

INFO SENIOR



Bimonthly information bulletin from DG HR

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My IntraComm password and ECAS account



Do not confuse your My IntraComm password with your ECAS account for accessing JSIS online.

My IntraComm is the Commission's intranet site. It contains a lot of administrative material and information on the Commission's activities, as well as a dedicated portal for retired staff covering topics that concern you more specifically.

In particular, you will find the following sections:

- News: the most recent important information
- Administration (sickness insurance, pensions, social services, statutory rights)
- 'Info Senior' in five languages
- Culture and leisure
- Access list
- Links to senior associations
- Useful contacts

To request a My IntraComm code, please contact CODES D'ACCES, MO-34 01/88, B-1049 BRUXELLES or email:

HR-INTRACOMM-CODE-PENSIONNES@ec.europa.eu

Your ECAS account enables you to access **JSIS online**, which can be used to:

- enter claims for reimbursement of medical expenses and follow their progress;
- request prior authorisation;
- request direct billing;
- check the breakdown of medical expenses;
- check your rights and your family's rights;
- create certificates of JSIS cover;
- contact the PMO with questions/for explanations.

You will need a scanner or digital camera in order to upload digitized supporting documents.

There is a **10-step procedure** ("ECAS account: manual") for requesting an ECAS account. Once you have accessed the application, you can take a **tutorial** to help you use it.

What to do if you are unable to access JSIS online because you cannot get a password: if you are in Brussels, you can go to 27 rue de la Science, 00/03, from 09:00 to 12:00 and from 14:00 to 16:00, where Olivier Pypens and Anthony Masini from PMO will be able to help you. There is no need to make an appointment; you can simply go during the opening hours, but you must take your mobile phone and the password for your private email account.

If you are not in Brussels you can contact the **helpdesk**.

Request for direct billing via JSIS online



From 1 July, in the event of hospitalisation you can request **direct billing** via **JSIS online**. This new option enables you to submit your request whenever you like, 24 hours a day. Once the request has been processed, you will receive via JSIS online, for your information, a copy of the direct billing letter sent by the PMO to the hospital.

N.B.: if you submit your request online, do not send it by post as well. This will help to avoid any confusion or delays.

Certificate of JSIS cover



To prove that you are a member of the Joint Sickness Insurance Scheme, you can print out a certificate of JSIS cover from the 'My Certificates' section of **JSIS online**.

Retired staff members without access to a computer can request the certificate of coverage from the 'Rights' section:

i BRUSSELS: PMO-BRU-AFFILIATION-INTERNE@EC.EUROPA.EU +32 2 295 80 37.

i ISPRA: PMO-IPR-AFFILIATION-INTERNE@EC.EUROPA.EU +39 0332789026.

i LUXEMBOURG: PMO-LUX-AFFILIATION-INTERNE@EC.EUROPA.EU +35 2 430 13 06 55.

It is recommended that you keep this document with you at all times, as it will be useful if you have to be admitted to hospital in an emergency.

JSIS tips



The following tips will facilitate the receipt and processing of files by the desk officers:

- Submit your claims throughout the year, so as to avoid a large number of claims arriving at the end of each six-month period.
- Send requests when you have two or three items to claim – do not wait to fill a whole sheet. This will facilitate our work and speed up your reimbursement.
- Submit your claim within 18 months of the date on which the service was supplied.
- Number the supporting documents and attach them in the same order as shown on the form.
- Attach a copy of the authorisation or, for surgery, the medical report.

Preventive medicine



Prevention is better than cure, as the saying goes. We therefore invite you to have the **screening** to which you are entitled, at the medical centre of your choice. You must have an invitation. You can request an invitation from the preventive medicine team via **PMO Contact** online or by telephone. You will be sent the information you need and will have access to several screening programmes, depending on your sex and age.

i CONTACT: +32 (0)229 53866

Do you have a private email address?



Send it to your pension administrator if you have not already done so. This will enable a faster and more efficient exchange of information with the PMO

i CONTACT: YOUR PENSION ADMINISTRATOR, WHOSE NAME CAN BE FOUND IN THE TOP LEFT CORNER OF YOUR PENSION SLIP.

JSIS parity coefficients



Reimbursement of a certain number of medical services is subject to a ceiling (or maximum reimbursable amount). These ceilings are fixed on the basis of the price generally recorded in Belgium (reference Member State).

In order for these ceilings to be fair for all JSIS members, irrespective of the Member State (MS) in which they have treatment, a coefficient may be applied. This is the JSIS **parity coefficient**.
How are parity coefficients calculated?

For each treatment subject to a ceiling, data are collected for the different MS based on the costs incurred (i.e. the costs as found on the reimbursement claims made) over the course of a fixed period. A parity coefficient is calculated on the basis of this information, ensuring that for each treatment subject to a ceiling, the actual reimbursement rate is the same as that found in the reference MS, in eight out of ten cases.

If sufficiently representative statistical data is not available, the parity coefficient is determined by comparing the health cost indices in the MS in question with those of the reference MS. The health cost indices are those established by Eurostat.

If the prices in a MS are lower than those in the reference MS, no parity coefficient is applied, and the services in question are reimbursed in line with the ceilings set for the reference MS.

If the change in healthcare costs in a MS is such that it is not possible to guarantee the same rate of reimbursement as in the reference MS in eight out of ten cases, the parity coefficient must be reviewed before the two-year deadline laid down in Article 20(5) of the **Joint Rules**.

AIACE (International Association of Former Officials of the European Union)



The AIACE is open to all retired staff of the EU Institutions. One of its main aims is to provide social assistance to any retired member of staff who requests it, whether or not they have joined AIACE, thanks to volunteers active in 15 Member States.

The Association also participates in social dialogue with the Institutions' administrations on issues concerning retired staff members (pensions, the Method, JSIS, social measures, etc.). Within this framework, the AIACE will soon have one of its periodic meetings with the administration of the Commission and the PMO on the subject of the JSIS, covering both specific aspects and more general social security policy. The AIACE is also looking into the legal bases for the recent decisions on adjustment of the 2011 and 2012 salary tables; those who wish to know more can contact AIACE or one of its 15 Sections. In view of its growth (over 10 000 members, that is, around half of all current retired staff), the AIACE is looking at how to make its organisation and activities more efficient, in particular between its Sections. The Sections organise meetings and national and regional events, enabling members to meet each other.

i INTERNATIONAL SECRETARIAT: +32 (0)2 29 52960.

e EMAIL : AIACE-INT@EC.EUROPA.EU

g [HTTP://WWW.AIACE-EUROPA.EU/EN/](http://WWW.AIACE-EUROPA.EU/EN/)

SEPS: Association of Seniors of the European Public Service



The Association of Seniors of the European Public Service (formerly the AFPE, a de facto association) has been a non-profit organisation (under Belgian law) since 3 October 2008, independent of all political parties, trade unions and religions. It is autonomous, receiving no subsidies. It does, however, receive significant logistical support from the Commission and Council.

Defence of social benefits: the primary goal of SEPS is to defend retired staff members' acquired rights, namely pensions, the method for adjusting salaries and pensions to living costs, the sickness insurance scheme, benefits and allowances, and related matters.

In order to be represented on the joint committees and in negotiating groups and to be as well-informed as possible, SEPS invites Seniors who are still active but approaching retirement and keen to defend their future interests to join the Association and the Governing Board. These colleagues are members of significant joint committees.

Communication with retired colleagues is very important, and somewhat difficult, since retired staff live all over Europe and over 50 % of SEPS members do not use the internet. A SEPS newsletter is posted to members five times a year, in addition to other occasional notes if necessary.

Information days are organised five times a year (in Brussels) to facilitate discussion and understanding of the major problems to be resolved.

Support for members: members can call SEPS seven days a week on +32 (0)475 472 470 (mobile phone) for answers to their questions and advice or support if required.

SEPS regularly updates documents on health insurance supplementary to JSIS cover and accident insurance. It has produced a vade-mecum giving important addresses (PMO, social service, etc.) and describing the important procedures to follow (in the event of illness, incapacity and death). There is a collection of reports on issues such as invalidity allowances, orphans' pensions, and survivors' pensions after divorce.

CONTACT : +32 (0)475 472 470 - FAX : +32 (0)2 281 83 78

EMAIL : INFO@SFPE-SEPS.BE - WEBSITE: WWW.SFPE-SEPS.BE

Your point of view on Europe



The '**Your point of view on Europe**' site, managed by the European Commission, offers centralised access to a wide range of consultations, discussions and other tools allowing you to participate actively in EU policy development. It comprises three main sections:

- Consultations: give your opinion and have an influence on European policies, for example 'Towards more effective EU merger control' (competition), 'Quality of drinking water in the EU' (environment), or 'Science 2.0 – Science in transition' (research and technology).

- Discussions: debate the major issues of the day and have an online discussion with European authorities.
- Other tools: discover other ways to make yourself heard in Europe, for example through your MEP or opinion polls.

This site is available in all official EU languages.

Payments and international transfers within the EU



For **international payments** in euros within the EU (that is, in the 28 Member States and Iceland, Liechtenstein and Norway), banks must charge the same costs as for a domestic transfer of the same euro amount.

This rule applies to all electronic payments in euros (transfers between bank accounts, withdrawals from cash machines, payments by debit or credit card, standing orders and direct debits, remittances) in the EU or between EU countries. These provisions do not apply to international payments in currencies other than euros.

Banks in EU countries that do not use the euro must charge the same for transactions in the EU as they charge for national transfers, if the payment or transfer is made in euros.

In some cases banks charge 'national' fees for international payments. In this way, for a transfer from Italy to Germany the two banks involved can each charge the normal fees applicable to national payment operations. Bank charges vary greatly from one bank to another and one country to another.

Support Group for Ukraine



On 9 April 2014, the European Commission set up the Support Group for Ukraine. It is tasked with supporting Ukraine in the political and economic reforms required to stabilise the country, with the goal of enabling it to be democratic, independent and prosperous. The Support Group is directed by Mr Péter Balás. He invites retired Commission officials to get involved as part of the '**Active Senior**' programme, through a **call for expressions of interest** (under 'News' on the My IntraComm retired staff site).

If you are interested in contributing to the Support Group, you are welcome to apply.

 **EMAIL : EC-SGUA-ANCIENS@EC.EUROPA.EU**

 **PÉTER BALÁS, SUPPORT GROUP FOR UKRAINE, J-70 06/71, EUROPEAN COMMISSION, B-1049 BRUSSELS.**

Commission en direct



'Commission en direct' is the Commission's internal monthly magazine. It covers a wide range of subjects, all related to European issues.

You can access the electronic version on **My IntraComm**.

To request a monthly copy of 'Commission en direct' by post, please fill in the **form** (under the 'Information' heading on the My IntraComm retired staff page).

 **EMAIL : OIB-MAILING-PMO@EC.EUROPA.EU**

 **EUROPEAN COMMISSION – DAV1 00/HALP – B-1049 BRUSSELS.**

Declaring your spouse's income



If you receive a household allowance or complementary sickness insurance cover on the basis of your spouse's income, this concerns you...

If you receive the **household allowance** and/or **complementary sickness insurance cover** on the basis of your spouse or recognised partner's income, you must send a declaration of their professional activity or income to the PMO every year.

Complementary JSIS cover for your spouse expires each year on 30 June. You should submit the declaration of your spouse's income as soon as possible so that claims for reimbursement of your spouse's medical expenses are not rejected.

In addition, since any change in your spouse's professional situation can affect your rights, you must inform PMO of such changes.

You can declare your spouse's income:

ONLINE VIA PMO CONTACT:

Select 'Sickness Insur/Accidents/Occup disease', then 'Membership/Certificates'. Click on 'Contact PMO' at the bottom of the screen.

Digitize your documents and submit them. You should select the settlement office to which you belong and choose 'Spouse – update of complementary cover' as the subject.

You will be informed by email once your file has been updated.

BY POST:

Send a paper copy of the document to your settlement office.

i BRUSSELS: COMMISSION EUROPÉENNE, PMO 3 – RCAM – SC27 1/35, B -1049 BRUXELLES.

i LUXEMBOURG: EUROPEAN COMMISSION, PMO 5 – JSIS – DRB B1/85, L-2920 LUXEMBOURG.

i ISPRA: EUROPEAN COMMISSION, PMO 6 – JSIS – TP 740, VIA E. FERMI, 2749, I – 21027 ISPRA (VA).

Opening a bank account



Do you want to open a bank account in another EU country ?

You should be aware that the bank is free to accept or refuse your application. This is a purely commercial decision. The bank has to acquire information on customers wishing to open an account. In the case of non-residents, it may decide to conduct additional checks. Some banks may decide not to accept non-resident customers.

Banks often refuse to allow individuals residing in another country to open an account. However, some banks offer specific products for non residents or expatriates. If you do some research, you should be able to find a bank willing to open an account for a non-resident.

Refusals are only acceptable if they have a valid commercial justification. Banks cannot discriminate against European citizens on the basis of their nationality. If a European citizen thinks that a bank has discriminated on the basis of nationality and that its decision is not based on commercial reasons, he or she may lodge a complaint with a consumer protection organisation such as the European cross-border complaints network for financial services.

Good to know: money in your bank account is currently protected in the EU (up to EUR 100 000, or more in many countries) in the event of bank failure.

Tax status of former officials



Although no national income tax can be levied on your pension, you are still obliged to declare other sources of revenue in the country in which you are resident for tax purposes (tax domicile), including moveable assets.

The tax status of officials and other staff of the EU, and by analogy of former officials, cannot be considered without bearing in mind the provisions of the **Protocol on the Privileges and Immunities** of the European Union (PPI), in particular Articles 12 and 13.

Article 12 of the PPI sets out the basic principle that 'officials and other servants of the Union shall be exempt from national taxes on salaries, wages and emoluments paid by the Union'. In so far as these staff pay tax to the Union, the aim of this provision is to avoid double taxation. The European Court of Justice has, moreover, stated that:

- Article 12 of the PPI is not restricted to national taxes based directly on the salaries, wages and emoluments paid by the Union to its officials and other servants, but the exemption also covers any indirect taxes;
- Article 12 of the PPI restricts the Member States' sovereignty in fiscal matters, in that it precludes any national tax, regardless of its nature and the manner in which it is levied, which is imposed directly or indirectly on officials and other servants of the Union by reason of the fact that they are in receipt of remuneration paid by the Union, even if the tax in question is not calculated by reference to the amount of that remuneration;
- the conditions of entitlement to a tax advantage must apply without discrimination between persons entitled under Community officials and all other taxpayers.

On the basis of these principles, professional income paid by the Union is exempt from national tax. Officials and other staff are not obliged to declare it to a national administration. If necessary, their Institutions can provide a certificate confirming their status and the existence of exempt income.

The European Court of Justice reaffirmed these principles in its **judgment in Bourges-Maunoury of 5 July 2012**. This ruling is particularly important because the Court states that a person in receipt of income paid by the Union is exempt from any obligation to declare the amount of such income to the authorities of a Member State. Invalidity allowances, retirement pensions and survivors' pensions paid by the Union to the widows and widowers of officials and other staff are also exempt from national tax.

In contrast, the following do not fall within the scope of Article 12 (see page 8):

- taxes or fees levied by Member States in return for a service (e.g. regional taxes, refuse collection taxes, water taxes, radio/television licence fees);
- school costs;
- vehicle registration tax;
- road tax;
- in Belgium, the property tax (précompte immobilier);
- inheritance tax.

Article 13 of the PPI determines the domicile for tax purposes of officials and other staff of the EU.

It is important for the tax domicile to be determined, as it is there that all the taxpayer's taxable income must be declared and taxed.

An **in-depth document** on the tax status of officials is available on My IntraComm.

i CONTACT: THE CERTIFICATE OF TAX EXEMPTION IS AUTOMATICALLY SENT EACH YEAR. IF NECESSARY, CONTACT YOUR PENSION ADMINISTRATOR, WHOSE NAME CAN BE FOUND ON YOUR PENSION SLIP.

INCOME	Article 12 applies. No national taxation	Article 12 does not apply. Taxable
EU retirement pension	X	
EU invalidity allowance	X	
EU survivor's pension	X	
EU orphan's pension	X	
National retirement pension		X
National survivor's pension		X
Movable assets income (interest – savings accounts)		X
Movable assets income (interest – investments in securities)		X
Movable assets income (dividends – income from shares)		X
Property income (rent)		X
Property tax (précompte immobilier)		X
Capital gains tax on movable assets (investment portfolio)		X
Capital gains tax on property (sale of property)		X
Wealth/net worth tax		X
Local taxes (e.g. regional tax in Brussels)		X
Tax on secondary residences (local authority taxes)		X
Radio/television licence fee		X
Refuse collection tax		X
Vehicle registration tax		X
Road tax		X
Inheritance Tax		X