have agreements (conventions) with national institutions.

---

November 23, 2022 1:55 PM de thierry à tous mes contacts :

My old mother, widow of a civil servant, is still at Mutualité Socialiste as "régime primaire". My wife too. No wish at all to go JSIS as primary in that conditions...!

In Belgium, mutualités can be very good. Complementarity with JSIS is also possible (depending on income). Top-up by complementarity insurance is also possible as a third step !

---

November 23, 2022 1:58 PM de Liliane à tous mes contacts :

Au 1.1.2023, la prime sera indexée de 2.44%. Mais pour les nouveaux contrats est-ce que la prime augmentera en 2023? Merci

La prime annuelle sera la même pour les nouveaux contrats et les contrats en cours.

---

November 23, 2022 1:59 PM de Luna Scala à tous mes contacts :

Do you know why Cigna doesn't take new affiliates?

Cigna stopped to accept new affiliates (two months ago) for the policy equivalent to Hospi Safe (EurPris Santé – BCVR 8672) due to the fact that 24.000 affiliates out of the 26.000 went to Allianz Care (as a result of the call for tender of 2019). Loss of financial equilibrium probably.

---

November 23, 2022 1:59 PM de IAS-WEBCONF-02 à tous mes contacts :

Does it make sense for an active EC employee to take supplementary accident insurance, given JSIS normally covers 100% in case of accident?

**NO ! This is the reason why Afiliatys proposes Hospi Safe Illness (no cover of accidents)**

---

November 23, 2022 1:59 PM de Virginie à tous mes contacts :

A second question on: can Allianz intervene if the PMO hasn't? Say you were only allowed to go see a physiotherapist 10 times in a year (just an example), and you went 20 times. You knew from the start that the PMO would only cover 10 sessions. Can Allianz reimburse you for part of sessions 11 to 20? And how would that work: do you still need to submit a request to the PMO, even if you know it will be rejected, just so you can show it to Allianz?

As a matter of principle, Hospi Safe is complementary to JSIS, thus, no reimbursement by JSIS implies no top-up by Hospi Safe (some exceptions). If the non reimbursement by JSIS is due to administrative matters, mediation can always happen. It is the advantage of a frame-work contract between the insurance company and the association (Afiliatys or AIACE). However, in general Allianz applies the rules of JSIS (contractual agreement), e.g. you need an prior authorisation for more than 60 physiotherapy session.

---

November 23, 2022 2:04 PM de Frank Hobitz à tous mes contacts :

What about CMCM Mutualité in Luxembourg? They mention RCAM as valid primary cover.

As a matter of principle, I do not answer about national systems or insurances. It is impossible to give correct answers about the different systems in 27 countries.

---

November 23, 2022 2:04 PM de Sarah Jurreit à tous mes contacts :

We have good experience with ING assistance insurance via Inter Partner for repatriation and medical care and assistance in the case of an accident in Asia.

Many assistance insurances are existing. Many of them are effective. What is important is to know precisely what are the upper limits. Per example a limit of 5.000 € for medical care cost is too low. We consider 1.000.000 (see the reference document)

---

November 23, 2022 2:05 PM de Jillian Mullan-Fleming à tous mes contacts :

I use CMCM at the moment, the Prestaplus is very good.

Important is to be aware of the upper limits / ceilings of the insurance policy.

---

November 23, 2022 2:06 PM de Agnès HANO à tous mes contacts :

Q'en est-il de la couverture complémentaire des conjoints et enfants couverts à titre secondaire par le RCAM?

Le conjoint et les enfants de l'assuré principal peuvent être couvert par Hospi Safe, quelle que soit leur assurance primaire. Il convient d'évaluer si cette couverture complémentaire est intéressante car elle fonctionne comme si la couverture primaire était JSIS.

---

November 23, 2022 2:06 PM de Jillian Mullan-Fleming à tous mes contacts :

but I think that CMCM is mainly for care provided in Luxembourg, which can be a problem if you get care in other countries. You perhaps would need a document from a Lux doctor saying that you need the care abroad.

This has to be checked with CMCM. The same for other national insurances. Hospi Safe and other policies proposed are valid all over EU as a minimum.

---

November 23, 2022 2:06 PM de godeau nadia à tous mes contacts :

where can we join Afiliatys ?

You can find information at <https://www.afiliatys.eu/fr/index.cfm>  
Or 105 Avenue des Nerviens 1040 Brussels, asking for Afiliatys or SEPS.

---

November 23, 2022 2:08 PM de Liliane à tous mes contacts :

Quelle est la différence de faire appel à un courtier et directement à la compagnie d'assurances?

La compagnie d'assurance n'est pas nécessairement dans votre ville ou pays.  
Vous préférez parler à un expert plutôt que devoir tout faire en ligne.  
Le courtier parle peut être votre langue. Il peut aider à comprendre certaines limitations.  
Les courtiers recommandés par Allianz Care sont à bruxelles et à Luxembourg.

---

November 23, 2022 2:08 PM de Anna K à tous mes contacts :

Can we subscribe family members to Afiliatys insurances?

The partner and children (up to 26) of the main insured person can subscribe to the insurance, whatever is their primary insurance. However, Hospi safe works as if this primary insurance were JSIS.

---

November 23, 2022 2:09 PM de Isabel à tous mes contacts :

what if you want to change from Allianz to another one?

First of all, check if another one is available without any risk to be rejected (medical questionnaire). Apply the conditions stated in the general conditions: 2 to 3 months before the renewal (payment of the prime)

---

November 23, 2022 2:09 PM de Geneviève à tous mes contacts :

une idée de date pour la prochaine réforme?

Si elle devait être décidée (espérons que non), probablement en 2024.

---

November 23, 2022 2:11 PM de Nathalie à tous mes contacts :

For your statistics, is it useful that I continue to encode my dental expenses which are overriding the annual ceiling of JSIS for 4 months !

Dental care cover is very weak. We do not keep statistics !

---

November 23, 2022 2:11 PM de Hülya à tous mes contacts :

Can we subscribe family members to Afiliatys insurances?

The partner and children (up to 26) of the main insured person can subscribe to the insurance, whatever is their primary insurance. However, Hospi safe works as if this primary insurance were JSIS.

---

November 23, 2022 2:12 PM de Linda Rijckaert à tous mes contacts :

Thanks a lot Serge. I joined later. I have Hospi Safe plus, Is this OK or should I change to Hospi Safe ? I will retire 1 December.

If you can afford, keep it !

---

November 23, 2022 2:12 PM de Martina Haak (en privé) :

years ago I was ensured by DKV, but at the time having been a "young" official cancelled it; in the meantime I have now Allianz Care. Would you advise to change or to leave it as it is? Grateful for your view

Allianz Care is proposing several insurance policies. If you have Hospi Safe, you should go on with it.

---

**Some of the questions received by Email, not covered by the questions hereabove**

---

Je prendrai ma retraite le 1<sup>e</sup> février 2023 et je me permet de revenir sur la question du passage de la couverture Hospi Safe à Hospi Safe Plus avant ou après le départ en retraite. Pourriez-vous confirmer s'il faut que je demande le changement à Hospi Safe Plus avant mon départ à la retraite, c'est à dire au plus vite ?

Oui et il y a un questionnaire medical à remplir

---

Je viens de suivre les présentations sur les assurances complémentaires.

je prendrai ma retraite au 01/06/2023 – age 65 ans-

Je n'ai pas d'assurance complémentaire - J'aimerais souscrire une assurance HOSPI SAFE MALADIE-ACCIDENT via AFFILIATYS que, je suppose, je dois contacter en direct ou puis-je le faire via votre intermédiaire ?

Pensez-vous qu'il y aura ou pas le questionnaire médical ?

**Vous pouvez souscrire en ligne (<https://api.allianz.com/myquote/2> )**

**Vous pouvez vous adresser à un courtier à Bruxelles ou au Luxembourg.**

**Il y aura un questionnaire medical : moins de 6 mois avant la retraite.**

---

Je souscris depuis au moins 2010 à l'assurance complémentaire Hospisafe Sickness & Accident. D'abord Van Breda, ensuite Cigna et enfin Allianzcare avec le n° de police Allianz Belgium BCVR-8672/8604872.

J'aimerais upgrader cette assurance vers Hospisafe Plus mais on m'a informée que pour ce faire, je devais remplir un questionnaire médical malgré mon ancienneté

**Oui, malheureusement la règle établie par Allianz care est simple : passer de Hospi Safe à HS Plus implique un questionnaire médical, quel que soit l'âge et l'ancienneté.**

---

Peut-être pourriez-vous m'orienter ou me conseiller une assurance suivant les critères déterminés ci-dessous :

Couverture à prévoir pour moi-même (59 ans avec départ pension 61 ans en 2024) et mon époux (64 ans)

- Frais médicaux + accident
- Hospitalisation
- Assistance et rapatriement (Mondial sans restriction) nous avons déjà Europ Assistance car nous voyageons beaucoup hors EU
- Pas de questionnaire médical
- Frais dentaire bien remboursé
- Capital en cas d'invalidité/décès

**Pour répondre à vos demandes, parmi les polices proposes dans le document de reference: il convient, au minimum, de souscrire à Hospi Safe Maladie (Afiliatys) ou Hospi Safe Plus (pour couvrir les soins dentaires et ambulatoires); Accident (AIACE-Cigna); Europ-Assistance devrait suffire si votre plafond est de 1.000.000 € ou plus.**

**Il n't-y a pas de miracle pour les frais dentaires: Hospi Sage Plus limite les remboursements mais après 5 ans vous arrivez à 3.200 € par an.**

---

I applied for Hospi Safe with Allianz in May and having completed their questionnaire, they requested detailed medical reports and relevant scans from my doctors as I have some arthritis in my hips and pelvis and also fibromyalgia as a result of long covid.

Having submitted the relevant reports and scans, Allianz refused my application without offering any details for their refusal.

So I am contacting you to ask if you could suggest an alternative supplementary insurance possibility for me, or do you think that I would be refused by every insurance company at this point?

**Allianz is rather strict and you are not the first one to be refused.**

**My experience shows that Cigna can be less severe. You could try to apply for the insurance proposed to pensioners: <https://www.eurprivileges.com/hospitalisation-former-staff-members>**

The insurance "Europat" could also be considered. There is no questionnaire as such but the waiting time for existing illnesses can be long

The accident insurance to replace Art 73 (accident AIACE-Cigna) does not request a medical questionnaire

---

I have been trying to subscribe to Hospi Safe through the webpages but there seems to be some kind of problem today. However, I did notice that they ask for the policy number, which I do not see in the documentation you have handed out. Could you please provide that?

Also, in case I do not succeed in logging myself on Allianz pages tomorrow, is it possible to go somewhere in person to do the necessary steps

Often the best solution, if the registration on line is giving problems, is to register through the broker recommended by Allianz Care: Wilink

For what concerns the policy number ? Never used : contrat d'assurance complémentaire santé n° 910.039/501

---