File on supplementary health insurance policies and others

Offered to the officials and other agents of the European Institutions

Table of content page

I. Reimbursement of health care charges

[1] Applies only to supplementary insurance coupled with the JSIS and based on the reimbursement slip of that scheme.
[2] Should be applicable for children in the near future.

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 to be subscribed)**
- **Schemes supplementary to the JSIS (to be subscribed)**
- **Assistance schemes for coverage whilst abroad (to be subscribed)**

1. The JSIS (Staff Regulations)

The JSIS[3] enshrined in 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, medicines and so on, whether the official is in active service or retired or in disability.

The reimbursement can be 100% in the case of serious illness duly recognized 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 often cut down reimbursements, especially when care and treatment is given in countries outside the European Union.

Recourse to Article 72(3) on special reimbursement limits the risk of a 15% or 20% reduction in a reimbursement where high medical costs are involved: the excess cannot exceed the sum of half a basic monthly salary in a given year but one must not forget the ceiling, the exclusions and reductions for excessively high costs.

2. Accident insurance (Staff Regulations)

The Staff Regulations provide for cover for officials in active employment who are involved in occupational accidents and those occurring in private life. Reimbursement is at 100% and may also provide a lump sum if the accident results in permanent disability (partial or total) or death.

Retired staff or those on permanent or temporary disability allowances[4] and those on leave on personal grounds (LPG), the partners and children are not covered by this statutory accident insurance but JSIS reimburses 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). JSIS would however not provide any compensation in case of disability or death after an accident.

A specific accident insurance is offered by Cigna (negotiated by AIACE - framework contract) to pensioners, to the handicapped and to spouses (and probably to children in the near future). It includes: a capital in case of death, a capital in case of permanent total or partial disability, it supplements at 100% (no limitation) the medical care expenses reimbursed partially by JSIS.

A death and permanent total disability (as a result of accident or illness) insurance is also proposed by Afiliatys for officials (up to 65), for partners and for children

3. Supplementary insurance

Any member of the JSIS may take out a private 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 supplementary insurance, which may be individual or grouped, is offered by well-known companies such as Allianz BE – Cigna ; DKV Luxembourg; Allianz DE – Worldwide care; Santalia; Expat & Co. All these companies are familiar with JSIS rules.

In general, they cover, with certain limits, that portion of the bill for medical care not covered by the JSIS. Some of them reimburse hospital stays at 100%. Others simply reimburse 20% of the bill.

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[3] Full reference: General Implementing Provisions (GIP) – C(2007)3195 / 01.07.2007
Simplified reference: Reimbursement of medical expenses – Practical guide, PMO 20.06.2014

[4] Staff in disability of on LPG can pay to maintain the statutory accident insurance

All but one follow the JSIS rules in the matter of care provided as a result of an accident, reimbursing as if it were a sickness and depending on the conditions set out in the contract.

Annual premiums vary greatly according to the coverage but, for supplementary hospitalization policies, the annual premium is generally between €70 and €300, depending on age.

These supplementary policies can differ quite a lot as regards health care cover and there are limits on care outside the European Economic Area (EEA) or the European Union (EU).

4. <u>Assistance schemes</u>

As we have said, the JSIS and the supplementary sometimes have serious limitations when it comes to reimbursing care outside the European Economic Area (EEA), particularly in countries such as Canada, Norway, Switzerland and the USA. One must also be careful about the high cost of "private medicine" in certain countries such as Italy or the United Kingdom. Several supplementary insurance companies limit their reimbursements to €25,000 per year outside the EEA and in particular in the USA.

The JSIS does not reimburse the cost of repatriating its members who fall ill when abroad and, since most supplementary insurance companies follow JSIS rules, they do not take repatriation into account either.

Anyone who requires cover when travelling outside the European Union or even just outside his country of residence should take out insurance of the "Europe Assistance" variety, 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.

Several credit cards provide assistance schemes but it is essential to read and take note of the general conditions, limits and exclusions before you need them!

II. <u>Discussion on the need for insurance</u>

There are no 'free lunches' ! The amounts paid by the insurers for expenses are never paid 'by the insurance' but by the other policy holders ! The insurance industry and social security have very different if not opposing objectives.

If someone were not to take out a policy but were to place the equivalent of the insurance premium on a deposit account, that person would soon put together a small capital sum. This sum would cover the residual risk not covered by Article 72(3) (half a monthly salary or pension - annex). The person concerned would become his own insurer.

To be noted is that an insurance policy premium has to cover the VAT of 9.5 % in Belgium, administrative and management costs and the profit of the insurance company.

This discussion does not in any way suggest that insurance policies are useless, because there are financial, psychological and cultural dimensions which lead some people to prefer the apparent certainty of such a policy. The administrative simplicity and prompt reimbursement provided by supplementary insurance is an advantage. Some people may feel it necessary or simply reasonable to take out a policy to cover less frequent but more costly risks

In addition to the basic considerations above, 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, for example with a policy with an annual premium of €70 to €300, depending on age, to cover all <u>hospitalisation expenses</u>.

It can be less favourable if we want <u>all medical expenses</u> covered - for example: annual premium up to €2,200, depending on the level of supplementary reimbursement and the age of the person insured.

Supplementary insurance in the second case would seem somewhat unjustified, considering the limiting risk factor given by Article 72(3)[5], except where the person concerned is in receipt of a high monthly salary or pension and knows that his or her average annual medical expenses are going to be high too.

Elderly members of the JSIS frequently have to cover high annual non-reimbursement, superior to the half month's salary or pension for health care not recognized by the JSIS as being for serious illness (reimbursed 100%).

Hence, supplementary insurance can be called for. We have to look objectively at the level of cover in relation to the annual premium.

III. Criteria on which to base a choice of health insurance to supplement the JSIS[6] and other insurance policies

1. What financial risk?

Article 72(3) of the Staff Regulations states that the financial risk is, at the most, equivalent to half one month's salary or half one month's pension in any given year. Special reimbursement in that case is a function of the family composition (see annex).

However, one must bear in mind that there are ceilings and possible exclusions under JSIS rules. PMO can also apply Art. 20.1. in case of excessive costs. There are also limits regarding certain types of care (cf Article 8(2) of the rules – Reference 13).

Therefore, the risk could be greater than half a monthly basic salary or pension. Moreover, the Administrative Authority could cancel or modify Art 72(3) in the future. The risk would then be high.

2. When to take out insurance?

More often than not, a medical questionnaire has to be filled out to obtain supplementary health insurance. A young applicant (aged 30) is generally accepted without reservations. An applicant aged 65 is liable to be offered insurance with reservations or exclusions, be obliged to agree to pay an extra premium – or be refused altogether.

Also, for several policies, the premium increases as the beneficiary gets older.

One could conclude that it is wise to take out insurance when still very young. However, one could pay for this insurance for years without any return.

JSIS statistics show however that for the age ranging from 30 to 35 years, the average amount not reimbursed is statistically higher than the annual premium of basic supplementary cover.

3. What kind of insurance?

The insurance policies to supplement JSIS are proposed to officials of the European Institutions to be considered as expatriates. Such policies are not depending on national rules. They are tailored to supplement the JSIS.

Several possibilities are to be considered:

- **Group / collective[7] or individual insurance?**

Collective insurance (or framework contract) is negotiated by the association covering the potential interests of members of that association (e.g. AFILIATYS and AIACE). Experience has shown that the contract terms can change drastically after a certain time (e.g. five years), without it being possible for the insured person to negotiate. The advantage that persons insured collectively do have is that they constitute a more powerful negotiator vis-à-vis the insurance company, for example, when the company wishes to raise the premium.

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[5] If this supplementary special reimbursement is requested by the JSIS member and granted by the authority.

[6] Applies only to supplementary insurance coupled with the JSIS and based on the reimbursement slip of that scheme.

[7] Group insurances imply that the institution pays for the primes.

An individual insurance is a contract between the insurer and his client. The conditions are fixed and set out in that contract, except those explicitly mentioned as being variable (e.g. indexation of the premium). Individual insurance contracts are usually annual contracts with tacit renewal. Each year, the insurer has the possibility to take the product off the market and/or replace it by a different product with, for example, new exclusions or restrictions in coverage. The general conditions will determine to what extent the client is protected against this.

- **High risk or comprehensive insurance?**

There are several options:

- hospitalization[8] or high risk (e.g. annual premium of the order of €70 to €300 depending on age),

- hospitalization and out-patient care[9] with coverage of additional costs of dental fees, eye treatment and other special care (e.g. annual premium from €1,450 to €2,200, depending on the out-patient treatment covered, the level of supplementary cover and the age of the beneficiary).

It is probable that a person who is concerned will tend to insure against the risk of a hospitalization that would be liable to cost half a basic salary or pension, given that the annual premium for this kind of insurance, limited to high risk, is low.

4. Financial level of supplementary cover

Some policies cover simply 20% (or 15%) of the medical treatment at the most. If the JSIS reimburses 80% (or 85%), the beneficiary has 100% cover (it does not go above the ceiling). If the JSIS cuts the reimbursement because it deems that expenses are beyond reasonable and customary levels (excessive costs) so that the JSIS reimbursement is for example 50%, there will be a patient share of 30% even after intervention of the supplementary cover which is limited to 20%.

Others reimburse everything that is not covered by the JSIS, even paying out more than the JSIS, to reach the 100% reimbursement.

It can be difficult to understand precisely which these financial supplementary covers are.

5. Insurance for life or not

It is essential to be covered for life.

Warning : some insurance policies are suspended when you reach the age of 65, 67, 80 or when you retire ! Maintaining such insurance after these dates may depend of a medical check and / or negotiations with the insurance company.

Some insurance companies change the conditions and coverage when you reach the age of 75 or 80.

The possibility to maintain the insurance cover when leaving the EU Institutions must be considered.

6. Annual premium irrespective of age or variable premium depending on age

Certain simple hospitalization policies provide insurance where the annual premium does not depend on age. Others have premiums that vary with age.

7. Cover of treatment required following an accident

There are several companies that cover all the treatment provided for in the policy (simply hospitalization or hospitalization plus out-patient treatment), regardless of whether the treatment is required as a result of an illness or an accident.

8. Further considerations

8 Expenses incurred as result of surgical operation or admittance to hospital because of illness or accident. Also covers collateral expenses.

9 Cost of normal medical visits, prescribed medicines, care other than in a hospital, prescribed medical examinations and so on, rendered necessary as a result of illness or accident.

- **Geographical spread of guarantees under the policy**

Does the insurance policy offer worldwide coverage; does it accept several languages? Insurance companies and brokers try to limit the administrative burden. There are policies which offer good cover in Belgium and Luxemburg but refuse to offer worldwide coverage. Insurance can thus be national or cover the EU countries only or the European Economic Area only (EEA = EU plus Iceland, Norway, Switzerland). JSIS puts limits on repatriation!

- **Stability of the insured population**

An insurance covering a population of retired staff will end up soon with prime increases due to ageing of the population. Intergenerational insurance policies will remain more stable and could even be more “profitable” if increasing the proportion of young affiliates. The insurance could be improved and the insurance company can propose promotions.

- **Stability of the premium and provisions under the policy**

Indexation, possibility of updated evaluation, size of the negotiating group in the case of group insurance and so on.

- **Solvability and weight of the insurance company.**

It is wise to consider essential criteria such as the financial stability and weight of the insurance company. To subscribe an insurance that risks to be suspended after few years owing to the company’s financial problems could lead to severe difficulties: with ageing, it becomes more and more difficult to subscribe to new insurance.

- **Availability of the agency or broker**

Is the office or person easily contacted? How good at administering a claim? What languages do they speak?

IV. Health insurance to supplement JSIS

1. HOSPITALIZATION - SURGICAL OPERATION

Supplementary cover for hospitalization / surgical operations

A serious operation with subsequent long-term rehabilitation (in hospital) and care can prove expensive: some tens of thousands of euros. In these circumstances, it can be necessary to have some back-up cover, especially if it enables you to go over the JSIS ceilings and if it is not too expensive (e.g. €70 to €300 per year). Moreover, it avoids the complicated administration of the special reimbursement (Art 73§3 see III.1. above)

There are 2 collective insurance policies and 4 individual policies, well documented, available to retired Commission staff affiliated to the JSIS (all of them private but linked to JSIS rules), limited to hospitalization care :

- **HOSPI SAFE** by Allianz BE / Cigna[10] (BCVR 86**72**); negotiated by **Afiliatys**.
- **HIGH RISKS** by Allianz BE / Cigna (BCVR 86**73**), negotiated by **AIACE**.
- **EUROSANTE Option « Tranquillité »** by Allianz DE Worldwide Care / Concordia / Vanbreda Risk & Benefits / INS consult introduced by **Union Syndicale**, Save Europe, SFE
- **EUROHOSPI** by Santalia / EAS, introduced by **R&D**.
- **EUCARE HOSPI** by Santalia / WYR, introduced by **FFPE**
- **ELP GOLD EU – Module 1** by Expat & Co introduced by **FFPE**.

1.1. *HOSPI SAFE by Afiliatys*

*Broker : Cigna – Insurance company : Allianz BE. (BCVR 86**72**) (Reference 2)*

[10] Cigna = ex Vanbreda International

- **This collective insurance must be taken up at least 6 months before retirement**
- **Can be subscribed for partners and children**
- **Is subject to a medical questionnaire[11]. No waiting period.**
- **Lifelong insurance**
- **Worldwide cover but limitations outside the EEA (annual ceilings)**

Hospi Safe deals with hospitalization (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[12].

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 !

Once admitted, you can remain insured even if leaving the Institutions (contractual agents)[13]but remaining in Belgium or countries adjacent to Belgium (BE, DE, NL, LU, FR)[14]

Reimbursement cannot be higher than 20% of costs claimed for post-operative rehabilitation.

All medical expenses linked to pregnancy are refunded 100%.[15] Children up to 2 years are insured free of charges.

The policy is re-negotiated every 5 years between Afiliatys, Cigna and Allianz BE.

Example *(hypothetical): Hospitalization fees= €1,000, JSIS reimbursement = €400 (ceilings) => top-up = €600.*

Example *(hypothetical): Rehabilitation costs= €1,000, JSIS reimbursement (ceilings) = €600 => top up = €200 (being 20%of the cost) and not €400.*

Order of magnitude of the annual premium which varies depending on age (€ - BE taxes[16] included):

Age	0-2[17]	3-18	19-35	36-50	51-60	61-67	68 and +
Annual premium	0	65	78	117	156	195	260

1.2. *HIGH RISKS and HIGH RISKS AND ACCIDENT by AIACE*

*Broker : Cigna - Insurance Company : Allianz BE (BCVR 86**73**)*
(Specific for retired staff) (Reference 3)

- **Collective insurance to be taken after retirement.**
- **Available for partners as well. Children could apply for Hospi Safe (1.1. above)**
- **The age limit is 67 (plus 12 months if retirement happens at age 67). The limit of 67 is applicable to partners as well.**
- **Subscription is subject to a medical questionnaire. There is no waiting period**
- **Lifelong insurance**
- **Worldwide cover but limitations outside the European Economic Area.**

This policy covers only those costs relating to a hospital stay (single room) and/or an operation resulting from an illness and related expenses incurred two months prior to and six months after the stay in hospital.

The option "High Risks and Accident" also covers costs relating to hospital stay and operation resulting from an accident.

Reimbursements cover 100% of the difference between expenses and JSIS reimbursement.

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11 Except within13 months of recruitment
12 From 01.01.2015 onwards

14 After September 2016.
15 From 01.01.2015 onwards
16 Taxes in Belgium : 9,25 %.
17 From 01.01.2015 onwards

However, the complementary reimbursements cannot exceed the maximum amounts of the reimbursements as established by the JSIS for the corresponding expense categories.

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

Example *(hypothetical): hospital fees: €1,000, JSIS reimbursement (ceilings or excessive costs) = €400, top-up reimbursement = €400.*

Annual premium (€ – BE taxes included)

	Major risks (without coverage of accidents)	Major risks and accidents
Without any deductible	209,38	235,22
With €100 deductible	182,43	204,95

1.3. EUROSANTE option « Tranquillité » intoduced by Union Syndicale, Save Europe and SFE

Brokers : Concordia, Vanbreda Risk & Benefits, INS consult
Insurance : Allianz DE Worldwide Care (Reference 4)

- **This individual insurance must be taken up to the age of 67 years.**
- **Can cover partners and children**
- **Subscription subject to a medical questionnaire[18]. No waiting period.**
- **Primes table shows no information after the age of 67. Coverage can be extended after the age of 67 years but without any guarantee as to the level of the annual premium[19].**
- **Worldwide cover but limitations outside the European Economic Area**

The option "Tranquillité" deals with hospitalization (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. Post-surgical rehabilitation treatment is payable for treatment that starts within three months of discharge after the acute surgical treatment ceases and where it takes place in a licensed rehabilitation facility.

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 ! (Mind the exclusions !).

The annual policy is automatically renewed for the next insurance year provided that the plan combination selected is still available. The new Insurance Certificate indicates the premium for the next Insurance Year. Worldwide Care has the right to apply revised policy terms and conditions, effective from the renewal date.

Example *(hypothetical): Hospitalization fees= €1,000, JSIS reimbursement = €400 (ceilings – excessive costs) => top-up = €600.*

Order of magnitude of the annual premium which varies depending on age[20] (€ - BE taxes included):

Age	0-18	18-35	36-50	51-60	61-67	68+
Annual premium	63	76	113	150	188	? [21]

1.4. EUROHOSPI proposed by R&D EUCARE proposed by FFPE

Insurance company : Santalia (*Reference 6*)

18 Except within13 months of recruitment
19 Worldwide Care declares: The EUROSANTE insurance policy is designed for active staff.
20 Primes as shown include taxes.
21 After 67 years, the insurance can be prolonged but on the bases of an evaluation by the insurance company

Brokers: EAS (Reference 7) and WYR (Reference 8)

- **Individual insurance policy. The age limit for subscription is 65.**
- **Covers partners and children. From the 4th child on, no prime to pay.**
- **There is no medical questionnaire but a waiting period of 3 months.**
- **Lifelong cover**
- **Territorial limits: in principle, cover applies where and how JSIS applies.**

This individual insurance policy covers the costs relating to hospital stay and operation (illness or accident). Outpatient costs related to the hospitalization are refunded as well, if incurred one month before hospitalization and 3 months after.

Reimbursement corresponds to 15% or 20% of the bill, depending the JSIS theoretical reimbursement rate: 85 or 80%

Ceilings apply for several treatments. These ceilings are often those of JSIS. They are doubled in case of severe illness.

EUCARE HOSPI includes an assistance insurance by Mondial Assistance.

The annual policy is automatically renewed for the next insurance year. Insurance company can modify the primes as a function of the technical results of the insurance policy, of the expenditure expectation and of the JSIS rules evolution.

Annual reimbursement limit: €1,000,000

Example. *(Hypothetical): hospital fees: €10,000, JSIS reimbursement at 80% but ceilings => €7,000, top-up reimbursement = €2,000 (20% of the bill).*

There are two options:

- EUROHOSPI+ and EUCARE HOSPI+ which cover the hospitalization with single room with limitations : maximum €80 of supplement compared to the double room and maximum 90 days per year (10 days for childbirth)
- EUROHOSPI and EUCAREHOSPI which covers the hospitalization with double room

The order of magnitude of the annual premium is as follows (to be paid monthly) (€ - BE taxes included):

Age	20	40	60	71 et +
EUROHOSPI+	120	170	230	390
EUROHOSPI	90	140	190	320
EUCARE HOSPI+	180	240	300	450
EUCARE HOSPI	160	200	260	380

1.5. ***Europat Local Plus GOLD EU*** *(Module 1-no options) by* ***FFPE***

Insurance company : *Expat & Co – Broker : WYR (Reference 9)*

- **This individual insurance must be taken up to the age of 70 years.**
- **It can cover partners and children**
- **There is no medical questionnaire[22]. There is a 3 months waiting period.**
- **Lifelong cover**
- **Territorial limits of application to be defined with the insurance company. (EEA or worldwide or imitations)**

Module 1 (without options) of the policy covers the costs relating to hospital stay (single room) and surgical operation (illness or accident), prostheses, revalidations, dental care after an accident, childbirth, outpatient costs related to the hospitalization 60 days before and 120 days after; hospitalized child accompanying, nursing at home (60 days).

[22] No medical questionnaire, however the insurance company declares: As long as the candidate has a link with Europe and is sound of mind and able-bodied at the inception date of the policy, any EU staff member (active or retired) under the age of 70 is eligible for coverage under €LP Gold EU

Outpatient costs related to the hospitalization are refunded as well if incurred one month before hospitalization and 3 months after.

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

Some ceilings exist: e.g. Post-surgical rehabilitation treatment : €5,000 ; nursing at home or in specialized institution: €5,000.

Annual reimbursement limit of €2,000,000.

In case of abandon of JSIS (end of temporary contract) there is the immediate possibility to switch to ELP Gold Plus policy, very similar to the EU one.

The cover is valid for 1 year and is renewable automatically for successive 1 year periods.
Expat & Co reserves the right to adjust the premiums once a year starting from the renewal date, based on eventual changes in cover, on the loss experience during the previous year (e.g. increased prices in medical care) and in case of a fundamental modification in the legislation regarding JSIS.

Annual premiums (to be paid monthly) depend on age upon subscription. They do not vary afterwards because of age. (€ - BE taxes included)

Age (at the subscription)	40	50	60	70
Annual premium (€)	275	385	605	1,065

2. HOSPITALIZATION <u>AND</u> OUT-PATIENT EXPENSES

More extensive supplementary cover: hospitalization / surgical operation / certain out-patient expenses / dental care / eye care /etc.

There is one collective insurance policy and five individual policies available to EU Institutions <u>staff affiliated to the JSIS</u>. They cover more than hospital care.

- **HOSPI SAFE PLUS** negotiated by AFILIATYS with Cigna. and Allianz BE
- **DKV EU Plus** by the FFPE and Save Europe with DKV Lux., WYR, INS consult.
- **EUROSANTE Option « Optimum »** by Allianz DE Worldwide Care / Concordia / Vanbreda Risk & Benefits / INS consult, introduced by Union Syndicale, Save Europe and SFE
- **EUROSANTE+** introduced by R&D with Santalia and EAS Brussels.
- **EUCARE+** introduced by FFPE with Santalia and WYR SCRL Brussels.
- **ELP GOLD EU** introduced by FFPE with Expat & Co and WYR SCRL Brussels.
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2.1. *<u>Hospi-Safe-Plus negotiated by Afiliatys</u>*

*Broker : Cigna – Insurance company : Allianz BE. (BCVR 86**72)** (Reference 2)*

- **This collective insurance must be taken out 6 month before retirement.**
- **Is applicable for partners and children**
- **Subject to a medical questionnaire[23]. No waiting period.**
- **Once admitted, you can remain insured for life.**
- **Worldwide cover but limitations outside the EEA (annual ceilings)**

It provides a high level of cover for hospital stays (single room – one day clinic included) as does Hospi Safe. Full reimbursement of pregnancy medical care[24]. Reimbursements are 100% of the difference for hospitalization and surgical operations (as with Hospi-Safe) and 80 % of the difference between actual cost and JSIS reimbursement for :

- Consultations (generalists – specialists) and pharmacy[25]

[23] Except within 13 months of recruitment
[24] From 01.01.2015 onwards
[25] From 01.01.2015 onwards

- Laboratory examinations; imaging[26]
- Several out-patient treatment (article 8(2) of the GIP - reference13)
- Dental, eye and ear treatment
- Orthopaedic equipment and medical equipment

Reimbursement cannot go above 20% of out-patient expenses under this same article 8(2) of the GIP nor for post-operative rehabilitation.

Specific ceilings exist for dental treatment, optics, audio equipment, spectacles, consultations and medicines (€1,250), laboratory examinations, medical imaging not related to hospitalization. For dental treatment, €800 during the two first years of affiliation to rise up to €3,200 after 4 years.

20% reimbursement for fitness and dietary programmes (preventive care).

Example (*Real): 10 kinesiotherapy sessions = €400 ; JSIS reimbursement = €250 (ceiling) => supplementary reimbursement for this out-patient treatment = €120 (80% of 150).*

Example *(Hypothetical) dental care with prosthesis paid €6,000; JSIS reimbursement (ceilings) = €1,000 => supplementary reimbursement = €3.200 (not €4,000 = 80% of the difference) as the ceiling is €3.200 per year (after 4 years of affiliation).*

The annual premium, to be paid every three month, is a function of the age (BE taxes included):

Age	0-2[27]	3-18	19-35	36-50	51-60	61-67	68 and +
Annual premium (€)	367	467	570	855	1,160	1,412	1,890

2.2. EUROSANTE (Option Optimum) introduced by Union Syndicale, Save Europe and SFE

Broker: Concordia/INS consult/ VB Risk & Benefits–
Insurance company: Allianz DE Worldwide Care (Reference 4)

- **This individual insurance must be taken up to the age of 67 years.**
- **Can cover partners and children**
- **Subscription subject to a medical questionnaire[28]. No waiting period.**
- **Primes table shows no information after the age of 67. Cover can be extended after the age of 67 years but without any guarantee as to the level of the annual premium[29].**
- **Worldwide cover but limitations outside the European Economic Area**

The option "Optimum" provides a high level of cover for hospital stays (single room) as does the option "Tranquillité", together with dental treatment, logaoedics, orthopaedics, glasses, lenses, hearing aids, orthopaedic aids and so on (article 8(2) of the GIP — reference 13).

It does not yet cover consultations, medicines, laboratory examinations, …

Reimbursements are 100% of the difference for hospitalization and surgical operations (as with Hospi-Safe) and 80 % of the difference between actual cost and JSIS reimbursement for some out-patient treatment (article 8(2) of the GIP - Annex 12) as well as dental, eye and ear treatment and orthopaedic equipment. Reimbursement cannot go above 20% of out-patient expenses under this same article 8(2) (Reference 13) nor for post-operative rehabilitation.

There are special ceilings for dental care (€800 during the first two years) and glasses.

The annual policy is automatically renewed for the next insurance year provided that the plan combination selected is still available. The new Insurance Certificate indicates the premium for the next Insurance Year. Worldwide Care has the right to apply revised policy terms and conditions, effective from the renewal date.

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26 After September 2016
27 From 01.01.2015 onwards
28 Except within13 months of recruitment
29 Worldwide Care declares: The EUROSANTE insurance policy is designed for active staff.

***Example** (Hypothetical): dental or eye treatment costs= €1 000; JSIS reimbursement = €400 (ceiling) => supplementary reimbursement for this out-patient treatment = €480 (80% of 600).*

***Example** (Hypothetical) out-patient expenses under article 8(2) paid = €1 000; JSIS reimbursement (ceilings) 400€ => supplementary reimbursement = €200 (not €480 because maximum 20% of costs).*

The annual premium, to be paid every three month, is a function of the age[30] (€ - BE taxes included):

Age	0-18	19-35	36-50	51-60	61-67	68 and +
Option Optimum (dental care included)	450	550	826	1,101	1,367	? [31]

2.3. ***DKV EU Plus introduced by FFPE, US and Save Europe***

Insurance company: DKV Luxembourg
Brokers : WYR SCRL / NS consult (Reference 5)

- **This Individual insurance is open to anyone under 70.**
- **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 one month out of Europe. It can be extend**

This insurance covers all hospital (single room) care and normal out-patient treatment, usual consultations - including specialists, prescribed medicine, etc) ambulance costs, parent accompanying child in hospital, classic and some alternative medicines. Dental, eye and ear treatment and orthopaedic equipment are also considered.

With replacement teeth, however, reimbursement is restricted to a maximum level of one quarter of the top tariff rate, calculable in accordance with the JSIS ceilings.

Supplementary reimbursement corresponds to 20% of costs. The company will also reimburse where there is excess expenditure (e.g. single room).

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

The annual policy is automatically renewed for the next insurance year. DKV adjusts the annual prime depending on the statistics, even if the prime is fixed at the subscription.

***Example** (Prosthesis): hospital costs (single room) = €20,000, JSIS reimburses €14,000 (=70%) – top up possible up to €5,000 (20% of costs)*

The annual premium depends on age when subscribing (in € - BE taxes included)

Age upon subscription	30-34	50-54	65-69	70 -
Annual premium € (order of magnitude)	600	1.000	1.400	1.500

2.4. ***EUROSANTE+ introduced by R&D
EUCARE+ introduced by FFPE***

Insurance company : Santalia (Reference 6)
Broker : EAS (Reference 7) and WYR SCRL (Reference 8)

[30] Primes as shown include taxes (9,25% in Belgium).
[31] After 67 years, the insurance can be prolonged but without guarantee on annual premium.

- **This individual insurance is open to anyone up to 75.**
- **Covers partners and children. From the 4th child on, no prime to pay.**
- **There is no medical questionnaire. There are waiting periods (3 months for hospitalization and 6 months for dental care)**
- **Lifelong cover**
- **Territorial limits: in principle, cover applies where and how JSIS applies.**

This insurance policy covers the costs relating to hospital stay (single room) and operation (illness or accident). Outpatient costs related to the hospitalization are refunded as well if incurred one month prior to hospitalization and three months after.

Other outpatient costs are considered: normal medical visits, prescribed medicines, eye and dental treatments, prostheses and so on. The cost of such medical care is reimbursed at 20 or 15% depending on JSIS rate of reimbursement. Ceilings have to be taken into consideration which are generally those fixed by JSIS. They are doubled for severe illnesses if applicable.

EUCARE includes assistance by Mondial Assistance s.a. (transport, supplementary direct billing, home care, child care, psychological aid, aid in case of death - and limited assistance abroad).

The annual policy is automatically renewed for the next insurance year. Insurance company can modify the primes as a function of the technical results of the insurance policy, of the expenditure expectation and of the JSIS rules evolution.

Annual reimbursement limit: €1,500,000

***Example** (knee prosthesis): Costs of hospitalisation and revalidation (single room) = €25,000, RCAM reimbursement (hypothetical 80% but ceilings) = €18,000 => top-up = €5,000 (20%).*

***Example (**hypothetical) **:** dental care costs = €500, JSIS reimbursement = €300 (80%, but ceiling of €300), top up = €100 (20% of 500).*

The order of magnitude of the annual premium is set according to age (to be paid monthly (€ - BE taxes included) :

Age	20	40	60	71 et +
EUROSANTE+	450	650	950	1,450
Annual premium €	500	700	1,000	1,500

2.5. ***EUROPAT LOCAL PLUS GOLD EU by FFPE*** *(Module 1, options 2, 3)*

Insurance company : Expat & Co - Broker : WYR SCRL (Reference 9)

- **This individual insurance must be taken up to the age of 70 years.**
- **It can cover partners and children**
- **There is no medical questionnaire[32]. There is a 3 months waiting period.**
- **Lifelong cover**
- **Territorial limits of application to be defined with the insurance company. (EEA or worldwide or imitations)**

Module 1 of the policy covers : hospitalization (individual room), surgical operations, prostheses, revalidations, dental care after an accident, childbirth, out-patient costs related to the hospitalization 60 days before and 120 days after; hospitalized child accompanying, nursing at home (60 days).

Option 2 covers usual medical consultations, prescribed medicines, outpatient care independent of any hospitalization (physiotherapy and orthopaedic equipment)

[32] No medical questionnaire, however the insurance company declares: As long as the candidate has a link with Europe and is sound of mind and able-bodied at the inception date of the policy, any EU staff member (active or retired) under the age of 70 is eligible for coverage under €LP Gold EU

Option 3 offers a supplementary cover for dental and eye care at 100% but with limitations : (e.g. €1,500 to €5,500 per year for dental care ; €550 per year for spectacles ; €1,500€ per year for hearing aids; €5,000 per year for post-surgical rehabilitation treatment; €5,000 per year for nursing at home or in specialized institution)

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

There is an annual reimbursement limit of €2,000,000

In case of abandon of JSIS (end of temporary contract) there is the immediate possibility to switch to ELP Gold Plus policy, very similar to the EU one.

The cover is valid for 1 year and is renewable automatically for successive 1 year periods.
Expat & Co reserves the right to adjust the premiums once a year starting from the renewal date:
• based on eventual changes in cover;
• based on the loss experience during the previous year (e.g. increased prices in medical care);
• in case of a fundamental modification in the legislation regarding JSIS;

***Example**: Medical consultations and medicines = €800 ; JSIS refunding (at 85% but ceilings on visits) = €500 ; top up = €300.*

Order of magnitude of annual premiums (€ - BE taxes included). Premiums, to be paid monthly, depend on age at subscription. They do **not** vary afterwards because of age.

Age at the subscription	40	50	60	70
Module 1 + Options 2 & 3 (Hospi+outpatient+dental/eye)	625	855	1,335	2,220

2.6. ***Notes***

a. **Reimbursements given by the above insurance policies have to be declared to JSIS if asking for the special reimbursement provided by Article 72§3**

b. The ceilings and exclusions under the JSIS can have a serious effect, especially for pensioners' sickness and treatment. JSIS cover may change in the future. Some examples given above are extreme –voluntarily so – but they are not unrealistic!

c. Beware – suicide, alcoholism, drug addiction, certain sports and so on are, generally speaking, grounds for exclusion.

V. Accident cover

For the staff in active employment (but not for retired officials, officials in disability and officials in LPG (Leave on personal ground[33]) the Staff Regulations offer 100 % reimbursement (via the JSIS) for treatment resulting from an accident and a lump sum in the case of disability (partial or total) or death (specific accident insurance).

However, a retired official (or in disability or on LPG) no longer receives this full cover in case of accident but can still benefit from JSIS reimbursement at the rate of 85% (or 80%) for treatment required as a result of an accident, exactly as for illness.

If the retired official also has supplementary cover to JSIS (cf IV above), reimbursement following an accident can be 100% exactly as for illness[34] but, in this case, the official (or his heirs) will not receive a capital sum in the event of death or disability caused by an accident.

Someone who would like a large sum to cover the possibility of disability and dependence support (or wishes to provide for his heirs) in the case of an accident, can take out accident insurance specially designed for retired officials, officials in disability and for their partner.

[33] However, staff in temporary disability or on LPG can pay to maintain the statutory accident insurance.
[34] This does not apply to the AIACE HIGH RISK policy but is included in the HIGH RISK and ACCIDENT policy

1. ***Specific accident insurance for pensioners and partners[35] by AIACE***

Insurance company : Cigna - Broker : Cigna (Reference 10)

- **Insurance policy proposed by AIACE to the retired staff (staff in disability) and partners.**
- **This accident insurance must be taken out before age 80.**
- **There is no need for a medical questionnaire.**
- **When the subscriber reaches the age of 75, the contract is downsized to the minimum option.**
- **Coverage is worldwide.**

This policy provides for a lump sum payment upon permanent disability (total or partial) or death (three options –with or without a 5% excess):

- for total disability : 4 times, 6 times or 8 times the annual pension ;
- for death : 2.3 times, 3.5 times or 5 times the annual pension,

Since the capital sum insured is expressed as a multiple of the basic pension it is automatically indexed.

This collective accident insurance provides also for 100% top-up of the JSIS reimbursement (provided the expenses are "reasonable") for treatment required after an accident (hospitalization, consultations, physiotherapy, medicine, etc.).

Example 7. *(Hypothetical): expenses as result of accident = €1 000; JSIS reimbursement (ceilings) = €400 => top up = €600.*

The annual premium payable for a monthly pension of €4 000 starts at about €300 (depending on the chosen capital).

Premium is automatically paid by the PMO and payment appears on the pension slip.

2. ***Comprehensive insurance – death and disability by Afiliatys***

Insurance company : Allianz BE - Broker : Cigna (Reference 11)

Cigna offers officials in active employment (in addition to the statutory accident insurance[36]) a

- **life insurance (death and total permanent disability, all causes) with free choice of capital and cover taking account of their personal requirements and family situation**
- **applicable for partners and children**
- **disability guarantee under this insurance ends with the official's career or when he/she attains age 65.**

The life insurance may continue up to age 80, under special conditions laid down by the company (e.g. medical questionnaire and reduction of capital with increase in annual premium).

- Being comprehensive, this policy provides payment of the capital to the heirs in the event of death.
- The capital is also paid out in the case of total and permanent disability. This cover is available only in combination with life insurance.

The capital is either chosen by reference to salary or fixed.

For a lump sum of €100,000, order of magnitude of the annual premium which depends on age at subscription (€- BE taxes included).

Age	30	40	50
Annual premium €	155	240	600

[35] Should be applicable for children in the near future.

[36] Supplementary to the accident cover, hence covers death as result of illness.

3. ***Notes***

Any accident must be reported within 15 working days to Cigna and to the JSIS[37].

It can happen that a person is over-insured for medical care following an accident since most of the supplementary health insurance policies reimburse supplementary expenses relating to accidents already dealt with by the JSIS and that the specific "AIACE Accident" policy also provides supplementary reimbursement but at 100%, independently of the JSIS ceilings. This is the reason why AIACE proposes a supplementary health insurance limited to high risks, excluding accidents (IV.1.2. above).

VI. Assistance when travelling abroad

A supplementary insurance can be national or cover or the European Economic Area only. There are limits applying to the USA, Canada,... (€25,000 per year). It must be remembered that the JSIS has a limited response to repatriations for health reasons and has no provisions for it in the event of death (except if the person was on mission).

JSIS is not easily recognised far away from Brussels or Luxemburg !

Assistance by Afiliatys when travelling abroad

Insurance company : Europe Assistance - Broker : Cigna : (Reference 12)

Afiliatys, Cigna and Europe Assistance have brought out a joint travel assistance option that is perfectly suited to cover European officials and other servants and their families.

Two formulae of assistance are proposed:

1. Silver : assistance to people and travel assistance
2. Gold : assistance to people, travel assistance and annual cancellation insurance

Annual premiums (€ - BE taxes included) :

Option / Formula	Silver	Gold
Base	85	189
Medical costs (up to 1M€)	**45**	**45**
Roadside assistance	37	37
Total max.	167	271

Note:
Several credit cards offer travel assistance when they are used for the trip.
Several travel assistance insurance offers exist.

Beware !
The paragraphs, notes and tables on insurance presented here are by no means comprehensive or precise. They are summaries designed by way of comparison. The only valid documents for those who wish to take out a policy or obtain official and comprehensive information are those issued by Cigna, Allianz, WWCare, DKV, Santalia and Expat & Co.

[37] Important if a third person is involved in the accident.

VII. Comparison of supplementary health insurance policies

(With order of magnitude of the annual premiums)

Name of policy	Reference	Cover / variations	Conditions / Notes	Limitations	Annual premium

1. JSIS

JSIS	Art 72 of the Staff Regulations	- Reimb 85% (or 80%) - Advances & direct billing	- Serious illness (reimb 100%) - Art. 72§3 (annex 1) - Worldwide cover	- Ceilings - Limitations - Prior authorization - Medical prescription	Cf pension statement

2. Hospitalization, surgical operations and related medical treatment

HOPI SAFE **Afiliatys / Vanbreda-Cigna / Allianz**	Collective Private room Insurance BCVR 8672 Formula 1	Top up JSIS reimb. to reach 100% of hospital fees and correlated medical care expenses. Also covers hospitalization following accident	Medical questionnaire Must be contracted 6 months before retirement	Reimb possible over and above JSIS ceilings Max 20% for revalidation Cover is worldwide but limitations outside EEA	€ 117 at 40 years €195 at age 61 €260 at age 68
EUROSANTE-Tranquillite **Union syndicale / Safe Europe / Allianz D WorldwideCare/Concordia /** INS consult **/ VB R&B**	Individual Insurance Private room	Top up JSIS reimb. to reach 100% of hospital fees and correlated medical care expenses. Also covers hospitalization following accident	Medical questionnaire Must be contracted before 67 Y. Stops at 68 y. Can be continued but with no guaranty about the annual premium..	Reimb possible over and above JSIS ceilings Revalidation programmes must start within 3 month of hospitalization. Cover is worldwide but limitations outside EEA.	113€ at 40 y 188€ at 61 y ??? after 67 y
MAJOR RISKS Or **Major risks and accident (option 2)** **AIACE / Vanbreda-Cigna/ Allianz**	Collective insurance BCVR 8673	Top up JSIS reimb. to reach 100% of hospital fees and correlated medical care expenses. Does cover treatment following an accident if option "and accident" is taken	Medical questionnaire Subscription after retirement only Age limit for subscriber : 67 (+12 months)	Top-up reimb limited to max paid by JSIS. Cover is worldwide with limitations outside EEA. Covered population is ageing: retired staff only.	€210 or €235 for option 2
EUROHOSPI **R&D / Santalia / EAS**	Individual insurance policy	Tops up reimb. of JSIS, hospitalization and correlated medical care expenses. Also covers hospitalization following accident	No medical questionnaire. Waiting time. Limit to subscribe: 65 y Eurohospi : double hospital room. Eurohospi+ : single room (with limits)	15 or 20% top-up. Ceilings of JSIS. Limitations for single rooms Territorial cover limitations	€170 at 40 years €228 at 60 €384 after 70
EUCARE HOSPI **FFPE / Santalia / WYR SCRL**	Individual insurance policy	Tops up reimb. of JSIS, hospitalization & correlated expenses. Also covers hospitalization following accident Assistance insurance included	No medical questionnaire. Waiting time Llimit to subscribe: 65 y EuCare Hospi : double hospital room. EuCare Hospi+ : single room.	15 or 20% top-up. Ceilings of JSIS. Limitations for single rooms Territorial cover limitations	€240 at 40 years €300 at 60 €450 after 70
ELP PLUS GOLD EU **FFPE / Expat & Co / WYR SCRL**	iIndividual insurance policy	Top up JSIS reimb.to reach 100% of hospital fees and correlated expenses. Does cover treatment following an accident	No med. questionnaire Also nursing and aid. Age limit to subscribe: 70	Prime function of age at subscription Cover limitations outside the EEA	€275 at 40 €605 at 60 €1,075 at 70

3. Hospitalization, surgical operation and outpatient treatment independent of hospitalization

Name of policy	Reference	Cover / variations	Conditions / Notes	Limitations	Annual premium
HOSPI SAFE PLUS **Afiliatys / Cigna / Allianz**	- Collective insurance BCVR 8672 formula 2	Top up JSIS reimb to reach 100% hospital fees. Top up of 80% of the ISIS non reimbursement of a list of out-patient costs. Also covers several hospitalization and several treatments following accident	Medical questionnaire To be taken out 6 month before retirement .	Reimb possible over and above JSIS ceilings. Specific ceilings for dental and eye care No ceilings but top-up limited to 20% of out-patient costs. Cover is worldwide	€855 at 40 years €1,412 at 61 €1,890 after 67
EUROSANTE - Optimum **Union syndicale / Safe Europe / Allianz De Worldwide Care /Concordia/VB R&B**/INS consult **-**	- Individual cover Possible option without dental care	Top up JSIS reimb. to reach 100% hospital fees. Top up of 80% of the ISIS non reimbursement of a list of out-patient costs. Also covers several hospitalization and several treatments following accident	Medical questionnaire. Must be contracted before 67 Y. Stops at 68 y. Can be continued but without guaranty on annual premium	Reimb. possible over and above JSIS ceilings. Specific ceilings for dental and eye care No ceilings but top-up limited to 20% of out-patient costs. Cover limited outside EEA	826€ at 40 y 1,367€ at 61 y ??? after 67 y
DKV EU PLUS **FFPE / Safe Europe / DKV Lux / WYR SCRL/ *INS consult***	- Individual cover	Reimb of the 20% (or 15%) not reimb. by JSIS, of hospital fees & all normal out-patient costs. Plus dental care and eye care (limited). Also covers treatments following accident.	Medical questionnaire. Waiting times. Age limit for subscriber: 70 Information on dental care refunding on the basis of estimate	Limitations for dental / optical care in correlation with the JSIS rules. Premium depending on age at the subscription Limitations of cover outside of the EEA	€700 when subscribing at 40 years €1,200 at 60 €1,500 at 70
EUROSANT+ **R&D / Santalia / EAS**	- Individual cover	Reimb of the 20% (or 15%) not reimb. by JSIS, of hospital fees & all normal out-patient care costs. Plus dental care and eye care (limited). Also covers treatments following accident	No medical questionnaire Waiting times. Age limit for subscriber: 75 y	Specific ceilings for optic and dental treatments Premium depending on age Geographical restrictions	€650 at 40 years €950 at 60 €1,450 after 70
EUCARE + **FFPE / Santalia / Wyr SCRL**	- Individual cover	Reimb of the 20% (or 15%) not reimb. by JSIS, of hospital fees & all normal out-patient care costs. Plus dental care and eye care (limited). Assistance insurance included Also covers accidents	No medical questionnaire. Waiting times Age limit for subscriber: 75 y	Specific ceilings for optic and dental treatments Premium depending on age Geographical restrictions	€700 at 40 years €1,000 at 60 €1,500 after 70
ELP GOLD EU **FFPE / Expat & Co / Wyr SCRL**	- Individual cover	Top up JSIS reimb.to reach 100% of hospital fees and all normal outpatient care costs. Plus dental care and eye care. Nursing at home, … Does cover treatment following accident	No medical questionnaire Waiting times Age limit to subscribe: 70 y	Premium fixed at subscription, depending on age Specific limits for dental and eye care Cover limitations outside the EEA	€625 when subscribing at 40 €1,335 at 60 €2,220 at 70

VIII. <u>Annex</u> Extracts from Staff Regulations and JSIS rules.

Article 7.1.

1. An official, his spouse, where such spouse is not eligible for benefits of the same nature and of the same level by virtue of any other legal provision or regulations, his children and other dependents within the meaning of Article 2 of Annex VII are insured against sickness up to 80% of the expenditure incurred subject to rules drawn up by agreement between the institutions of the Communities after consulting the Staff Regulations Committee.
This rate shall be increased to 85% for the following services: consultations and visits, surgical operations, hospitalization, pharmaceutical products, radiology, analyses, laboratory tests and prostheses on medical prescription with the exception of dental prostheses. It shall be increased to 100% in cases of tuberculosis, poliomyelitis, cancer, mental illness and other illnesses recognized by the appointing authority as of comparable seriousness, and for early detection screening and in cases of confinement. However, reimbursement at 100% shall not apply in the case of occupational disease or accident having given rise to the application of Article 73.

Article. 72.3. Special reimbursement - Risk limitation

Where the total expenditure not reimbursed for any period of 12 months exceeds half the official's basic monthly salary or pension, special reimbursement shall be allowed by the appointing authority, account being taken of the family circumstances of the person concerned, in the manner provided for in the rules referred to in paragraph 1.

GIP JSIS. Severe Illness

According to the Staff Regulations, a serious illness is one recognized as such by decision of the appointing authority after consulting the Medical Officer and on the basis of the following criteria.
Serious illnesses include: Tuberculosis, Poliomyelitis, Cancer, Mental illness, and other illnesses recognised by the appointing authority as of comparable seriousness. Such illnesses typically involve, to varying degrees, the following four elements: a shortened life expectancy resulting from an illness which is likely to be drawn-out; an illness which is likely to be drawn-out; the need for aggressive diagnostic and/or therapeutic procedures; the presence or risk of a serious handicap.

Expenses incurred in connection with a serious illness are reimbursed at the rate of 100%, without a ceiling, except for: home nursing care, dental expenses, miscellaneous medical treatments (Chapter 8.2. reference 13), accommodation costs during a convalescent/post-operative cure, costs of treatment and medical supervision during a thermal cure.

Article 20.2. Of the JSIS rules (2005) - Excessive costs

If the costs significantly exceed the amounts normally charged in the country where the treatment was provided, the portion of costs deemed excessive may be excluded from the reimbursement, pursuant to Article 20 of the joint rules, even if no ceiling for reimbursement has been set and even in the case of a serious illness. The portion of the costs deemed excessive will be determined on a case-by-case basis by the Settlements Office after consulting the Medical Officer. The Medical Officer will determine the exact nature of the medical treatment in order to enable the Settlements Office to compare the rates being charged.

Article 21.1. Of JSIS Rules (2005) - Countries with high medical care costs

The expenses incurred in a country outside the European Union where costs are particularly high, are subject to a reduction coefficient to implement a repayment rate on amounts of costs made comparable to the average cost in the countries of the European Union. In particular, USA, Canada, Norway, Switzerland.

IX. References

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web site Cigna/eurprivileges : https://www.eurprivileges.com/

3. Insurance policies 'AIACE' « High Risks » et «High Risks and accidents » **Police Allianz Be n° BCVR – 8673**
web site Cigna/eurprivileges : https://www.eurprivileges.com/

4. Insurance policy Worldwide Care / Allianz DE / Concordia
Introduced by Union Syndicale : E-mail : sales@ailianzworldwidecare.com Tél.: +353 1 514 8442
www.allianzworldwidecare.com

Other broker : Vanbreda Risk and Benefits, "Bureau Euransurances" : Rue Stévin, 144 (derrière le Berlaymont) -1000 Bruxelles Tél : 02 230 16 60 www.eurinsurances.be

Other broker : INS consult (agent Safe-Europe) Archimède n° 89, Bt.26 - 1.000 Bruxelles
Tel : 02/735.16.01/GSM 0486.17.47.47

5. Insurance policy 'DKV EU PLUS'

Policy DKV Luxembourg www.dkv.lu/fr -
Introduced by FFPE. Broker WYRSCRL, 1, Bt 2, av des Eoliennes 1200 Bruxelles
Tel 02 305 71 50 - 0478 950 834 patrick@wyr-insurance.be www.wyr-insurance.be

Introduced by Safe-Europe. Broker : INS consult (agent) Archimède n° 89, Bt.26 - 1.000 Bruxelles
Tel : 02/735.16.01/GSM 0486.17.47.47

6. SANTALIA Insurance policies
Santalia Santé et Prévoyance

- http://www.santalia.be/
- http://courtiers.santalia.be/

7. Insurance policies EUROSANTE+ et EUROHOSPI
Policy Santalia / EAS
Tel. 02 340 93 88 Fax. 02 343 99 44
Place de l'Altitude Cent, 1 1190 Bruxelles stanislas.debraz@portima.be

8. Insurance policies EUCARE+ et EUCARE HOSPI
Policy Santalia / WYR SCRL
Broker WYRSCRL, 1, Bt 2, av des Eoliennes 1200 BruxellesTel 02 305 71 50 - 0478 950 834
patrick@wyr-insurance.be www.wyr-insurance.be http://courtiers.santalia.be/

9. Insurance policies ELP GOLD EU
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http://www.expatinsurance.eu/en/individual-policies/europat-gold-eu.aspx
Broker WYRSCRL, 1, Bt 2, av des Eoliennes 1200 Bruxelles
Tel 02 305 71 50 - 0478 950 834 patrick@wyr-insurance.be www.wyr-insurance.be

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11. Insurance policy 'AFFILIATYS' « death & disability insurance (all causes) » Policy Allianz Be N° 909.478
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12. Insurance policy 'AFILIATYS' « Assistance voyage »
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