

INFO SENIOR presented with the 2014 "Clear Writing Award"



The annual Clear Writing Award promotes clear writing by identifying and rewarding Commission staff who have produced 'clearly written' texts. INFO SENIOR editing staff were presented with the award at a ceremony on 14 November 2014 in recognition of this publication's first four issues.

The jury praised INFO SENIOR 'for the clarity of its contents and its effective visuals that allow readers to identify subject matter and locate specific practical information easily'.

The editors are extremely grateful to the contributors, especially the PMO, for the quality and clarity of the texts provided.

(Photo from left to right: Marco-Umberto Moricca, Monique Theatre, Janette Sinclair and Brigitte Raus)

Tax exemption certificate



Each year, the PMO automatically sends the tax exemption certificate to retired staff. Certificates are dispatched in three successive rounds to the relevant country of residence as follows:

| | |
|---------------------------|---|
| Around 20 January | Germany, Austria, Denmark, Spain, Finland, France, Italy, Netherlands, United, Kingdom, Sweden |
| Around 10 February | Bulgaria, Cyprus, Croatia, Estonia, Greece, Hungary, Ireland, Latvia, Lithuania, Malta, Poland, Portugal, Czech Republic, Romania, Slovakia, Slovenia |
| Around 11 March | Belgium, Switzerland, Luxembourg |

Retired staff can also contact their pension manager if they need the certificate sooner or have not received their automatic copy.

- i PMO CONTACT ONLINE**
- i CONTACT YOUR PENSION MANAGER WHOSE NAME IS SHOWN IN THE TOP-LEFT CORNER OF YOUR PENSION SLIP.**

Household allowance in the event of legal separation



Retired staff who are widowed, divorced, legally separated or unmarried can claim the **household allowance** if they have one or more dependent children.

What does 'legal separation' mean?

The Member States do not have a single definition of the notion of legal separation. A legal separation is regarded as any interim or final judicial or administrative decision that suspends or terminates some or all of the spouses' matrimonial duties and marks the couple's separation, but without ending the marriage.

This definition applies mutatis mutandis to non-marital partnerships where these are subject to procedures and formalities to end or suspend their effects comparable to those for marriage.

However, where dissolution of a non-marital partnership is not subject to specific procedures or formalities, the actual situation regarding the non-married partners' legal separation will be evaluated on a case-by-case basis, particularly as regards cohabitation.

This information was published in **Administrative Notice No 36-14** of 15/10/14.

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Access to marriage for same-sex couples



The **household allowance** is granted to an official or retired member of staff registered as a stable, non-marital partner on condition that the couple has no access to legal marriage. Only same-sex couples can be in a situation of not having access to legal marriage. Access to marriage is assessed on the basis of the legislation applicable to the couple in accordance with their nationality or place of residence.

This situation may change if the applicable national legislation or the situation – such as the place of residence – of the couple or a member of the couple changes. If a couple no longer fulfils the condition of not having access to marriage in order to be granted the household allowance, this right can still be maintained if the couple marries within six months from when the conditions are met to allow the marriage. If, on the other hand, the couple does not get married, the entitlement to the household allowance will end. This entitlement can be reinstated from the first day of the month in which the couple gets married at a later date.

This information was published in **Administrative Notice No 37-14** of 16/10/14.

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Savings income



The taxation of interest payments levied on savings income is determined by the Member State in which you are resident for tax purposes. Compliance with this principle is guaranteed by the system of automatic exchange of banking information within the EU.

Council Directive 2003/48/EC amended by **Council Directive 2014/48/EU** of 24 March 2014 on taxation of savings income in the form of interest payments stipulates that:

- interest on savings as well as on other investments in securities paid in one Member State to a beneficiary who is resident for tax purposes in another Member State is to be taxed in accordance with the national provisions of the Member State where the beneficiary is resident for tax purposes;
- any official receiving bank interest payments who is resident for tax purposes in another Member State is covered by this Directive.

All the EU Member States with the exception of Luxembourg and Austria automatically exchange information on savings income in the form of interest. Instead of exchanging information, Luxembourg and Austria apply a withholding tax on interest payments (35 % since 1 July 2011). Even so, they have the right to information from the other 26 Member States under the system of automatic exchange of information.

It should be remembered that Luxembourg has no longer been in a transition period since 1 January 2015, when it began to exchange information. Austria, however, will not start doing so until 2017.

The EU and Switzerland signed an agreement providing for measures equivalent to those laid down in the Directive.

 **CONTACT** : HR-B1-FISCALITE@ec.europa.eu

Please contact your bank to find out which financial products are covered or not by the Directive.

Using JSIS online: why not YOU?



Around 4 000 retired staff already have access to **JSIS online**, offering them a fast and practical way to manage their own medical expenditure. Do you have a PC, a tablet or a smart phone? Nothing could be easier!

Take a photo of your receipts or scan them, open **JSIS online** and, after a few clicks, you will have entered your reimbursement claims. No more need for stamps or envelopes or for trips to the post office. All you need is a JSIS account. To obtain one, please visit:

BRUSSELS

daily from 9 a.m. to midday and from 2 p.m. to 4 p.m.
Antony Masini, Olivier Pypens Villalta, Nektarios Minas
27, rue de la Science – 00/03
or call + 32 2 297 68 88 / + 32 2 297 68 89

ISPRA

every Wednesday from 9.30 a.m. to midday
Paolo Bardelli
CCR Club House – Via Esperia 467 – Ispra
or call: +39 0332 789026

LUXEMBOURG

daily from 10 a.m. to midday and from 2 p.m. to 4 p.m.
Florent Charton
12, rue Guillaume Kroll in Gasperich – Drosbach building B1/070
or call: +352 4301 36100

If you live elsewhere or are unable to travel, you can request an ECAS account via **PMO Contact**: once you have entered the application, select the 'Sickness Insur/ Accidents/ Occup disease' button followed by the 'JSIS online (Technical support)' button.

 **PMO CONTACT ONLINE**

Useful links for JSIS online

Liens utiles

- Règlementation RCAM
- Formulaires
- Guide pratique des remboursements médicaux
- Accords entre le RCAM et les hôpitaux
- Trouver un dispensateur de soins en Belgique
- Informations relatives aux pièces justificatives

The links with a red border refer you to **My IntraComm**. A window opens and asks you for authentication. You need to enter your My IntraComm access code and your password.

The links with a black border download documents in your browser.

The link with the green border refers you to the website of **INAMI** (Belgium).

- **CONTACT: TO REQUEST AN ACCESS CODE FOR MY INTRACOMM:**
HR-INTRACOMM-CODE-PENSIONNES@ec.europa.eu

Blocked access or other issues affecting your ECAS account?



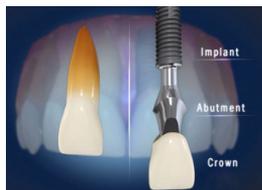
Are you having trouble connecting to your ECAS account? Is your ECAS access no longer working? If so, you should request a 'ticket' by e-mailing the Commission's Central Help Desk. Please provide as much information as you can: your user name, the required application, the problem encountered and if possible a screenshot of the browser and its URL.

- **CONTACT :** EC-CENTRAL-HELPDESK@ec.europa.eu
- **TEL. + 352 4301 35035**

On the other hand, if you encounter a problem once you have entered the JSIS online application, please contact JSIS technical support.

- **CONTACT :** [AIACE Help Desk for JSIS online](#)

Dental implants



Any treatment for dental implants must be authorised in advance upon presentation of an estimate (**form A1** complete with diagram, number and position of the implants) and must be approved by the Dental Officer. Reimbursement is limited to **4 implants in the upper jaw** and 4 in the lower jaw, i.e. a maximum of 8 implants per insured person throughout the person's lifetime.

Please note that 80 % of the total cost of treatment is reimbursed up to a **maximum refundable amount of €550 per implant**. Implant costs are made up of :

- the preliminary study (models, analysis) excluding x-rays;
- the synthetic bone graft and the sinus lift;
- the material implanted: implant with membrane, surgical guide and disposable sterile material;
- the healing screw, the healing abutment and the final abutment;
- local anaesthetics administered by the practitioner;
- the operation to fit the implant;
- finding and uncovering the head of the implant following several months of osteo-integration.

If a pre-implant hospital procedure is scheduled for an autogenous bone graft (which must be carried out by a maxillofacial surgeon), a prior authorisation request is required. This must be accompanied by the dental treatment estimate, the maxillofacial surgeon's medical report and a panoramic x-ray (OPG).

All requests for replacement crowns (on either a natural tooth or an implant) must comply with the 6-year deadline (see **General Implementing Provisions (GIP)** – Title II – Chapter III – point 5).

If you have not been informed of the decision before the treatment begins, you may start the dental work but with no guarantee that it will be reimbursed in the future. To find out more about what will be reimbursed, please see the GIP and the rules and reimbursement ceilings currently in force (**Title II – Chapter 5**).

- **JSIS online**
- **PMO CONTACT ONLINE**

Tips for using JSIS online:



- Submit your requests as and when you incur expenses: ideally, submit 2/3 items in each request
- Enter medicines one by one in order to allow faster processing and reimbursement
- Entering medicines all at once slows both processing and reimbursement
- Avoid grouping together several receipts for the same medicine on the same line
- When submitting a hospital invoice, it is better simply to indicate the total amount without entering the details on the basis of: one invoice = one line
- A new 'Information' box on the welcome screen contains a range of data including a 'Tips and tricks' section
- When entering details, the member is no longer the default beneficiary; he or she should therefore tick his or her own name or the name of a family member covered by the JSIS
- When using JSIS online, you will receive a paper copy of the documents (prior authorisation, coverage of costs, etc.) UNLESS you uncheck the 'send paper documents' box in the 'preferences' menu.

i JSIS ONLINE

United States, Switzerland, Norway, Canada: beware of high treatment costs!



Under the JSIS (Joint Sickness Insurance Scheme) you are free to be treated by anyone anywhere in the world. However, the rate of reimbursement for expenses outside the EU may be subject to very tight limits in some cases. This is especially true for countries where medical care is expensive, i.e. those in which treatment costs are more than 25 % higher than average European costs. This principle is set out in the **Joint Rules** (Article 21) and Title III, Chapter 8 of the **GIP (General Implementing Provisions)**. Both specify a mechanism – the reimbursement-level coefficient – when applying this principle.

Under these provisions, four non-EU countries with high-cost medical care have been identified: the United States, Switzerland, Norway and Canada. From 1 January 2015, reimbursements of medical services will each be subject to the reimbursement-level coefficient and therefore potentially restricted.

This applies to any uncapped expenditure (notably stays in hospitals and various analyses/examinations). The current ceiling on capped expenditure continues to apply (reference country: Belgium).

Please check costs in advance if you need to go into hospital or undergo treatment in one of these countries. You are reminded that, in the United States especially, the price may be discounted significantly in the case of direct payment by the scheme member.

This is recommended in particular if you are retired and resident in one of these countries. Although you are insured to receive back at least 50 % of your expenditure, your remaining share of the costs may be very high. Where applicable, we advise you to check the conditions for cover under your supplementary insurance.

This also applies if you plan to travel to any of these countries. Remember that travel insurance/assistance is strongly recommended in this event.

i PMO CONTACT ONLINE

Your Europe



The 'Your Europe' website (on 'Europa') helps EU citizens and their families to know their rights and gives them practical tips to help them move around the EU.

It contains a wealth of information under different headings: travel, work and retirement, vehicles, health, family, consumers, etc

For general questions about the EU, you can also call Europe Direct :

FROM AN EU COUNTRY ON 00 800 6 7 8 9 10 11:

Weekdays from 9 a.m. to 6 p.m. (freephone)
in any EU language

FROM A NON-EU COUNTRY ON 00 32 2 299 96 96:

Weekdays from 9 a.m. to 7 p.m. (calls charged at international rates) – the operator will answer in English, but you can ask to speak to someone in any EU language.

You can also text '**CALL ME**', **FOLLOWED BY YOUR COUNTRY'S DIALING CODE AND YOUR NUMBER, TO 00 32 472 6 7 8 9 10**. Europe Direct will call you back as soon as possible. The cost of the text message will be billed at the international rate (except in Belgium), but the Europe Direct return call will be free.

SOURCE : YOUR EUROPE

Passengers with reduced mobility



Air passengers with reduced mobility must be able to take to the skies as easily as their fellow passengers.

They are also entitled to free help when getting on and off the plane, in flight and at the airport before and after. To receive this help, it is best to contact the airline or tour operator at least 48 hours before departure or to request it when booking online.

A passenger cannot be refused permission to board an aircraft because of mobility issues, except on safety/security grounds or if the aircraft is too small.

Airlines do not have to provide assistance with meals or medication during a flight. If you require any such help, for example during a longer flight, airlines might request that another person accompany you.

SOURCE : YOUR EUROPE

Have you heard of AFILIATYS?



Afiliatys (formerly UPFE) is the biggest association of officials and other staff members of the European institutions.

It has 29 000 members. AFILIATYS is interinstitutional and apolitical. In return for a single €5 subscription, it offers group benefits on insurance, cut-price tickets for shows, discounts on flights to various destinations and hotel stays, reduced telephone charges and even eco-transport. In Brussels, young children are also the focus of attention, for example on special Kids Days.

AFILIATYS also supports good causes (give.eur.hope, eu.can.aid, Cancer Support Group, Tour of Hope, Schuman Trophy, etc.).

If you are already a member, don't forget to notify the association of your new address if you have not yet done so.

CONTACT : AFILIATYS, 29, RUE DE LA SCIENCE (00/26), B-1049 BRUSSELS.

TEL. + 32 (0)2 298 50 00 – INFO@AFILIATYS.EU

www.afiliatys.eu

AIACE 2015 Congress: see you in Bratislava



From 2 to 8 June, Bratislava will be hosting the Annual Congress of AIACE, the international association of former officials of the European Union. The Congress will enable many former colleagues to discover the capital of Slovakia in a convivial atmosphere. The programme boasts some very interesting excursions, including a visit to the Danubiana museum of modern art on the banks of the Danube and the Small Carpathian wine route.

The Statutory General Assembly at the University of Economics on 4 June will allow the members to debate the Association's internal activities. Representatives of the institutions' administrations will be present on 5 June to host three workshops on: social services, pensions/statutory benefits, and sickness insurance. Delegates will be able to meet the heads of the relevant departments and quiz them on the specific problems they face in these areas. Further details are available on the AIACE website.

CONTACT : AIACE INTERNATIONALE : + 32 (0)2 295 29 60

AIACE-INT@ec.europa.eu

www.aiace-assises-europa.eu

Yammer: your very own social network!



Do you want to track down former colleagues? Are you looking for explanations or information about your pension or medical costs, or would you simply like to widen your circle of friends?

The Commission's 'Yammer After EC' network is the place for you. This network, which is like Facebook but restricted to former staff, contains several conversation, advice and documentation groups on, for instance, PMO and AIACE. If you find the system's complexity somewhat daunting, it is good to know that four online help groups (Help Yammer

After EC, Help PMO Contact, Help RCAM-JSIS, Help ECAS) have been set up by AIACE's expert volunteers. Sign up to Yammer After EC today !

CONTACT : VIA LE SITE WWW.YAMMER.COM/AFTEREC

VIA THE AIACE SECRETARIAT : aiace-int@ec.europa.eu

Yammer login issues?

ERROR !

If the system fails to recognise your private e-mail address when you try and connect to the 'Yammer After EC' website, you should NOT enter this e-mail address in the first available field entitled 'Enter your work email'. Look closely at the screen: two lines below the field requesting your obsolete work e-mail there is a 'Have an account Log in' link. Clicking on the link takes you to the registration screen for retired EU staff (all institutions). Welcome to Yammer !

Medical costs in Belgium: changes effective from 2015



In order to improve the sound and efficient management of the JSIS and in line with CGAM's recommendation with a view to prevent potential fraud, special attention is given to the legality of receipts and invoices. In the specific case of Belgium, as from 1st January 2015, no exception will be granted for the reimbursement of medical expenses that are not supported by a legal document (see [Administrative Notice n° 45/2014](#)).

Hereafter you can find examples of the different types of accepted documents: "attestation de soins donnés/getuigschrift voor verstrekte hulp" from a general practitioner, a specialised doctor, a dentist, a kinesiologist, etc.

Please make sure that the document your practitioner will provide corresponds to one of these examples.



Some service providers, such as osteopaths and psychologists, who are not recognised by the INAMI (Belgian national institute for health and invalidity insurance), must still supply a tax receipt that complies with legal requirements. Alternatively, a bill together with proof of payment made into the practitioner's account is also acceptable.

On the same subject, see [Administrative notice n°45/2014](#)

JSIS ONLINE

PMO CONTACT ONLINE