



Seniors of the European Public Service

Seniors de la Fonction Publique Européenne

Bulletin

Information Bulletin

Addressed to the members of the association

October 2022

**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: info@sfpe-seps.be www.sfpe-seps.be

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20.11.2022
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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
Ambassador PMO (JSIS).	Helen James
Members	Monique Breton; Giuseppina Corda; Jean-Marie Cousin; . Anna Angela D'Amico; Evelyne De Houwer; Patrizia De Palma; . Rosario De Simone; Barbara Félix; Petrus Kerstens; Antonio Pinto Ferreira; Cristiano Sebastiani, Milvia van Rij Brizzi

* Elected on 13.02.2020 but to be confirmed by the General Meeting in early June

Bulletin editorial team (FR & EN) October 2020

Françoise Attal; Nicole Caby; Serge Crutzen; Anna D'Amico; Luigia Dricot;
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.

Call for volunteers

The “COVID” period dispersed the volunteers.

The Daily Management Group would like to reconstitute the action groups that respond to the demands of the members.

- ✓ SEPS has identified around fifty action groups that must be active to fulfil the tasks of supporting members, defending members' interests, managing the association and complying with the rules imposed by our non-profit association status (ASBL).
- ✓ In addition, duty stations must resume in the new offices of the SEPS, still at 105 avenue des Nerviens, 1040 Brussels.
- ✓ According to the statutes, the SEPS takes its decisions on the basis of around fifty “Effective Members”. Too many effective members appointed in the last 5 years are no longer available.

A new appeal is therefore made to those who feel able to dedicate part of their time to colleagues.

Whether they are in Brussels or elsewhere! The SEPS works by applying the rules of teleworking.

Training is organized on Thursday mornings in the meeting room at avenue des Nerviens, 105, 1040 Brussels, to allow volunteers to be informed and active.

SEPS/SFPE, 175 rue de la Loi, bureau JL 02 CG39, BE-1048 Bruxelles
105, avenue des Nerviens, bureau N105 00/010, BE-1049 Bruxelles
Tel: +32 475 472470 ASBL N°: 806 839 565
Email: info@sfpe-seps.be Web: www.sfpe-seps.be

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 Meeting and Information Meeting

Christmas lunch

Au Repos des Chasseurs

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

On 8 December 2022

Following the traditional pattern, from 10:30 to 16:30

- Budget for 2023
- Elections of the Administration Board 2023-2025
- Nominations de effectifs membres
- Latest developments of SEPS/SFPE
- Christmas lunch
- Commission report on the Staff Regulations and Pensions
- Evolution of JSIS and GIP
- Multilingualism
- Difficulties faced by members.
- Questions

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I. Letter from the Editor

Following a long period of restrictions resulting from COVID, SEPS has resumed its volunteer activities. Although the association remained at your side in one fashion or another during this time, it is comforting to be able to resume our social activities.

The volunteer team needs however to be expanded and several appeals have been launched.

During the last information meeting of 6 October 2022 several important subjects for pensioners were raised. The summary of this meeting constitutes a substantial part of this information Bulletin.

In response to the evolution of the energy sector these last few years and to the upheavals caused by the Russian invasion of Ukraine, the European Commission has established the

REPowerEU plan. This plan defines a series of measures aimed at rapidly reducing the dependence on Russian fossil fuels and to accelerate the green transition, while at the same time strengthening the resilience of the energy system at the European level.

At this point in time citizens and pensioners are particularly concerned about the cost of energy! On this subject, the “complaint” of our retired colleague Marc Deffrennes has been read on social media by several thousands of people. (Cf Chapter V, page 17)

We are still regularly contacted by colleagues who ask for our assistance concerning IT procedures which they perceive as insurmountable obstacles (Cf Chapter VI, page 19)

For more than ten years up until 2021, there were 8 complementary health insurances to JSIS on offer. Some of these policies are no longer available for new affiliates; others have serious territorial limitations and others are twinned by the insurer.

Now in 2022 there are only 4 policies available to active staff and agents of the European Institutions and the offer for pensioners is limited.

A “file” on the insurances on offer at the end of this year is available at the end of this information Bulletin.

II. Summary of the Information meeting of 6 October 2022

Accounts as at 10.09.2022

The treasurer informs that the account balances are positive as at 30 September 2022 and that there is a current financial reserve of some €63,000.

A reminder for membership dues was sent out in September. The AB has asked the secretariat to send out a letter to all members (email or by post) on 1 January of each year to ask them to pay the membership fee.

Italia Antenna

The number of members is increasing but it will be necessary to organise the meetings of SEPS in Brussels both live and by video-conference with Ispra. This will be organised for the next meeting of the AB (17.11.2022) and for the General Assembly of 8 December 2022.

Luxemburg Antenna

This antenna will not evolve if there is no member who takes the initiative to look for volunteers to help him/her. The BIL reminds us that the current account is dormant. In order to avoid unnecessary costs would it be a good idea to close this account?

“Ukraine refugees” initiative

A few members of SEPS are actively assisting Ukrainian refugees in Brussels, in collaboration with the staff unions of the European Institutions and the CPAS of Etterbeek: Language classes; material assistance (contact – Luigia Dricot-Daniele)
SEPS has made a contribution of €1000 to the inter-union account for direct assistance: basic necessities and language courses. A grant of €1000 had already been made on 15 March to the account “Consortium Ukraine 12 12”.

An appeal for funds was also made to all members of SEPS on 20 May 2022, which yielded a total of €1,910.

SEPS total financial support to date amounts to ± 4,000€.

Call for Effective members

Given the departure of several effective members since 2017 and the necessity (internal regulations) to retain a minimum of 50 effective members, a new appeal will be launched at each of the next full meetings and through the Bulletin. The nomination of new effective members should occur during the General Assembly of 8 December 2022.

SEPS’ new offices (taken from Info Senior N° 28)

SEPS has moved offices but remains at the same address: 105 avenue des Nerviens, 1040 Brussels (offices 0/36, 0/22, 0/16).

These are larger offices and include a welcoming meeting room for fellow pensioners who need to speak about their difficulties.

The SEPS offices are next door to the Seniors Space and the members of the association who are present at the offices are available to assist pensioners who are visiting the Seniors Space.

Correction of addresses supplied for the membership list

Postal addresses: Many bulletins are returned! A process of correction of addresses is already underway (Marc Maes, Anna D’Amico, Yves Castel and Gina)
Several returns are not justified, as the addresses are correct!

Are spouses also members of SEPS?

Until now, the spouse of a pensioner is associated with this pensioner and recognised as a member¹, but membership fees are not required, except if this spouse subscribes to the association independently as a former official or agent of the Institutions.

Every pensioner of the Institutions and member of SEPS has the right to a membership card. The AB had never taken a decision about attributing a membership card to a spouse

¹ Article 6§1 a) of our internal regulations
SEPS/SFPE

who is not a pensioner of the Institutions, despite being recognised as a member by our internal regulations.

The AB decides to attribute a membership card to spouses. It is important that the widow or widower of a pensioner can remain member and maintain contact with SEPS

Organising SEPS meetings at the Repos des Chasseurs

Negotiations with the management of the Repos des Chasseurs have resulted in the following agreement:

- Organisation: meetings from 10h30 to 16h30, as a rule
- Coffee (drinks) at 10h00 and at 15h00.
- Lunch at 13h00 – 3 menus defined by the RdChasseurs and communicated 8 days before the meeting: red=meat; blue=fish; green=vegetarian. Coffee at the end of the meal.
- Cost: €64 per person (agreement of the AB)
- Contribution requested from members for the full meetings (GA and IM): **€40**

Agreement of the AB with the proviso that exceptions can be made following considerations/discrete discussions with members with limited financial resources or with passing financial difficulties. This will be handled by the Secretary General and the President.

SEPS meetings in the near future

Meeting	Date	Location
AB	17.11.2022	N105
GA and Information meeting	08.12.2022	Repos des Chasseurs
Going through election results for AB	13.02.2023	N105
GA – constitution of the new AB	16.02.2023	Repos des Chasseurs
Information meeting	23.03.2023	Repos des Chasseurs
AB	11.05.2023	To be defined
GA and IM	22.06.2023	Repos des Chasseurs

Collaboration with Afiliatys (reminder)

An Afiliatys newsletter informed members of the modified orientation of this association. *AFILIATYS will devote the essential part of its resources to the implementation of the complementary health insurance to JSIS, HOSPI SAFE.* *AFILIATYS will continue to offer you, on its website (www.afiliatys.eu) the multiple advantages still offered by more than one hundred partners, but with a more virtual and simplified approach.*

SEPS makes an enormous contribution to the development and the follow-up of the Afiliatys insurances. SEPS also collaborates with Afiliatys in several management aspects of this charity.

Ambassadors and Ambassadors of PMO

“These ambassadors are in fact volunteers from within SEPS and AIACE, nominated by PMO, who have a thorough knowledge of the regulations and procedures related to the health insurance and to pensions. Their role is to facilitate communications between pensioners and PMO and to be the intermediaries between the two sides, much in the same way as ambassadors of nation states.

The ambassadors benefit from privileged communications with PMO.”
(Extract from the PMO Ambassadors seminar, 2018 doc Didier Hespel)

SEPS has its own ambassador since 2018: Helen James, who now lives in the Canary Isles. A second ambassador in Brussels would be most welcome.

The saga of the “tessera sanitaria” for colleagues in Ispra: the implications for JSIS

The national health system and JSIS: we can benefit from both systems in parallel if the national system exists (SSN, NHS...). Article 22 of the JSIS GIP foresees the possibility for European civil servants to be subject to JSIS and also to a social security system of a Member State².

The raison d'être for the JSIS derives from the fact that there is no harmonised social security system in Europe. Almost all the big international organisations, with presence at several locations, have a common health insurance system for their staff members, financed 1/3rd by the staff and 2/3rd by the employer.

Given the treaties of the European Institutions, the national systems, which are entirely financed by taxes, should be accessible, without pre-condition, to the civil servants and agents of these institutions (examples: SSN Italy, NHS United Kingdom, ...)

Evolution in Italy (Ispra)

Many colleagues, since a long time, benefit from the Italian health card. The proposal of the Commission (Director of PMO) in negotiations with the Lombardi region is that of a card with an asterisk (restrictive) which would transfer the bills to PMO and therefore oblige colleagues to follow the JSIS rules (ceilings, excessiveness, prior authorisations, direct billing...). The limitless card would be withdrawn from those who have one, often since a long time. The finances of PMO would be affected. Pensioners would be the ones to bear

² However, Hendrik Smets, draws the attention of the members of the AB to the fact that the EUCJ, in point 36 of its ruling De Ruyter of 26 February 2015 “In this regard, Article 13 §1 of the regulation 1408/71 allows that those persons who are subject to this regulation are not subject to the legislation of one single Member State, which therefore excludes, subject to the provisions mentioned in articles 14§4 and 14§7 (not applicable in this specific case) any possibility of cumulating several national legal provisions for the same period of time (cf, similarly, ruling Perenboom, 102/76, EU:C:1977:71, pint 11)

the non-reimbursements of JSIS without being able to take out complementary health insurance, given their age.

The management of PMO is not willing to support the “tessera sanitaria” for dependents of the Institutions and pensioners in Italy. The management prefers that bills for health care provided by the Italian public health services be sent to PMO. This would have a very negative effect on the budget of JSIS and for pensioners no longer able to subscribe to a complementary health insurance policy (Chapter X here-under)

Several dependents of the Ispra Centre have had their “tessera sanitaria” taken from them when seeking hospital care within the region. There is however no official Italian legislation on the subject.

Negotiations are under way, but a ‘dead period’ can be expected in view of the recent change of government in Italy.

The objectives of SEPS - A necessary reminder

Before becoming involved in any kind of activity in the name of SEPS, active members should remember that priority can only be given to those activities which relate to the objectives of SEPS

1. Defence of the essential elements of our social security

The primary objective is the effective defence of the acquired rights of pensioners: the health insurance scheme (JSIS), the pensions system, the adaptation method for salaries to the cost of living, the allowances, ...and all that relates to them.

Pensioners must be represented effectively, with the right to speak and vote in the joint committees and negotiation teams.

2. Communication with the retired members of SEPS

Communication with retired colleagues is a very important matter fraught with some difficulty given that pensioners have settled throughout Europe and close to 30% of SEPS/SFPE members do not (or only badly) use the internet.

The SEPS/SFPE information Bulletin is sent out four times a year by post.

SEPS has put together several specific documents: the Vade-mecum, a document on the complementary health insurances,...)

SEPS sends members important documents on taxation, inheritance, various aspects of pensions...

As has been the case for the complementary health insurances, the survivor’s pensions, the orphan’s pension, the pension for divorcés, ...arguments can be suggested by members and become the subject of study, of comparison, of publication.

One-day information meetings are organised four times a year in Brussels.

3. Assistance provided to members of SEPS/SFPE

Duty stations at N105: for those members who would prefer to ask their questions face to face or by appointment at the offices, volunteer colleagues are on call to answer questions or make note of them to start finding the best solution within a reasonable amount of time or to supply addresses, telephone numbers, documents or forms.

Information and assistance 7/7: +32 (0) 475 472 470 SEPS uses a mobile phone number as a call centre, 7 out of 7 days and virtually 24/24hrs to respond to general questions and to pensioners who wish to talk about a particular situation, about a JSIS regulation, about a stance taken by the insurance company, about possible difficulties in making contact with PMO, to find a form, in the evening, during a weekend.

Questions by internet and by telephone: The majority of questions and requests for assistance arrive via the internet.

Often SFPE puts questions to PMO or to the offices of Social Services. In the name of one of its members (STAFF Contact on-line or directly at the welcome area of PMO, at the 'Pensions' unit, at the "assistance to pensioners" office (social workers). The questions relating to PMO-JSIS are dealt with by the "JSIS Ambassadors".

Legal assistance: The Vice-President, legal practitioner by education, is our legal adviser for questions and requests from members (statutory rights, inheritance, tax law). This contribution from SEPS/SFPE is simply advice: after examination of the issue (sometimes subject to an exchange of e-mails), if the problem needs further analysis or the intervention of the legal system, a consultation with a lawyer is suggested, possibly leading to a court case.

Contributions requested from volunteers

Following the appeals for volunteers (Bulletins of March and June 2022), a meeting of volunteers was organised on 8 September to present the activities needing support.

Duty stations

SEPS organises a presence in the offices at the Avenue des Nerviens (N105), in the same way as prior to the COVID crisis.

These presences are organised on Mondays, Tuesdays, Thursdays and Fridays, morning and afternoon. Thursday is the most important day given the number of volunteers who are present.

Manning the telephone (+32 475 472 470)

The telephone is usually held by the president who can often respond to questions concerning JSIS, pensions and insurances.

When there is a presence at the SEPS offices, the telephone number is deviated to a mobile phone of the person who is present (to the extent this is acceptable to the volunteer).

It would be ideal if this telephone number could also be transferred during certain periods which are not covered by a presence at the offices of N105. Whoever might accept to handle this telephone line for a few hours, either during the week, on Saturday or Sunday (usually very calm) is requested to make him/herself known.

Reply to questions by internet

The majority of questions and requests for assistance come via the internet. This allows for a rapid transfer to the person who can reply or provide appropriate advice. Also this written process allows for the response to be very precise.

SEPS receives a lot of e-mails (up to 50 a day) mainly on the complementary health insurances to JSIS.

Certain questions are very insurance specific, or relate to JSIS, to the pensions system, to the possibility of contacting PMO or the "Assistance to Pensioners" service.

Contribution to the drafting of information documents

The Bulletin (4 times per year: January, March, June, October) needs articles or ideas for an article relating to our objectives.

A variety of other texts are offered by SEPS, in addition to the Bulletin.

The translation and the linguistic correction of the Bulletin and of such texts is important and needs to be undertaken by members whose mother tongue is that of the texts or of the language to be translated into.

Participating in a training exercise

Several meetings are organised in the offices at Nerviens to train volunteers; for those who will man the SEPS office, those who man the telephone or emails and for those who undertake the presentations that are expected from SEPS on insurances, the pension scheme, SEPS itself, the salary/pensions adaptation method...

This training, currently limited to very few members, may be the occasion for others to become more informed and to potentially be inspired to become presenters.

So far this training occurs at N105, on Thursday from 10h30 to 13h00.

Insurances – presentations by SEPS

The presentations concerning the complementary health insurances are undertaken by Jean-Pierre Amond and Serge Crutzen. Ideally one or two additional colleagues are needed (in 2019: more than 20 such presentations occurred).

Training for this can be organised on request.

Introduction to SEPS

SEPS is presented by Serge Crutzen (in 2019: 10 times). Volunteers are needed in FR and EN. The difficulty here is the need for a good knowledge of the evolution of the Staff Regulations.

Training for this can be organised on request.

Participation in the Acquired rights defence team

As explained in earlier Bulletins, the Commission report on the implementation of the 2014 reform to the Staff Regulations opens the door to discussions concerning our pension system, to the salary/pensions adaptation method.

Several Member States reiterate their desire to establish “a civil service that the EU can afford to maintain”.

In anticipation of the possible social dialogue meetings (2023) a defence team has been established under the aegis of Luigia Dricot-Daniele. The following volunteers will contribute: Serge Crutzen, Pieter Kerstens, Jacques Delincé and other members of the AB who may wish to do so.

An appeal will be launched among the members of the AB and other members in order to organise the first meeting of this defence team. Internal SEPS meetings will be held at N105.

Relations with “Assistance to pensioners” at DG HR D2

Following the meeting of 30 August 2022 with Alan Lenglet (responsible for the section “Assistance to pensioners”) any request for direct assistance (health care, home help, financial, administrative, ...), other than for information and documents, should be addressed to “Assistance to pensioners” (02 29 59098) (This is already the situation).

The assistance will be organised and managed by a social worker. Colleagues should not try to substitute for this social assistance! But colleagues can indicate to the pensioner what path to take to obtain assistance.

SEPS offices at the Council of the EU

The SEPS offices at the Council (building JL) will be managed by 4 persons: Nicole Caby, Salomé Spyridis, Jean-Pierre Amond, Serge Crutzen.

Commission report on the 2014 Staff Regulations

As explained in earlier Bulletins, the Commission’s report on the implementation of the Staff Regulations of 2014 opens the door to discussions on our pensions scheme, to the method for adapting salaries and pensions.

The five-yearly reports produced by Eurostat on pensions and the method have demonstrated that the regulations have been respected, that the actuarial evaluations correspond to expectations and that the national experts have approved the conclusions of these reports.

It is however clear that since the adoption of these 2014 Staff Regulations several Member States are repeating their wish to establish “a civil service that the EU can afford to maintain”. They would like the pensions budget to be less than is foreseen (2.4 B€ in 2040).

Conclusions of the Commission report on Annex XI

In accordance with Article 15§3 of Annex XI to the Staff Regulations, the Commission will provisionally apply the current method beyond 2023, and will guarantee the annual communication to the European Parliament and the Council of the data relative the budgetary implications for salaries and pensions.

Demands of CoRePer (Member States) (Doc 11075/22 ADD 1 – 12.07.2022)

The CoRePer proposes that a new exception clause be included within the method (in the event of very high inflation). It should be possible not to apply the method. The solidarity tax has also been mooted.

Significant measures are also being suggested to reduce the 2023 budget.

The Commission’s evaluation could include but should not be limited to:

- *A one-off suspension of the annual update of the remuneration of officials and other agents, whilst acknowledging acquired rights*
- *Concrete measures to contain non-salary expenditure, such as in the areas of energy consumption in the office buildings, mission expenses or similar (in line with the MFF European Council conclusions)*
- *The size and duration of allowances*
- *The adequacy of the tax system*
- *The increase and extension of the solidarity levy*
- *Introduction of a new third mechanism into Annex XI of the Staff Regulations (in addition to the moderation clause and the exception clause) to take due account of the specific conditions of a high inflation environment*
- *Or any other appropriate measure in view of the situation in the Member States and the sustainability of administrative spending in the MFF...*

Staff Unions’ position

They object to any modification to the Staff Regulations.

Safeguard the Staff Regulations of the European Public Service, guarantor of its independence and its attraction, necessary to preserve its efficacy. Not in favour of any new reform to its status, which today, could only mean an attack on its working conditions and the remuneration of EU staff members.

Current Commission position

At the end of July 2022, during a meeting of the trade unions and the Staff Committee with Commissioner Johannes Hahn in charge of Administration, the Commissioner confirmed that the Commission does not intend any new reform to the Staff Regulations and that

additional needs resulting from the application of the adaptation method on salaries and pensions will be invoked to demand a revision of Chapter VII in the updating of the MFF.

He is aware that the increases foreseen for the end of 2022 (after the salary adjustments for the year) will provoke controversy among the Member States, but the Commission will defend the principles of the Method and the adequacy of our pensions system.

During a second meeting with the Staff Unions, on 20 September, Commissioner Johannes Hahn reiterated the Commission's position: all the intermediary reports about the annual adaptation of remunerations and the actuarial evaluation of the pensions system have been positive. The Commission does not intend to reform the Staff Regulations. There will be no social dialogue in 2022.

Defence team

In preparation for the probable social dialogue meetings in 2023 a defence team has been created under the aegis of Luigia Dricot-Daniele. The following volunteers will be contributing to it: Serge Crutzen, Pieter Kerstens, Jacques Delincé and other members of the AB who wish to do so. The team may meet at the end of this year.

Preparations for discussions have begun: Serge and Luigia have retrieved the archives on the 2014 reform in order to be ready for the first dialogue meetings with the staff unions.

Multilingualism

Message from GEM+ (European Multilingual Governance www.gem-plus.eu)

Your association brings together pensioners who have had the experience of multilingualism throughout their working lives. We therefore think it is particularly well suited to take part in this process.

First step: heighten the awareness of staff

Second step and when this will be possible, heighten the awareness of the Staff Committee by trying to get it to:

- *Send a document to all the staff*
- *Organise a joint meeting with the authorities*
- *Heighten the awareness of the President, the Commissioners and the Directors General*

Jean-Luc Laffineur

In principle the AB is in agreement with multilingualism, but considers that the Commission should use the three working languages (FR, DE, EN) as often as possible.

III. Elections of the Administrative Board 2023-2025

The internal regulations of SEPS provide that the AB be re-elected every three years:

The members of the AB, henceforth referred to as “Administrators” are elected by secret ballot by the General Assembly for a period of three years, renewable, but revocable at any time by the GA, from among the effective members or from other members who, should they be elected, agree to become effective members and can claim to have been members of the association for a minimum of one year.

The current AB was elected in January 2020. New elections must therefore be undertaken in December 2022.

- Submission of candidacy (CV by email to info@sfpe-seps.be) : before 08.12.2022
- Sending out of voting slips and CVs of candidates ; between 12 and 24.12.2022
- Closing date : 31.12.2022 – Constituent General Assembly : 16.02.2023

The submission of candidacies is welcome as from now.

Voting by internet

The voting slip, the submissions of interested candidates and information will be offered by internet to those who have provided us with a valid e-mail address.

The voting slip must be sent as attachment to the message to the chairperson of the electoral committee (XX) by e-mail CA.2023.XX@gmail.com

Voting by post

The envelopes, the voting slip and the CVs will be sent by post to those who have not provided us with an e-mail address.

Constitution of the electoral bureau

Appeal to the group of volunteers to propose a chairperson and three assessors who must be nominated to these functions by the GA of 08.12.2022.

IV. End 2022 Adaptation of remunerations

As a result of the Eurostat reports³, we can say the following pending the conclusion of the inter-service procedure, the position of the College, the agreement of the EP and the Council (the Member States)!!!!

³ Eurostat Report on the 2022 annual update of remuneration and pensions of EU officials in accordance with Articles 64 and 65 and Annexes XI and X of the Staff Regulations applicable to officials and other servants of the European Union adjusting with effect from 1 July 2022 the remuneration of active staff and the pensions Luxembourg, 24 October 2022

The amount of the adaptation will need to take account of what we have received in June (3.5% for inflation less 1.1% for the decrease in national salaries).

The end of year adaptation will be based on the average inflation in Brussels and Luxemburg but will also take account of the evolution of national salaries.

1. In principle we should be granted the 2.5% which were blocked in 2020 following the application of the exception clause, given the fall in GDP resulting from the 2020 COVID crisis.

2. What about the increase or decrease in national salaries? In fact, this average national salary has continued to decline. The part of the 2020 adjustment, with regard to parallelism with national average salaries, would therefore be negative : about 3%.

3. Average inflation in 2022 (JBLI) should justify an increase of several percent according to Eurostat. In addition to the 3.5% considered in June, the residual adjustment calculated by Eurostat for inflation will be around 5%, which was foreseeable.

4. The addition of the recovery of the 2.5% of 2020, of the inflation of more than 4% and of the negative evolution of national salaries would result in an adjustment at the end of the year of 4 to 5%, from July 1, 2022.

Correction coefficients are modified.

The end-of-year adjustment is therefore not the 8.5% that some newspapers have talked about ! What is true is that DG BUDG has planned an 8.5% increase in the 2023 salary budget so as not to find itself in difficulty !

As long as GDP is not decreasing, the exception clause will not be applied ! There may be a correction at a later date ! (Verification in march 2023).

It should be recalled that the Court of Justice sided with the Member States if they want to reduce or even cancel the adaptation for grave economic reasons (cf adaptations of 2011-12).

V. Cost of Electricity. What has gone wrong...

Marc Deffrennes Civil Engineer European civil servant and official at the OCDE, retired⁴

How is it possible that the electricity bill in Belgium is exploding the way it is, when 50% of it is being produced, and still for another few weeks, by our good nuclear power stations? And real experts (among others the International Agency on Energy of the OCDE) are

⁴ Marc Deffrennes has retired from DG Energy and is the founder of “weCARE” (www.weCARE.eu.org)

saying that this is the least expensive way of producing electricity, all costs included, including the management of waste.

The main reason is that the price paid by the consumer for electricity, and therefore in fact our whole economy, has nothing to do with the real cost of production of this electricity. The price is fixed by the sacred electricity market, an invention dating from the 1990s, since when it has been in perpetual reorganisation and has not ceased to be dysfunctional. Within this market, the price paid at any one time is the one which derives from the cost of production from the most costly installation of the network, totally ignoring the cheaper costs of production of all the other installations.

This is to the detriment of the consumer and to the advantage of the producers who produce at the lowest cost. This is scandalous, but it is not these producers who are to blame. It is those who have developed and allowed to further evolve this inept electricity market, namely the politicians. The producers themselves have 'intelligently' adapted themselves to the dumb dreams of the politicians, who imagined that this market would be the means to reduce the price of electricity...well done...but it is producing the exact opposite...because electricity is not a commodity like all others but a common good, vital for the economy, complicated to put in place as it functions through a network requiring permanent balance between supply and demand, and which should be managed as a public service.

Today the crisis of the cost of electricity has arrived, resulting from the escalation of the price of gas, the most expensive method to produce electricity. Many warnings have been issued for months by competent entities, who have at best been ignored, if not held up to public obloquy. The social explosion, amply justified, will now be following very soon. And what is our government doing, according to our Prime Minister? He informs his "dear fellow citizens" that they will be suffering during the next few winters. Tighten your belts!... This is a little facile...if not actually deplorable...

What should be done? Or at least attempt to be done, beyond the weekly sticky plasters, such as the small energy cheques (or subsidies to the SNCB) which, ultimately are just future debts which will need to be reimbursed through the taxes. This is called moving things from one pocket to another...but always between the suit pockets of the same wearer.

Firstly there needs to be a decoupling of the price of electricity from that of gas. We need to return to a price which reflects the average cost of production of all the installations at a given moment. This is a difficult task as it needs to be achieved through coordination at the European level, but the process needs to be started urgently.

Secondly, we should aim at producing electricity at the lowest possible cost and with as little CO₂ as possible. There is no question about that. Rather than, as our "dear government" would like, construct new gas production plants, expensive and polluting, but necessary to compensate the intermittent electricity supply deriving from wind and sun, we should keep all our existing nuclear installations in service for as long as possible. That is, for as long

as the authority on nuclear safety, the only competent authority, grants its approval. To achieve this, it is necessary to immediately put an end to this process of abandoning nuclear energy and rescind the law of 2003, so dear to the Ecologists.

Thirdly, and this is a consequence of the preceding point, one should banish once and for all from government the notion of political ecology, based on the dogma of green anti-nuclear. For this, it is for us, “dear citizens” to play at the next elections, which we must hope will come as soon as possible.

Today the sad reality of the crisis we are experiencing demonstrates that societal durability, in other words social, is much more than environmental durability alone. Protecting the environment is necessary, but not sufficient. We must protect our society by making informed and balanced choices; whilst aware that nothing is perfect in this world. This is what we expect from responsible politicians who respect their “dear fellow citizens”. Those who are presently at the helm of the energy debate do not possess the required qualities.

VI. Full scale digitalisation has become the law, an inhuman law!

Extracts from an article from the Gang of Angry Oldies (BE)⁵

Whether you want to make a hospital appointment, contact the pensions services, the tax authorities or the ministry for handicapped persons, to find an address, to contact your health insurance and even in some cases the staff union, to contact the CPAS or the Commune, it has become obligatory to do this via your computer or smartphone.

Without mentioning that cash is disappearing, that increasing numbers of administrations demand payment by credit card, that bank agencies and cash dispensers are being closed one after the other.

A new form of social structure is taking control over us, where machines are replacing humans.

The victims of this “all digital”: those who have difficulties with the written word and those who do not belong to the digital culture, primarily the elderly.

Without taking even considering that the “all digital” is expensive, very expensive: equipment, subscriptions, plus the fines and interest on delays when one has not succeeded

⁵ <https://gangdesvieuxencolere.be> Le Gang des Vieux en Colère is a Belgian movement, created in 2018, non partisan and trans-partisan which fights for future generations to be able to grow old in dignity

in accessing the system on time, plus eschewing the advantages one would have the right to because the process to access them is too complicated.

The galloping de-humanising creates new social cleavages and generates massive numbers of socially excluded.

These excluded are of course invisible to our society: the poor, the old, persons with a handicap, the chronically ill, those without a fixed address, those without papers, single mothers with children, recent immigrants, excluded from the school system, the unemployed without qualifications, illiterate or marginally illiterate persons, and even persons – namely old people – who have been unable to keep up with the rampant advances of technology.

So many categories of the population that the leaders of the economic world, or of the political world, of the academic world, the noteworthy and the technocrats do not care about, or simply do not see.

In the same way they did not see, did not appear to be concerned about the elderly in retirement homes at the time of the COVID crisis: locked in without care, forgotten, abandoned, delivered to death en masse!

SEPS pays great attention to ensuring that 'paper procedures' remain in place with PMO, the Commission services, the insurances, ...

VII. Call for volunteers – Duty stations are set to resume

Luigia Dricot Daniele, Secretary General

After this long period of restrictions due to COVID, which has left many colleagues destitute, SEPS will shortly be resuming volunteer activities.

Although the association was at your side in one way or another throughout this period, it is comforting to be able to resume live social activities.

Are there any among you who would be ready to give some of your time towards assisting these colleagues?

SEPS needs to be able to count on a sufficient number of volunteers to be able to guarantee a presence at its offices or to be available at the end of the telephone line to provide advice, among others and thus to permit retired colleagues to be able to obtain a favour or advice.

The association hopes there will be many of you to answer this appeal for volunteers and would ask you to let us know your preferences

VIII. Information and reminders

Much of the information offered to you under this chapter of the Bulletin does not concern all members but may interest a good number of them. It is being sent to you on the basis of experiences made by members of SEPS who man the permanent telephone line or at the request of PMO.

Some of this information may also duplicate information provided in the form of the information bulletin of DG HR D1 “Info Senior” and earlier SEPS-SFPE Bulletins. However, it is essential to insist on certain rules and repeat them: the PMO services ask us to do so.

1. Pensioner’s access card – reminder

Commission pensioners need to have the new access badge, which they can obtain from the Security Bureau, PLB 3 – by making an appointment by e-mail at the following address : HR-DS-CARTES-DE-SERVICE-BRUXELLES@ec.europa.eu

Pensioners from other institutions are admitted on presentation of the access card delivered by their own institution.

2. Appointment with PMO at MERO

By Email : PMO-RCAM-BRU-RDV@ec.europa.eu

To prepare for this appointment, please communicate the following :

- 1) your personnel or pension number
- 2) the reason for the appointment (eg no medical breakdown) and the beneficiary
- 3) the number of the receipt or of the dossier, if this is available
- 4) a telephone number where an official can contact you in order to best prepare the appointment or to be able to inform you of a last minute cancellation of the appointment

3. Legal advice available from SEPS/SFPE

If you need legal advice for problems with regard to your relations with the Commission services (application of the Staff Regulations) or in connection with your private affairs (inheritance or fiscal problems) Hendrik Smets, Doctor in Law and licensed notary, Vice-President of SEPS/SFPE in charge of legal matters, is at your disposal, to give you an opinion in all discretion and respecting his probity as a former European civil servant.

You can contact Hendrik Smets by e-mail: hendriksmets@yahoo.fr or by telephone: +33.563.67.88.83

Hendrik Smets will make an initial analysis of your question and will propose either a solution or a consultation with a lawyer, free of charge for all members who have paid their membership fees.

4. Legal advice – Assistance of a lawyer – Reminder

If you need legal advice for problems with regard to your relations with the Commission services (application of the Staff Regulations) or in connection with your private affairs (inheritance or fiscal problems) Hendrik Smets, Doctor in Law and licensed notary, Vice-President of SEPS/SFPE in charge of legal matters, is at your disposal, to give you an opinion in all discretion and respecting his probity as a former European civil servant.

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Hendrik Smets will make an initial analysis of your question and will propose either a solution or a consultation with a lawyer, free of charge for all members who have paid their membership fees.

5. Accumulation of a Community pension with a national pension – Reminder

Hendrik Smets would like to draw the attention of members to his article on this subject, which appeared in earlier editions of our 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 a pension for the years of service with a national employer.
This is also valid for those who have already introduced such a request and have had it rejected.*

Hendrik Smets is at their disposal to guide them through their (new) request.

Hendrik Smets,
Vice-President in charge of legal matters

IX. Developments in the offer of complementary health insurance to JSIS

For more than 10 years up to 2021, there were 8 complementary health insurance policies to JSIS on offer.

Some of these policies are no longer available to new affiliates; others have significant territorial limitations and others are matched by the insurance companies themselves.

Now in 2022 there are only few policies that remain available for all active agents of the European Institutions.

More importantly: the offer for pensioners is limited to two policies but with age limits for subscription: after the age of 69 there is no insurance policy offer that is perfectly complementary to JSIS for pensioners.

There are four sources from which officials and other agents of the European Institutions may obtain partial or total reimbursement of their health care charges. These are:

- **The Joint Sickness Insurance Scheme – JSIS (Staff Regulations)**
- **Accident insurance (Staff Regulations or subscribed to)**
- **Complementary policies to the JSIS (on subscription)**
- **Assistance schemes for coverage whilst abroad (on subscription)**

1. The JSIS (Staff Regulations)

The JSIS⁶, enshrined in the Staff Regulations for officials and other agents of the Institutions, provides for a theoretical reimbursement of between 80% and 85% of the cost of treatment in the case of sickness, hospital stays, analyses, medication and so on, whether the official is in active service or retired or on disability.

Reimbursement can be 100% in the case of serious illness duly recognised by the JSIS.

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

Article 72(3) on special reimbursement limits the risk of a 15-20% (or more) reduction in reimbursement where high medical costs are involved: this risk is limited to the sum of half a basic monthly salary in a given year. But one must not forget the ceilings, the exclusions and reductions for excessively high costs, which also apply to Article 72(3).

2. Accident insurance (Staff Regulations or on suscription)

The Staff Regulations (Art 73) provide for cover for officials in active employment who are involved in occupational accidents and those occurring in private life: reimbursement of medical care costs is at 100% and may also provide a lump sum if the accident results in permanent disability (partial or total) or death. This “complementary” accident insurance ceases on the last day of active employment.

Retired staff or those on permanent or temporary disability allowances⁷ and those on leave on personal grounds (LPG/CCP)⁸, the partners of active staff and children are not covered by this **statutory supplementary accident insurance. However, JSIS always reimburses medical care given as a result of an accident as if it were for an illness** (i.e. 80% or 85% with ceilings, exclusions and possible reductions for excessive costs).

For pensioners, JSIS would however not provide any compensation in case of permanent disability or death after an accident.

To compensate for these limitations a specific, very complete, supplementary accident insurance is offered by Cigna (negotiated by AIACE - framework contract, Reference 6), specifically designed for pensioners, for colleagues in disability and for spouses of retired staff). It includes: all medical care following an accident at 100%, a significant capital in case of death, a capital in case of permanent total or partial disability, which can offset dependency.

⁶ Full reference: General Implementing Provisions (GIP) – C(2007)3195 / 01.07.2007

Simplified reference: Reimbursement of medical expenses – Practical guide, PMO 20.06.2014

⁷ Staff in disability can pay the monthly premiums to maintain the statutory accident insurance

⁸ Staff on LPG/CCP can pay the monthly premiums to maintain the statutory accident insurance

3. Assistance policies (to be subscribed)

JSIS and the complementary policies sometimes have serious limitations when it comes to reimbursing care outside the European Economic Area (EEA) or in countries where the medical care costs are high (USA, Switzerland, Norway). The JSIS does not reimburse the cost of repatriating its members who fall ill when abroad (except when on mission) and, since most complementary insurance policies follow JSIS rules, they do not take repatriation into account either.

One should also recognise that JSIS is not really known far beyond Brussels, Luxemburg and Ispra and that health care institutions can demand very high guarantees.

Anyone who requires cover when travelling outside the European Union or even just outside his/her country of residence should take out an "Assistance" insurance, which provides cover for repatriation and for emergency treatment on the spot, in all countries visited, up to the sum of €1,000,000 or even with no limit.

Afiliatys and AIACE offer assistance policies: References 7 and 8. For pensioners, these insurances are linked to their place of residence.

4. Complementary insurance policies to JSIS (on subscription)

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

Such complementary insurances, which may be individual or collective, are offered by well-known companies. These companies are familiar with JSIS rules.

5. Discussion on the need for complementary insurance to JSIS

When thinking about taking out complementary insurance, we must weigh up the annual premium versus financial risk factors. The relation of one to the other can be very favourable if we content ourselves with the annual coverage of high risks (major risks), for example with a policy with an annual premium of €70-300, depending on age, to cover all hospitalisation and related expenses.

Elderly members of the JSIS frequently have to cover high annual non-reimbursed expenses due to various health conditions not being recognised by the JSIS as a serious illness (which would be reimbursed up to 100%).

The 2015 JSIS report speaks of an average annual reimbursement⁹ of € 7,000 over 70 years of age and € 12,000 over age 80. The non-reimbursement is in principle 15 to 20% but in 2015 it was 23% and in 2017 19% due to limitations. This non-reimbursement, for capped services (eg specialist visit, physiotherapy) was in 2020 only 64% (ref. CGAM).

The 2020 report confirms:

*COVID effect

Year	2015	2016	2017	2018	2019	2020
Average reimbursement for active staff (€)	2.435	2.593	3.064	3.098	3.054	2.753*
Average reimbursement for retired staff (€)	6.384	6.030	5.823	6.068	6.038	6.204

A knee prosthesis with revalidation in hospital easily leads to non-reimbursement of 5,000 €.

⁹ The annual average expenditure must therefore be near €9000

Hence, complementary insurance can be useful. We have to look objectively at the level of cover in relation to the annual premium. But not lose sight of the age limits for subscribing to certain complementary insurances.

Complementary cover for hospitalisation / surgical operations – Available in 2022

There are 2 collective insurance policies and 1 individual policy available to EU Institutions staff affiliated to the JSIS and their family members. These are the policies available as of 1 January 2022.

- **HOSPI SAFE** by Allianz Worldwide Care negotiated by Afiliatys with USB & SFE-Europa, U4U
- **HOSPITALISATION with or without accident** by Cigna (BCVR 8673), negotiated by AIACE for retired staff.
- **EUROPAT INSURANCE (EUI) – Hospitalisation (option 1)** by Expat & Co suggested by FFPE.

1. Insurance: HOSPI SAFE ILLNESS AND ACCIDENT

Afiliatys (USB–SFP-Europa–U4U). Insurance company : Allianz Care (Reference 1)

- **This collective insurance policy must be taken out before retirement**
- **Partners and children can also be covered (whether affiliates of JSIS or not)**
- **Medical questionnaire no longer required. However, a medical questionnaire is necessary if subscription takes place less than six months before retirement.**
- **No waiting period but a moratorium of 2 years for illnesses existing at the moment of subscription**
- **Lifelong insurance**
- **Worldwide cover but limitations outside the EEA¹⁰**

Hospi Safe deals with hospitalisation (single room), surgical operations resulting from illness or accident and related expenses incurred two months prior to and six months after the stay in hospital, prosthesis and medical material included. One day clinic included.

Subscribers receive 100% reimbursement of the difference between actual expenditure and the amount reimbursed by the JSIS. The top-up reimbursement is not subject to JSIS ceilings and excessive costs rules (but is subject to possible exclusions). For post operational rehabilitation costs reimbursement cannot be more than 20% of their indicated cost.

All medical expenses related to pregnancy are 100% refunded. Children up to 12 months are insured free of charge.

The policy is re-negotiated every 10 years by Afiliatys.

¹⁰ Outside the European Economic Area, the healthcare costs will be reimbursed up to a maximum amount corresponding to the amount reimbursed for each expense by the JSIS, with an overall maximum of 25,000 EUR per insured and per calendar year

Example (hypothetical): Hospitalisation fees= €10,000, JSIS reimbursement = €7,500 (ceilings) => top-up = €2,500.

Example (hypothetical): Hospitalisation fees= €10,000 in Switzerland, JSIS reimbursement = €4,300 (country with high medical care costs : coefficient 1.86) => top-up = €5,700.

Example (hypothetical): Rehabilitation costs= €10,000, JSIS reimbursement (ceilings) = €7000 => top up = €2000 (being 20%of the cost)

Annual premium (for 2022) which varies depending on age (€ - BE taxes¹¹ included) are guaranteed until 2029 (except for potential Eurostat index and possible technical revision in 2025):

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

2. **Insurance: HOSPI SAFE ILLNESS (Illness only)**

Allianz Care (reference 1) – Afiliatys (with USB – SFP-Europa – U4U)
Identical to 1.1. herebefore BUT does not cover ACCIDENTS

Annual premium in 2022 which varies depending on age (€ - BE taxes¹² included) is fixed until 2029 (except for potential Eurostat index and possible technical revision in 2025):

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium (€)	0.00	53.67	65.63	98,26	131,14	182,33

Remark:

The option Hospi Safe Illness, without coverage of accidents, is justified

- ✓ If the affiliate is an active staff member and thus covered by Art. 73 of the Staff Regulations
- ✓ If the interested retired staff member also takes out an accident insurance policy, for example, the specific “Accident” policy proposed by AIACE – Cigna

It is possible to move from HS Illness to HS Illness and Accident without incurring costs.

3. **Insurance: HOSPITALISATION (SICKNESS and ACCIDENT)**

AIACE. Insurance Company : Cigna (BCVR 8673) (Reference 2)
*Formerly “Major Risks and Accident” (Specifically **for retired staff**)*

- **Collective insurance to be taken up on or after retirement by affiliates of JSIS.**
- **Available for partners¹³ as well.**

¹¹ Taxes in Belgium: 9.25 %.

¹² Taxes in Belgium: 9.25 %.

¹³ Children can be protected under the Hospi Safe insurance

- The age limit for subscription is 67 (or within 12 months after the date of retirement after 67 years of age). Partners can be affiliated at the same time even if he/she is over 67 years old..
- Subscription is subject to a medical questionnaire. There is no waiting period.
- Lifelong insurance and worldwide cover.

This policy 'Major risks and accident' covers only those costs relating to a hospital stay (single room) and/or an operation resulting from an illness or accident and related expenses incurred two months prior to and six months after the stay in hospital (and includes prosthesis and medical equipment). One day clinic interventions are covered. Costs relating to cures of any kind are excluded.

Reimbursements cover 100% of the difference between expenses and JSIS reimbursement. However, the complementary reimbursements cannot exceed the maximum amounts of the reimbursements established by the JSIS for the corresponding expense categories.

This framework contract is re-negotiated periodically by AIACE with Cigna and Allianz BE on the basis of statistics. It is automatically renewed from year to year if there is no re-negotiation.

Example (hypothetical): hospital fees: €10,000, JSIS reimbursement (ceilings / excessive costs/high medical cost country) = €4000, top-up reimbursement = €4000 (instead of €6000).

Annual premium 2022-24 (€ – BE taxes included). The premium is guaranteed for three years from 1 January 2022 (except in relation to the annual health index of Eurostat)

	Sickness and accidents
Without any deductible	285.84
With €100 deductible	249.05

4. Insurance: HOSPITALISATION for illness only - (NOT ACCIDENT)

AIACE – Insurance company: Cigna (BCVR 8673) reference 2

Coverage is identical to 3 above but consequences of an accident are excluded.

Annual premium 2022-24 (€ – BE taxes included), adjustment with the Eurostat index.

	Without coverage of accidents
Without any deductible	254.45
With €100 deductible	221.68

Remark

The option "HOSPITALISATION" without coverage of accidents, is justified if the interested pensioner also takes out the specific "Accident" policy proposed by AIACE – Cigna (see V.1. ??? hereunder).

5. Insurance: Europat Insurance (EUI) Module 1 : Hospitalisation

FFPE Insurance company: Expat & Co Broker: WYR (Reference 3)

- This individual insurance can only be taken before the age 70.
- Partners and children can be covered.

- **There is no medical questionnaire¹⁴. Waiting period of 3 month for certain guarantees.**
- **Lifelong cover**
- **Territorial limits of application to be defined with the insurance company. (EEA or worldwide or limitations)**

Module 1 of the policy covers costs relating to hospital stays (single room) and surgical operations (due to illness or accident), prosthesis, rehabilitation, pregnancy, childbirth, and related outpatient care (Two months before and 6 months after); palliative care (max 60 days); dental care after an accident, accompanying a hospitalised child, home nurse (up to 60 days), ; accompanying a parent, urgent transportation by ambulance or helicopter, transfer, ...

Supplementary reimbursement to JSIS is at 100%. Where JSIS does not intervene, reimbursement is 20% of the bill.

Some ceilings exist: e.g. rehabilitation treatment: maximum €5,000; home nursing or in a specialised centre: maximum €5,000. If JSIS cover ceases (end of temporary contract) there is the possibility to switch immediately to an ELP Gold policy, very similar to the ELP Gold EU.

Cover is valid for one year and is tacitly renewed. There is an annual reimbursement limit of €2,000,000.

Annual premiums (to be paid monthly) depend on age upon subscription. They do not vary subsequently with age (€ - BE taxes included) but Expat & Co reserves the right to adjust the premiums once a year based on possible changes to the policy, on the potential loss experienced during the previous year (e.g. increased prices in medical care) and in case of a fundamental changes to the JSIS rules.

Age at subscription	40	50	60
Module 1 (hospitalisation)	284	394	623

Remarks

1. At subscription: "I declare to be healthy and I do not intend to have surgery, medical or dental treatment or be hospitalised in the near future, as far as I know at the moment of signing this application form. This moratorium can last up to 3 years.
2. The insurer may terminate the insurance contract, for example if the insured's reimbursement statistics are considered to result from exaggeration, misrepresentation or fraud.
3. The exact premiums can be obtained if an offer is requested from the insurer.

¹⁴ Expat & Co specifies however "in as much as you are a staff member of the EU and that you are healthy in mind and able to sign the contract, if you are under the age of 70, you are eligible for coverage through ELP Gold EU."

More extensive complementary cover: hospitalisation / out-patient expenses / – Available in 2022

There are four insurance policies, specifically designed to complement JSIS, available: one collective and three individual policies of which one is limited to Luxembourg:

- **HOSPI SAFE PLUS** Allianz Care offered by AFILIATYS, USB, SFP-Europa, U4U
- **DKV EU Plus** by LALUX, WYR, suggested by FFPE, limited to Luxembourg.
- **EU HEALTH** by FOYER Santé S.A, Global Health, Luxembourg
- **EUROPAT INSURANCE (EUI)** offered by FFPE with Expat & Co WYR SCRL

1. Insurance: HOSPI-SAFE-PLUS

Affiliatys (USB–SFE-Europa–U4U). Allianz Care (Reference 1)

- **This collective insurance must be taken out before retirement.**
- **Partners and children can be covered (whether affiliated to JSIS or not)**
- **Medical questionnaire only if subscribing less than six months before retirement.**
- **No waiting period but a moratorium of 2 years for illnesses existing at the time of subscription**
- **Lifelong insurance**
- **Worldwide cover but limitations outside the EEA¹⁵**

It provides a high level of cover for hospital stays (single room – one day clinic included) as does Hospi-Safe. Reimbursements are at 100% of the difference for hospitalisation and surgical operations (as with Hospi-Safe) and at 80% of the difference between actual cost and JSIS reimbursement for:

- Consultations (medical generalists and specialists) and prescribed medication
- Laboratory analyses and examinations; medical imaging
- Certain out-patient treatments (article 8§2 of the GIP – reference 14) speech therapy, orthopaedics
- Dental, eye (glasses, lenses) and hearing care
- Orthopaedic equipment and medical equipment

Specific annual ceilings exist for dental treatment (€800 during the first two years of affiliation, rising up to €3,200 after 4 years), audio care and equipment, spectacles, consultations and medication, laboratory examinations (blood tests, medical imaging) not related to hospitalisation (€1,250).

20% reimbursement of fitness and dietary subscriptions.

The insurance can remain in force in the event of an end to a temporary agent contract (BE and neighbouring countries).

The insurance framework contract is renegotiated by Affiliatys every 10 years.

¹⁵ Outside the European Economic Area, the healthcare costs will be reimbursed up to a maximum amount corresponding to the amount reimbursed for each expense by the JSIS, with an overall maximum of 25,000 EUR per insured and per calendar year

Example (hypothetical): cost for physiotherapy (60 sessions @ €40) = 2,400€, maximum reimbursement from JSIS = 1.500€ (@€25 per session) =; complementary reimbursement for out-patient costs= 720€ (not €900 given 80% of the difference between cost and JSIS reimbursement)

The annual premium¹⁶ in 2022 is based on age (€, BE taxes included). The amount of the premium is guaranteed until 2029, bar an improbable technical revision in 2025 and the annual indexation on the basis of Eurostat's health index.

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium (€)	0.00	536.63	656.20	982.67	1,311.43	1,823.39

2. Insurance: Europat Insurance (EUI) (with options 2 & 3)

Offered by FFPE Insurance company: Expat & Co - (Reference 3)

- An individual insurance to be subscribed before the age of 70.
- It can cover partners and children
- There is no medical questionnaire. 3 month waiting period for certain guarantees. Moratorium of 2 to 3 years for pre-existing illnesses.
- Lifelong cover
- Territorial limits of application to be defined with the insurance company. (EEA or worldwide or limitations)

Expat & Co offers two options for the complementary hospitalisation policy (described under point 5 above): option 1 – outpatient care; option 2 – dental, optical and audio care

Option 1 covers usual medical consultations, prescribed medication, outpatient care independent of any hospitalisation (physio and orthopaedic equipment). Max: 25,000 € per year.

Option 2 offers complementary cover for dental and eye care encompassing routine check ups at the dentist (max 1,500€/year), urgent dental care (100%) or specialist care (max €5,000/year), outpatient dental surgery (€1,500/year), prescribed spectacles or lenses, spectacle frames (1 every 3 years and limited to €300) and prescribed hearing aids (€1,500/year).

Complementary reimbursement to JSIS is at 100%. If JSIS does not intervene, reimbursement by Expat & Co is limited to 20% of the bill.

If affiliation to JSIS ceases (end of temporary contract) there is the immediate possibility to switch to Expat Gold policy, very similar to the Expat Gold EU policy.

The cover is valid for 1 year and is tacitly renewable .

Order of magnitude of annual premiums as a function of age at the time of subscription and to be paid monthly (€ - BE taxes included)

Age at subscription	40	50	60
Hospitalisation + Options 1 & 2 (outpatient+dental/eye)	641	880	1,374

¹⁶To be paid quarterly by standing order
SEPS/SFPE

Expat & Co reserves the right to adjust the premiums once a year starting from the renewal date (without consulting the insured) as a function of changes to the policy, or of potential loss during the previous year (eg increased prices of medical care) and in the event of fundamental modification to the legislation governing JSIS

Remarks

1. A declaration at the time of signature : “I declare to be healthy and I do not intend to have surgery, medical or dental treatment or be hospitalised in the near future, as far as I know at the moment of signing this application form” This moratorium can last up to three years.
2. The insurer may terminate the insurance contract, for example if the insured's reimbursement statistics are considered to result from exaggeration, misrepresentation or fraud.
3. Exact premiums are available on request of subscription.

3. Insurance Foyer EU Health

Insurance company: Foyer Global Health, Luxemburg (Reference 4)

- **This individual insurance is available to active staff members up to the age of 65**
- **It is also available for partners and children**
- **A Medical questionnaire is required prior to subscription. There are no overall waiting periods. Waiting periods apply only to specified benefits**
- **Lifelong cover**
- **Worldwide cover without limitations. The USA is excluded, except for urgent treatment during the first 6 weeks of a trip to the States**

This policy provides a high level of cover for hospital stays (single room), it covers surgery and costs linked to hospitalisation (due to illness or accident); Problems during pregnancy, childbirth (waiting period of 10 months); Fertility treatment (waiting period of 24 months); One-day clinic is included, as well as dental treatment (waiting period of 10 months), orthodontic services, visual aids and other out-patient care, including laboratory analyses, medical imagery, consultations and medication. Home care and domestic help (for 90 days) following hospitalisation.

This complementary coverage reimburses up to 20% of the medical costs for both hospitalisation and out-patient treatment.

Annual ceilings exist for major dental treatment (€1,000 per year) and for eye care. This insurance EU Health also includes worldwide assistance through Global Corporate Solutions (Europ Assistance) for transport, payment and repatriation, etc.

The policy is automatically renewed from year to year. The insurance company may adjust the premiums once a year based on technical outcomes, on the potential loss experienced during the previous year (e.g. increased prices in medical care) and in the event of changes to the JSIS rules.

Example. Usual cost of medical treatment = 2.000€, reimbursement from JSIS (Hypothetical 85% except ceilings) = 1.500€; complementary reimbursement = 400€ (20% of 2.000€)

The annual premiums, to be paid monthly or annually (-3%) based on age (€ - Assistance and BE taxes included)

Age	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65- →
Premium	635	665	806	861	861	977	1,045	1,150	1,445	1,681	2,166

NB: exact premiums for 2022 available on potential subscription

4. Insurance DKV EU Plus

Offered by FFPE Insurance company: LALUX (Reference 5)

Affiliation possible only for the colleagues in Luxemburg.

- **This Individual insurance policy is open to anyone under 70.¹⁷**
- **Available to partners and children.**
- **A medical questionnaire is required prior to subscription. There are waiting periods of 3 to 8 months.**
- **Lifelong insurance.**
- **Cover is valid in Europe and for one month outside of Europe. this period can be extended.**

This insurance covers all hospital (single room) care and normal out-patient treatment, (normal consultations - including specialists, prescribed medicine, physiotherapy..., ambulance costs, lodgings for parent accompanying a child in hospital, classic and alternative medicines.

Complementary reimbursement corresponds to 20% of costs. The company has stated it will also reimburse where there is excess doctor's fees (. single room).

The DKV EU Plus policy will also reimburse a portion of dental and optical care expenses (information on the basis of a cost estimate). The ceilings for false teeth correspond to 25% of the ceilings set by JSIS.

Detailed supporting documents are required when requesting top-up reimbursement.

The annual policy is automatically renewed from year to year. DKV may adjust the annual premium depending on the statistics, even if the premium is fixed at subscription and does not in principle change with age.

Example): *medical care and rehabilitation (single room) = €25,000, JSIS reimburses (hypothetically: 80% of the ceiling o €22,000) = €17,600 – top up possible up to €5,000 (20% of costs)*

Approximate size of annual premium¹⁸, which depends on age when subscribing (in € - BE taxes included)

Age	30-34	50-54	65-69	70 +
Annual premium	600	1,000	1,400	1,600

NB: The exact premiums (2022) can be obtained if an offer is requested.

¹⁷ **Available only in Luxemburg for fiscal reasons !**

¹⁸ DKV Lux (LALUX) does not provide exact amounts, given the potential adjustments
SEPS/SFPE

5. Remarks

Beware – suicide, alcoholism, drug addiction, certain sports are, generally speaking, grounds for exclusion from insurance.

References

Information and questions : Crutzen.Serge@gmail.com & JeanPierre.Amond@yahoo.com

1. **Insurance policy Hospi Safe - Allianz Worldwide Care**
<https://www.hospi-safe.eu/fr/>
<https://www.allianzcare.com/fr/group-hub/hospisafe.html>
2. **Insurance policy 'AIACE' « Hospitalisation with or without accident » - Cigna BCVR – 8673**
<https://www.eurprivileges.com/fr/hospitalisation-former-staff-members> <https://aiace-europa.eu/assurances/>
3. **Insurance policy EUROPAT Insurance - Expat & Co**
[Europat-Insurance Benefits-guide-and-Policy-conditions.pdf](#)
4. **Insurance policy EU Health - Foyer Insurances**
Foyer Global Health S.A. Luxembourg <http://www.foyerglobalhealth.com>
Sales representative Luxembourg: Tom.Kree@agencefoyer.lu +352 691 568 306
Sales representative Belgium: Laurent.Martin@foyerglobalhealth.com +32 467 122 830
5. **Insurance policy 'DKV EU PLUS'**
Police DKV LALUX Luxembourg www.dkv.lu/fr -
Broker in Luxembourg : jnquyen@oca.lu www.oca.lu
6. **Insurance policy 'AIACE' « Accident » - CIGNA**
[Accident | Cigna Eurprivileges](#) <https://www.eurprivileges.com/fr/accident> <https://aiace-europa.eu/assurances/>
7. **Insurance policy 'AFILIATYS' « Travel assistance » - Europ-Assistance**
<https://www.eurprivileges.com/> [Travel assistance plan | Cigna Eurprivileges](#)
8. **Insurance policy « Travel Assistance » AIACE – Cigna - AXA**
https://www.eurprivileges.com/sites/default/files/eurpriv/media/aiace_info_travel_FR_0.pdf

IX. Annexes

Annex 1.

Appeal (See French version overside)

Name	Birth	Death	Instit
ADINOLFI Bruno	20.11.40	23.07.22	COM
ALROY Giorgia	28.07.44	26.07.22	COM
ANDERLINI Giuseppe	17.07.39	06.08.22	CC
ANTTILA Ismo	03.04.66	23.08.22	COM
ARIDJIS Laura	07.05.42	29.09.22	COM
BACQ Freddy	07.03.48	15.07.22	CM
BAIG Shahid	24.12.44	18.09.22	COM
BALDASSARRI Simone	01.01.63	08.08.22	COM
BALLICO-ZARINI Linda	28.07.30	24.08.22	COM
BANGEMANN Martin	15.11.34	28.06.22	COM
BARTON Gerald	20.01.39	30.09.22	COM
BAUER Ernst	09.01.34	09.09.22	COM
BECK Jan Martin	08.02.54	05.10.22	COM
BECKER Mathilde	25.06.41	04.10.22	PE
BERLIN Alexandre	28.09.35	11.08.22	COM
BERNALDO DE QUIROS B.	24.07.55	10.10.22	COM
BIASSONI Rosa	23.05.42	23.10.22	PE
BLUM David	03.11.23	14.07.22	COM
BOFFITO Maria	26.06.38	10.07.22	CM
BRAUN Marianne	02.07.41	27.08.22	PE
BREULS Christianne	23.02.48	29.09.22	EEAS
BREWKA Werner	19.03.37	15.07.22	COM
BROVELLI Mario	25.10.38	22.08.22	COM
BRUGMANS Paula	21.01.25	01.09.22	COM
BRUNO Luciano	09.01.43	02.10.22	COM
BRYNOVA Ivona	08.04.55	10.09.22	COM
BUONATESTA Concetta	21.01.23	01.08.22	COM
BUSACCA Silvio	17.05.38	24.10.22	CC
BUTLER Denise	09.05.48	14.08.22	COM
BUZZANCA Daniela	09.12.40	15.07.22	COM
CAMMERAAT Cornelis	24.05.29	04.07.22	COM
CARDON DE LICHTBUER Daniel	16.11.30	26.07.22	COM
CAREY Charles	11.11.33	08.08.22	CC
CASTREC Joseph	19.10.41	15.08.22	COM
CLARIE Carmen	12.10.66	08.10.22	COM
CLEYN Raymond	02.02.33	19.07.22	CES
COLLETER Danielle	12.11.52	11.08.22	COM
CORNELIS Jean	09.05.38	10.07.22	COM

Name	Birth	Death	Instit
CUNHA Joao	26.10.56	17.07.22	PE
DAEUMER Magdalene	09.11.36	22.07.22	COM
DAL MOLIN Giuseppe	18.03.39	30.09.22	PE
DANCKERS Guillaume	19.05.32	27.06.22	COM
DE BACKER Guy	05.01.40	08.10.22	CM
DE FILIPPIS Francesco	20.07.33	21.07.22	CC
DE WITTE Isabella	27.03.66	10.09.22	COM
DEFRAIGNE Pierre	13.02.40	01.08.22	COM
DEGLI ESPOSTI Alverta	10.09.46	28.09.22	COM
DEHANDSCHUTTER V.	28.06.63	22.09.22	PE
DESCHOENMAEKER Louis	24.03.41	25.06.22	COM
DESMEDT Andre	25.02.44	23.10.22	COM
DIEDERICH Henri-Willem	01.11.45	18.09.22	CM
EARLIE Thomas	24.08.50	12.07.22	PE
EISELT Eberhard	10.12.35	10.10.22	COM
ESCHBACH Hans	07.08.25	29.08.22	COM
FANAL Claude	14.02.33	25.09.22	CM
FASOLI Antonio	09.04.32	20.07.22	COM
FEIJOO EGUILLOR Maria	24.08.58	30.09.22	PE
FELKL Karoly Laszlo	14.05.62	17.06.22	COM
FITTERER Guenter	09.11.28	17.09.22	COM
FRADERA BOSCH Narcis	31.07.53	17.10.22	PE
FRANCOIS Georgette	09.01.50	06.07.22	COM
FRIGO Giovanni	13.08.27	24.09.22	COM
FULVO Raffaele	24.02.50	19.09.22	COM
GADDI PIRANI Innocenza	03.09.43	13.09.22	COM
GAERDIN Per Olof	08.03.42	27.09.22	COM
GARGANESE Antonio	24.03.54	02.07.22	PE
GERIN François	20.04.28	05.08.22	COM
GOERGEN Guillaume	11.01.41	18.07.22	COM
GOES Charles	07.03.31	16.07.22	COM
GRANELL Francisco	07.05.44	30.08.22	COM
GRANKVIST Jan Erik	16.03.43	17.05.22	CM
GRAY Paul	18.09.32	05.08.22	COM
GUISSE Francoise	20.04.51	18.10.22	COM
HANSON-PEENSTRA Jantje	13.07.28	20.08.22	COM
HEISTER Peter	12.12.37	03.08.22	COM
HOFFMAN Nicolas	16.05.32	14.08.22	COM

Name	Birth	Death	Instit
IRLANDESE Antonino	04.08.47	13.10.22	COM
KARAKASHOV Vladimir	11.05.55	01.09.22	CM
KILL Emile	12.05.53	29.08.22	PE
KNAGGS James	27.06.28	06.08.22	COM
KNAPP Hannelore	25.10.37	06.10.22	CM
KOUTROLIKOU Chrissoula	22.07.49	15.07.22	EEAS
KRAMER Gerard	29.07.41	25.06.22	COM
KUEHM Jacqueline	25.02.37	05.07.22	CM
KUNTZIGER Andree	25.06.37	06.09.22	COM
KYST Peder	31.03.44	17.10.22	PE
LADRIERE Marc	27.09.47	05.07.22	CM
LANGLET Regis	01.08.37	27.08.22	COM
LAURENT Andre	26.01.29	25.08.22	COM
LE BARS Liliane	16.03.44	07.09.22	PE
LEENAERTS Marie-Paule	05.06.51	20.07.22	PE
LIMONTA MURA Adriana	08.01.53	30.09.22	CM
LIPPERT Elisabeth	18.10.33	06.10.22	PE
LOCORO Giovanni	31.10.56	03.08.22	COM
LOEVSCHALL Inger	21.11.44	18.09.22	COM
LOUWRIER Karel	19.11.33	04.07.22	COM
LOYDALL John	27.10.46	11.07.22	PE
MADDI Franco	15.04.40	12.08.22	COM
MAINERI Mario	13.09.36	07.08.22	COM
MAIRESSE Pierre	22.11.53	16.09.22	COM
MANIAKA Thomais	13.06.49	10.10.22	CM
MANNONE Francesco	12.05.30	02.08.22	COM
MARCON Gianpaolo	20.05.41	28.09.22	COM
MARIUTTO Francesca	17.11.49	12.07.22	COM
MARTIN Rodney	02.05.56	01.09.22	PE
MASSIMI Pierre	05.08.31	18.08.22	COM
MAST Jozef	30.08.32	30.06.22	COM
MAWDSLEY Allan	13.01.47	27.09.22	COM
MAZZA Paolo	04.03.46	11.09.22	COM
MEES Jean	03.04.36	16.10.22	COM
MENDES SERRANO Antonio	13.11.45	13.05.22	COM
MERFELS Josef	01.01.22	28.08.22	COM
MEYRITZ Volker	12.02.44	18.08.22	COM
MICHELHI Filippo	15.09.36	04.07.22	COM
MILES Laurence	05.03.38	28.07.22	PE

Name	Birth	Death	Instit
PHILIPP Andree	01.04.49	05.07.22	COM
PIERRON Odette	24.01.32	17.07.22	CC
PIETTE Luc	24.06.53	05.08.22	CES
POK Jacqueline	21.12.50	04.10.22	COM
PRINSEN Joke	19.09.40	27.08.22	COM
PUTTEMANS Gilbert	23.01.44	28.07.22	COM
RENDERS-WILLEGEMS F.	17.02.34	10.10.22	COM
RIEDEL Andrea	12.03.61	28.07.22	EASA
ROCHEZ Rene	27.12.28	29.07.22	COM
RODEWALD Christine	13.05.43	28.07.22	CES
RODIOS Nicolaos	27.09.36	30.08.22	COM
ROSSIGNOLI Claudio	01.05.33	24.06.22	COM
RUCCI Giuseppe	22.01.49	31.07.22	CDR
RUSSON John	02.04.42	18.10.22	PE
SANTAMARIA Michele	25.10.39	20.08.22	CM
SANTUCCI Georges	05.04.40	07.07.22	PE
SARENS Charles	15.09.40	28.07.22	CM
SCHINKEL Hanneke	18.12.48	05.07.22	COM
SCHOENTGEN M.-T.	21.09.25	09.07.22	COM
SCHWARZ Uwe	04.08.34	29.09.22	COM
SCHWIESOW Sigrid	13.02.58	27.07.22	COM
SCOTTI Antonio	15.02.30	26.07.22	COM
SECHE Jean	06.05.32	10.07.22	COM
SEGERS Edgard	14.04.35	13.07.22	COM
SILLETTI Duilio	30.04.36	20.10.22	COM
SIMONOTTI Liana	12.02.54	23.08.22	COM
SIMPSON Anthony	28.10.35	14.08.22	COM
SMITH-BOSSDORF Ingrid	26.07.35	16.09.22	COM
SOREE Patrick	24.12.57	27.09.22	COM
SZABO Tamas	04.12.37	08.09.22	COM
TERÄS Vesa-Pekka	19.05.47	05.08.22	COM
THEISEN Annemarie	19.01.36	29.06.22	COM
THOMAS Geoffrey	14.04.55	14.08.22	CJ
THUET Jean-Claude	05.09.33	29.07.22	COM
VALLE Ruggero	12.01.39	03.09.22	COM
VAN BLYENBERGH Eddy	22.04.46	25.06.22	COM
VAN DER BEKEN Henri	08.02.35	12.08.22	COM
VAN GINDERACHTER Jozef	20.11.34	28.08.22	COM
VAN MECHELEN Franz	12.02.36	13.10.22	COM

Name	Birth	Death	Instit
IRLANDESE Antonino	04.08.47	13.10.22	COM
KARAKASHOV Vladimir	11.05.55	01.09.22	CM
KILL Emile	12.05.53	29.08.22	PE
KNAGGS James	27.06.28	06.08.22	COM
KNAPP Hannelore	25.10.37	06.10.22	CM
KOUTROLIKOU Chrissoula	22.07.49	15.07.22	EEAS
KRAMER Gerard	29.07.41	25.06.22	COM
KUEHM Jacqueline	25.02.37	05.07.22	CM
KUNTZIGER Andree	25.06.37	06.09.22	COM
KYST Peder	31.03.44	17.10.22	PE
LADRIERE Marc	27.09.47	05.07.22	CM
LANGLET Regis	01.08.37	27.08.22	COM
LAURENT Andre	26.01.29	25.08.22	COM
LE BARS Liliane	16.03.44	07.09.22	PE
LEENAERTS Marie-Paule	05.06.51	20.07.22	PE
LIMONTA MURA Adriana	08.01.53	30.09.22	CM
LIPPERT Elisabeth	18.10.33	06.10.22	PE
LOCORO Giovanni	31.10.56	03.08.22	COM
LOEVSCHALL Inger	21.11.44	18.09.22	COM
LOUWRIER Karel	19.11.33	04.07.22	COM
LOYDALL John	27.10.46	11.07.22	PE
MADDI Franco	15.04.40	12.08.22	COM
MAINERI Mario	13.09.36	07.08.22	COM
MAIRESSE Pierre	22.11.53	16.09.22	COM
MANIAKA Thomais	13.06.49	10.10.22	CM
MANNONE Francesco	12.05.30	02.08.22	COM
MARCON Gianpaolo	20.05.41	28.09.22	COM
MARIUTTO Francesca	17.11.49	12.07.22	COM
MARTIN Rodney	02.05.56	01.09.22	PE
MASSIMI Pierre	05.08.31	18.08.22	COM
MAST Jozef	30.08.32	30.06.22	COM
MAWDSLEY Allan	13.01.47	27.09.22	COM
MAZZA Paolo	04.03.46	11.09.22	COM
MEES Jean	03.04.36	16.10.22	COM
MENDES SERRANO Antonio	13.11.45	13.05.22	COM
MERFELS Josef	01.01.22	28.08.22	COM
MEYRITZ Volker	12.02.44	18.08.22	COM
MICHELI Filippo	15.09.36	04.07.22	COM

Name	Birth	Death	Instit
MILES Laurence	05.03.38	28.07.22	PE
MIRANDA Ugo	18.11.27	09.09.22	COM
MOBIGLIA Giovanni	12.06.30	09.10.22	COM
MOHR Elisabeth	16.09.31	28.07.22	COM
MOLINIE Françoise	14.10.60	17.08.22	CJ
MOREAU Marie-Thérèse	03.03.41	21.05.22	CM
MOSCIATTI Giancarlo	22.01.49	07.08.22	COM
MUELLER Michael	24.02.57	13.10.22	COM
NAVERRI Luciana	15.04.40	25.08.22	COM
NURMIO Jukka	20.04.56	05.10.22	CC
NYHAN Timothy Finbarr	12.09.45	06.07.22	CE
OFFERMANS Jan	10.08.28	18.06.22	PE
O'KENNEDY Michael	21.02.36	15.04.22	COM
ORTMANN Erika	04.12.40	06.07.22	COM
OSTRY-MAUFORT Anne	10.11.47	16.10.22	CM
PAETZOLD Siegfried	19.01.26	16.06.22	COM
PARIS Richard	23.01.46	08.07.22	COM
PAULSEN Marit	24.11.39	25.07.22	PE
PAVALUCA Cristian	01.03.55	15.09.22	COM
PHILIPP Andree	01.04.49	05.07.22	COM
PIERON Odette	24.01.32	17.07.22	CC
PIETTE Luc	24.06.53	05.08.22	CES
POK Jacqueline	21.12.50	04.10.22	COM
PRINSEN Joke	19.09.40	27.08.22	COM
PUTTEMANS Gilbert	23.01.44	28.07.22	COM
RENDERS-WILLEGEMS F.	17.02.34	10.10.22	COM
RIEDEL Andrea	12.03.61	28.07.22	EASA
ROCHEZ Rene	27.12.28	29.07.22	COM
RODEWALD Christine	13.05.43	28.07.22	CES
RODIOS Nicolaos	27.09.36	30.08.22	COM
ROSSIGNOLI Claudio	01.05.33	24.06.22	COM
RUCCI Giuseppe	22.01.49	31.07.22	CDR
RUSSON John	02.04.42	18.10.22	PE
SANTAMARIA Michele	25.10.39	20.08.22	CM
SANTUCCI Georges	05.04.40	07.07.22	PE
SARENS Charles	15.09.40	28.07.22	CM
SCHINKEL Hanneke	18.12.48	05.07.22	COM
SCHOENTGEN M.-T.	21.09.25	09.07.22	COM

Name	Birth	Death	Instit	Name	Birth	Death	Instit
SCHWARZ Uwe	04.08.34	29.09.22	COM	VAN MECHELEN Franz	12.02.36	13.10.22	COM
SCHWIESOW Sigrid	13.02.58	27.07.22	COM	VAN OOSTERWIJCK Daniel	23.12.44	04.08.22	COM
SCOTTI Antonio	15.02.30	26.07.22	COM	VANHEMELRIJCK-CHARNI N0ra	13.11.31	31.08.22	COM
SECHE Jean	06.05.32	10.07.22	COM	VAROUXAKIS Sotirios	06.02.37	23.09.22	COM
SEGERS Edgard	14.04.35	13.07.22	COM	VERHELST Rachel	20.12.27	01.08.22	COM
SILLETTI Duilio	30.04.36	20.10.22	COM	VERSCHUERE Marc	30.11.47	04.10.22	COM
SIMONOTTI Liana	12.02.54	23.08.22	COM	VESTERGAARD Torben	06.02.48	06.10.22	COM
SIMPSON Anthony	28.10.35	14.08.22	COM	VON BETHLENFALVY D.	17.09.50	19.09.22	PE
SMITH-BOSSDORF Ingrid	26.07.35	16.09.22	COM	WEEVERS Teresia	18.07.32	02.08.22	PE
SOREE Patrick	24.12.57	27.09.22	COM	WERNER Rolf	09.07.30	17.10.22	COM
SZABO Tamas	04.12.37	08.09.22	COM	WESTERHOF Sipkje Agnes	19.08.40	04.07.22	PE
TERÄS Vesa-Pekka	19.05.47	05.08.22	COM	WIEDERSTEIN Paul	29.06.28	26.07.22	COM
THEISEN Annemarie	19.01.36	29.06.22	COM	WILLIAMS Valerie	20.11.31	31.08.22	COM
THOMAS Geoffrey	14.04.55	14.08.22	CJ	WILWERTZ Rolande	13.01.47	11.07.22	COM
THUET Jean-Claude	05.09.33	29.07.22	COM	WINKEL Thomas	01.08.39	18.08.22	COM
VALLE Ruggero	12.01.39	03.09.22	COM	WINTHER Anneliese	28.02.42	09.04.22	CM
VAN BLYENBERGH Eddy	22.04.46	25.06.22	COM	ZERVAS Antonios	01.01.53	03.06.22	CES
VAN DER BEKEN Henri	08.02.35	12.08.22	COM	ZOURABICHVILI Milly	23.07.34	23.10.22	COM
VAN GINDERACHTER Jozef	20.11.34	28.08.22	COM	ZUBERO OLAECHEA Ignacio	18.07.49	02.09.22	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/Email

SEPS Vade-mecum

Part 2 (forms /pers. data) ○ / ○

Part 3 (addresses PMO – ADMIN. ...) Ed. October 2022 ○ / ○

Part 4 (reimbursement forms – RCAM/JSIS) (June 2020) ○

Supplementary health insurances Edition (October 2022) ○ / ○

Invalidity allowance and survival pension (Hendrik Smets) ○ / ○

Orphan survivor's pensions(Hendrik Smets) ○ / ○

EU Officials and taxation (Me. J Buekenhoudt) ○ / ○

Inheritance (Me. J Buekenhoudt) (May 2020) ○ / ○

JSIS Guide (was sent by post to all pensioners) ○ / ○

(Replacing part 1 of the Vade-mecum)

Please send these documents (by Post or by Email) to:

Surname.....

First name

Address:

.....///.....

Emailaddress:

Date: Signature:

To be sent to

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

Or

By Email:

info@sfpe-seps.be

Application form

I, THE UNDERSIGNED (1)

Maiden name for married women (1)

PERSONNEL /PENSION N°:DATE OF BIRTH :

NATIONALITY:Language desired for documents (2): FR/EN

HOME ADDRESS (1)

.....

.....

HOME Tel: GSM*:

E-mail:

FORMER STAFF MEMBER OF (Institution + DG or Dept.):

DONE AT:.....

DATE: SIGNATURE:

The annual subscription of **€30** is payable on 1 January. New members joining after 30 June will not be required to pay their second subscription until the second of January following their enrolment.

SEPS ING Bank account: **IBAN BE37 3630 5079 7728 BIC: BBRUBEBB**

Communication: **Annual subscription + names and pension Nr.**

Please return this application form to:

SEPS/SFPE Office 02 40 CG39 175, rue de la Loi, B-1048 BRUSSELS

Or info@sfpe-seps.be

(1) *Capital letters please* (2) *Please cross out where appropriate* (*) *optional*

To be sent to

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

Or

Email: info@sfpe-seps.be

STANDING ORDER

(Please send direct to your bank)

I, the undersigned,

HEREBY INSTRUCT(Name of bank)

to pay the sum of € 30 and on 15 January each year, until further notice, the
same sum of € 30

by debit of account N°

to: **SEPS - SFPE**
JL Office 02 40 CG39
175 rue de la Loi 175
B 1048 Brussels

Account N° **IBAN BE37 3630 5079 7728** **BIC BBRUBEBB**
ING Bank Brussels

Reference: Annual subscription + Names and personnel/pension number

DATE: SIGNATURE:

To be sent to your bank