

# INFO SENIOR



Information bulletin from DG HR

APRIL-JUNE 2015

#6

## JSIS ONLINE: Why don't YOU give it a try ?



Nearly 5 000 retired officials already have access to **JSIS Online**, allowing them to manage their medical expenses quickly and easily. Do you have a PC, tablet or smart-phone? Then it couldn't be easier!

Simply take a photo of your receipts or scan them, open **JSIS Online** and then you can submit your reimbursement requests in just a few clicks. There's no need for stamps or envelopes, and you don't have to go to the post office. All you need is an ECAS account - so how can you get one? Visit us in person or call us :

**IN ISPRA** : Make an appointment with [paolo.bardelli@ec.europa.eu](mailto:paolo.bardelli@ec.europa.eu)

JRC Club House, Via Esperia 467, Ispra - Tel. +39 0332 789026

**IN BRUSSELS** : Every day from 9.00 to 12.00 and from 14.00 to 16.00, no appointment necessary.

27, rue de la Science - 00/03. téléphone + 32 2 297 68 88 / + 32 2 297 68 89

**IN LUXEMBOURG** : Make an appointment with [florent.charton@ec.europa.eu](mailto:florent.charton@ec.europa.eu) - 12, rue Guillaume Kroll in Gasperich – Drosbach Building B1/070, or Tel. +352 4301 36100.

If you live elsewhere or are not able to come in person, you can request an ECAS account via **PMO Contact**. Once you're in the application, click on 'Sickness insur/Accidents/Occup disease' and then click on 'JSIS Online (Technical support)'.

### **i** PMO CONTACT ONLINE

## New form for reimbursement of medical expenses

You were recently sent information about the new paper form. The **changes** to the form should allow us to process your requests **more quickly** and **reduce the risk of error**. As such, there are now only five lines on the form (instead of 10) and it is no longer possible to combine different currencies using the same form. If you don't use JSIS Online, then you should use the new version of the paper form. Photocopy the blank form that you have been sent - that way, you'll always have a copy to hand.

The old 10-line forms will not be accepted **from 1 April 2015** onwards.

### **i** JSIS ONLINE

### **e** New forms on My Intracomm

## Medical expenses: What documents should I send to get a reimbursement ?

Important reminder! The supporting documents you attach to your requests for reimbursement must comply with the legislation in force in the country where the care was provided.

Receipts and invoices must include the following information :

- the patient's full name;
- the nature of the treatment;
- the dates of and fees paid for each medical treatment;
- the name and official references of the healthcare provider.



### **i** JSIS ONLINE

**PMO CONTACT ONLINE**

**TEL : + 32 2 299 77 77 (9.30-12.30)**

## Hospitalisation - direct billing



If you are faced with significant medical expenses (hospitalisation, childbirth, treatments, etc.) the JSIS can settle the bill directly with the hospital provided that certain conditions are met. This means that the JSIS pays the full amount of the bill and recovers the 15 % or 20 % that you are required to contribute from the reimbursement of your future medical expenses.

Is **direct billing** always the best option?

No. In countries where medical care is expensive (in particular the USA, Switzerland, the United Kingdom, Canada and Norway), experience has shown that if the member pays directly, rather than the JSIS, the cost can be considerably lower, as you can negotiate the price, thereby reducing your own contribution too.

If you do pay your bill directly, you may be entitled to an advance, provided that certain conditions are met.

In view of the difficulties linked to direct billing in certain countries and the amount you will still have to pay over and above the JSIS's contribution, we strongly recommend you to take out complementary insurance. This will be useful (almost) everywhere in the world, 24 hours a day. If required, the insurer will organise repatriation (which is not covered by the JSIS), provide an advance for medical expenses and may reimburse your part of the costs once the JSIS has paid its contribution.

When should I submit a request for **direct billing**?

The request must be submitted before the treatment or admission to hospital. If you are admitted to hospital in an emergency, direct billing may be granted if it is a duly substantiated emergency.

If the direct billing relates to a hospital admission in France, you will need to send a medical report to the **Settlements Office**, as French hospital bills are not detailed enough.

**i JSIS ONLINE**

**i PMO CONTACT ONLINE**

**TEL : + 32 2 299 77 77 (9.30-12.30)**

## Tips for using JSIS Online

- Has the reimbursement request you submitted through **JSIS Online** been refused because a document, bill or prescription is missing? If your request has been refused, then it will be closed in the system. You therefore need to submit a new request online and attach all the documentation including the missing documents. Please do not send the missing documents by post, email or via PMO Contact. Submitting a new and complete request in JSIS Online is the quickest way to get reimbursed.
- Send in your reimbursement requests regularly. Have you been to the doctor? Have you bought medicine? Don't delay. Request a reimbursement for anything you have already paid. It is good for your finances and helps us with the sound management of the scheme. You will be reimbursed more quickly, you won't run the risk of losing your documents and it makes things easier for our staff: help us to help you!
- Is there an error in one of your account sheets, or are you having trouble understanding it? Post a message on **Yammer After EC**, the discussion forum for retired Commission staff. Various online help groups (Help PMO Contact, Help RCAM-JSIS, Help ECAS) have been created by former colleagues who have volunteered to share their expertise. They will be happy to answer your questions and explain things for you.



**i JSIS ONLINE**

**Yammer After EC**

## Mistakes in your medical expenses ?

### PMO-CONTACT

Have you noticed a mistake in your medical expenses account sheet or your prior authorisation? Then get in touch with PMO Contact, or even better, use PMO Contact online. Take a look at the questions and answers provided or ask your specific question using 'Contact PMO'.

#### **i** PMO CONTACT ONLINE

TEL : + 32 2 299 77 77 (9.30-12.30)

### Ambulance and transport costs

If you have to travel for medical reasons, some transport costs, such as train journeys or ambulance charges, can be reimbursed.

Prior authorisation is required for non-emergency transport. Scan the medical certificate from the doctor, which must mention :

- the medical reason;
- the number of journeys;
- the journey that will be made;
- the required mode of transport.



Upload the certificate in **JSIS Online** with your prior authorisation request. If you do not have access to JSIS Online, follow the traditional paper-based method and fill in a **prior authorisation** request form. Do not forget to attach the original copies of the necessary supporting documents (keep a copy for yourself) and send everything to your Settlements Office (the address can be found on the form). Prior authorisation is not required for duly substantiated emergency transport.

Once prior authorisation has been granted, you may submit a reimbursement request, attaching the detailed bill and/or transport tickets, and send everything to your Settlements Office.

Transport costs will only be reimbursed if the person cannot move by himself/herself or in certain specific cases. These costs are reimbursed at a rate of 80%, or 100% in the event of a serious illness. Please be aware that some transport costs are not reimbursed, such as consultation of a general practitioner, transport for a thermal or convalescent cure or repatriation costs in the event of illness or accident.

#### **i** JSIS ONLINE

#### **i** PMO CONTACT ONLINE

TEL : + 32 2 299 77 77 (9.30-12.30)

### Extension of dependent child allowance



The dependent child allowance is granted, subject to the conditions laid down in Article 2 of Annex VII to the Staff Regulations, when the child is actually being maintained by his/her parent (an official or former official).

When a child over the age of 18 who is suffering from a serious illness or invalidity has an income, an assessment is carried out based on specific criteria to determine whether the child is prevented from supporting himself/herself. For information on the income threshold above which a child is no longer regarded as dependent on his/her parent, see **Administrative Notice No 4-2015** of 27/01/2015 and corrigendum **Administrative Notice No 10-2015** of 26/03/2015.

#### **i** PMO CONTACT ONLINE

TEL : + 32 2 299 77 77 (9.30-12.30)

## Dental treatment



The JSIS covers all treatments related to your teeth including preventive care (consultation, x-rays, fluoride treatment, descaling, fillings, devitalisation, extraction, anaesthetic), periodontal treatments, orthodontic treatments, dental occlusion, dental prostheses and implantology.

An **estimate** is not needed for preventive care and treatment. For dental occlusion, orthodontic treatments, periodontal treatments, dental prosthetics and implantology, ask your dentist to fill in (before beginning treatment):

- either the orthodontic estimate (only for orthodontic treatments);
- or the dental estimate (for everything else).

Scan the estimate and upload it using **JSIS Online** following the procedure for requesting **prior authorisation**. Upload the scans of x-rays and/or preliminary studies using the program. Keep hold of the originals.

If you don't have access to JSIS Online, follow the traditional paper-based method and print out the dental estimate or estimate for orthodontic treatment. Attach all the supporting documents (keeping a copy for yourself) and send everything to your Settlements Office.

Wait until authorisation is granted by the dental officer before proceeding with the treatment. Then you can submit a **request for reimbursement**. Don't forget to attach the bill for dental treatment or a hospital invoice.

### **i** JSIS ONLINE

### **g** User guide: How to submit a dental estimate?

### **i** PMO CONTACT ONLINE

TEL : + 32 2 299 77 77 (9.30-12.30)

## Dental prostheses: what reimbursements are available ?

**The costs are reimbursed** at a rate of 80% up to the following ceilings :

### - Fixed prostheses :

- Gold or ceramic inlay, inlay core: €250
- Cast crown, telescopic crown, ceramo-metallic crown or element, ceramic facet: €250
- Attachment (Dolder bar, per pillar): €250
- Temporary crown or pontic tooth(\*): €30

### - Repair of fixed prostheses :

- Removal or replacement of fixed elements (per element): €50
- Repair of crowns or elements of bridgework (with the exception of temporary crowns and elements), per element: €90

### - Removable prostheses :

- Resin base plate, occlusal splint/night guard (excluding bleaching guard): €200
- Tooth or clasp on resin plate: €50
- Complete upper or lower denture: €800
- Temporary resin base plate: €90
- Temporary tooth or clasp on resin plate: €30
- Metal plate (with clasps): €400
- Tooth on metal plate (up to a maximum of 10): €100

### - Repair of removable prostheses :

- Repair of a resin plate, addition (replacement) of one tooth or clasp on resin or metal plate(\*): €60
- Rebasings (partial or full/resin or metal plate): €150.



(\* ) For temporary crowns and repairs on a metal base (chrome-cobalt) the ceilings are doubled.

### **i** PMO CONTACT ONLINE

TEL : + 32 2 299 77 77 (9.30-12.30)

## Your contact person at the Pensions Service

Do you have a question about the calculation of your pension? Have you moved house? Has your family situation changed? It might help to know that there is a specific person who you can contact at the Pensions Service. You can find their name in the top left-hand corner of your latest pension statement, along with their phone number. But the easiest and best way to get in touch is by email. You can also ask your question using PMO Contact online.



 **My Intracomm** : List of Pension Officers

 **PMO CONTACT ONLINE**

## My Intracomm: display problems



Do you use Windows 7 and Internet Explorer 11? Can you no longer see the full My Intracomm page? This is a well-known problem. It is not caused by My Intracomm itself but is due to the latest update to Internet Explorer, owned by Microsoft. Version 11 of Internet Explorer is particularly problematic. So what's the solution? Switch browser to either :

- Google Chrome <https://www.google.co.uk/intl/en/chrome/browser/desktop/> or
- Mozilla Firefox <https://www.mozilla.org/en-US/firefox/new/> or
- Apple Safari [http://telecharger.cnet.com/Apple-Safari/3000-2356\\_4-10697481.html](http://telecharger.cnet.com/Apple-Safari/3000-2356_4-10697481.html).

They are free, easy to download and you'll be able to connect to the My Intracomm site without any trouble.

 To request an access code : [HR-INTRACOMM-CODE-PENSIONNES@ec.europa.eu](mailto:HR-INTRACOMM-CODE-PENSIONNES@ec.europa.eu)

Retired staff portal : <https://myintracomm-ext.ec.europa.eu/retired>

 **MY INTRACOMM HELPDESK**

## Espace Seniors in Brussels



The *Espace Seniors* is on the ground floor of 29, rue de la Science. It is a great place to come to meet up with other pensioners and get information. On one side of the corridor there is a comfortable and inviting lounge area where you can relax and perhaps meet up with some of your former colleagues. On the other side of the corridor is an IT area equipped with four computers with access to the **My Intracomm** intranet and a secure internet connection. A printer, two telephones and a scanner are also available for you to use. This area is exclusively for pensioners from the Institutions who can come and go as they please and use all of the available equipment.

Every day a JSIS representative will be available **without an appointment**.

They will be on hand to answer all of your questions about the Joint Sickness Insurance Scheme and to follow up your individual requests. However, they cannot help you finalise requests for medical reimbursements.

 **ESPACE SENIORS – 29, RUE DE LA SCIENCE – 00/31 ET 00/35**

Open from Monday to Friday, 8.30 to 17.45

Sickness Insurance: A colleague will be present in room 00/36

Monday, Wednesday and Friday from 9.30 to 12.30

Tuesday and Thursday from 14.00 to 17.00

Show your Pensioner's Badge at the reception desk.

## Commission en direct : Which format to choose ?



Would you like to know what your Commission colleagues are doing to address Europe's needs and priorities? Then read **Commission en direct**, the Commission's in-house magazine, published nine times a year.

You can choose between the paper version, which is sent to your home address on request, the PDF version and the brand-new e-book version. The new version means you can read *Commission en direct* on your tablet or smartphone wherever you are.

All you need to do is install a free app on your tablet or smartphone and then you can download your copy, or, using your PC, you can send the link to your tablet or smartphone.

Once you've downloaded the e-books, you can read them even when you're offline.

### **i TO REQUEST A PAPER COPY OF COMMISSION EN DIRECT : OIB-MAILING-PMO@EC.EUROPA.EU**

To read the PDF version or download the e-book :

• My IntraComm – <http://europa.eu/!JQ84Mf>

or

<https://myintracomm-ext.ec.europa.eu/fr/cend/pages/index.aspx>

• EU Bookshop – [http://bit.ly/CEND\\_EUbookshop](http://bit.ly/CEND_EUbookshop)

## Back to School



In 2014, almost 700 EU officials went back to their old classrooms and spoke with 64 000 students in 920 schools. Why not you?

The purpose of the EU Back to School initiative is that you, official or former official, return to your own secondary school and become an EU ambassador for a day. As an EU ambassador you will share your personal experience concerning Europe and engage in discussions with the students present on a variety of topics related to the European Union.

EU Back to School gives young people the chance to get to know the European project from close up. And you will be the face of Europe for them. Colleagues that participated so far in this exercise agree that the experience is of great value. First of all, because it is offering a different reality to that of their day-to-day professional lives. Secondly, because it is very rewarding to represent Europe back home.

### **How to take part ?**

There is a list of countries organising the 2015 Back to School exercise and an indication of the person to contact for more information. If your country is not 'formally' organising a Back to School exercise, you can still return to your school on a voluntary basis.

Please contact the EC Representation in your country who can assist you with promotional material, etc.

You should also contact DG COMM in the Commission. By doing so, DG COMM can take your visit into account for any future evaluation of this exercise and help you to find a school if you do not have a specific one in mind.

**i BACK TO SCHOOL**  
**LIST OF EC REPRESENTATIONS**  
**CONTACT IN DG COMM : VIRGINIA.QUIRKE@EC.EUROPA.EU**

## Do you know about Eurostat ?



**Eurostat** is the statistical office of the European Union. It was established in 1953 and its offices are based in Luxembourg. Eurostat's main role is to supply statistics and provide the Institutions with data to enable them to develop, implement and analyse EU policies. Eurostat offers a whole range of important and interesting data that public authorities, businesses, journalists and citizens can use for professional purposes and in their daily life. Statistics can answer many questions. Is unemployment going up or down? How do CO2 emissions compare to 10 years ago? How many women go to work? How is your country's economy performing?

Check out Eurostat and take part in our quiz - take seven minutes to test how much you know about Europe!

<http://ec.europa.eu/eurostat/about/overview>

<http://ec.europa.eu/eurostat/quiz/>

## EUROSTAT survey of household expenditure



Eurostat carried out a household expenditure survey among retired staff in 2013. Around 2000 replies were received which represents an excellent response rate of more than 10 %. The data analysis is still ongoing. The checking process is comprehensive in order to ensure the best possible statistics on the basis of the information provided. Most of the replies came from Belgium, France, Luxembourg, Italy and the United Kingdom. For the first time, replies came from countries which joined the EU after 2004 (the previous survey was done in 2002). Despite the excellent response

rate, for many places the numbers will unfortunately not be enough to produce a robust individual statistic for that country. It will be necessary to pool replies together with replies from neighbouring countries. 14 % of the respondents are tenants and 86 % own their house or apartment. The average living area for tenants is 112 m<sup>2</sup> and 172 m<sup>2</sup> for owners. 71 % of the owners don't have any loan reimbursements. 43 % live in a detached house, 16 % in a semi- or non-detached house, 31 % in a flat with 2 bedrooms or more and 5 % in a studio or 1 bedroom flat. Very few of the respondents live in care homes. The results of the survey will be a consumption structure for 12 'COICOP' main groups of expenditure (see below). It is expected that this will be available in time to be used as input for the calculation of the July 2016 correction coefficients.

### What is COICOP?

'**COICOP**' means Classification of Individual Consumption According to Purpose. This classification was developed by the statistical division of the United Nations to classify and analyse, according to purpose, individual consumption expenditure of households, non-profit institutions serving households and public administrations. The classification has 14 categories including food, clothing and footwear, housing, water, gas, electricity, furnishings, household equipment, health, transport, recreation, education, restaurants, etc.

**SOURCE : EUROSTAT**

## Shopping online

As of June 2014, if you buy a product or service online you benefit from more favourable consumer protection rules. The new rules mean you can :

- get essential information before concluding the contract;
- pay by credit card with no unjustified surcharges;
- receive your goods within the agreed time;
- return unwanted goods;
- pay only for things that you have expressly agreed to.



### What you should know before buying

Wherever you buy a product or service in the EU, whether in a shop or online, the trader must provide you with certain clear, correct and understandable key information about the product or service before you make the purchase. You must be given the following information :

- the main characteristics of the product or service;
- the name and physical address of the trader;
- the trade register number;
- the total price including delivery costs (if these are not known in advance, you must at least be given information about how the price will be calculated);
- information about payment and delivery procedures, in particular about delivery restrictions in certain countries;
- the right of withdrawal;
- available after-sales services;
- the duration of the contract.

In principle, the consumer rights you are granted under EU rules also apply to purchases from online traders based outside the EU. However, please be aware that if the trader is based outside the EU it may be more difficult for you to exercise your rights.

It's always best to check where the trader is registered. An internet address ending in '.eu', '.fr', or '.co.uk' does NOT guarantee that the trader is based in the EU.

### Purchasing, delivery and payment

When you make a purchase online, you must receive immediate confirmation of your transaction. This can be an e-mail or a message in your personal account on the trader's website, provided it is something you can store and which the trader cannot unilaterally change.

You must also be clearly informed of the total price, including delivery and any other related costs, and actively acknowledge, e.g. by clicking on a button, that you are aware of all of these costs and that you undertake to pay them. You should be aware that, just as for orders placed in shops, online orders should also be delivered within 30 days, unless you agreed on a different delivery date with the trader.

If a trader wishes to charge you for using a specific means of payment, then the fee cannot be higher than what it actually costs them to process your payment. In some countries such fees may be banned altogether.

When you buy goods or services by post, telephone, fax or on the internet from a professional trader based in the EU, you have the right to return unwanted goods within 14 days of receipt.

### Subscriptions to internet services

The provider must give you information on :

- applicable prices, rates and charges, including options and packages;
- standard terms and conditions;
- quality of service (for example, download speeds).

The provider must also :

- notify you well in advance if they want to change the contract (for example, raise their rates);
- allow you to withdraw from the contract without penalty if you don't accept the new conditions;
- offer reasonable minimum contract periods - for example one year. Minimum contracts of two years or more are illegal.

 **SOURCE : Your Europe**

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