

**Insurance
policies to
supplement
JSIS**

**Accident and
assistance
Insurance
policies**

*Under the aegis of
EC DG HR D2*

Introduction (key points)

Medical coverage

1. Active officials:

- JSIS coverage (« 80 or 85 % » reimbursements)
- Art.73 → ALL accidents fully covered + CAPITAL in case of death or invalidity)

2. Retired officials:

- JSIS coverage is maintained ! (no change concerning the reimbursements - 80 or 85 % including for the accidents)

- ~~Art.73~~ disappears (full accident coverage including a capital) !!!

Reminder:

How to cover health care expenses for retired officials?

1. JSIS (Joint Sickness Insurance Scheme - Staff Reg.) (GIP = 90 pages)
 Ceilings, excessivity !!!
2. Assistance schemes for health coverage whilst travelling abroad !!!
Repatriation is NOT covered by JSIS !
 Countries with expensive medical cares
3. Schemes complementary to JSIS → to obtain up to 100% reimbursement
4. Accident insurance → for retired staff (replacement of the Art. 73)

JSIS : Health and hospitalisation cover

Financial Risk ? Limitations of JSIS

- Reimbursement at 85 % (or 80 %)
- Reimbursement is at 100 % in case of recognized serious illness (but limited in time; not for all illnesses !)
- Countries with high medical care costs → *limitations (US, Switzerland,...)*
- Ceilings, limitations, exclusions, excessiveness (Art. 20),

→ Statistically, following the JSIS reports, the reimbursements were:

- 77 % in 2015
- 81 % in 2017
- 73,9 % in 2022
- < 64 % in 2020 where ceilings are applied





JSIS Evolution

- Member States do not accept to increase the contribution to JSIS (*October 2013*)
 - *New staff at lower salaries*
 - *Increase of medical care expenses*
- ➔ *Real interest of insurance policies to supplement JSIS.*

Contributions (to) and refunds (from) JSIS

	2021	2022
Mean contribution (3x1,4% - linked to salary) for active officials (€)	4.159	4.483
Mean JSIS refund for active officials (€)	2.976	3.165
Mean contribution (3x1,4% - linked to pension) for retired officials (€)	4.163	3.936
Mean JSIS refund for retired officials (€)	5.737	6.153

Year	2015	2016	2017	2018	2019	2020	2021	2022
Mean JSIS refund for active official (€)	2.435	2.593	3.064	3.098	3.054	2.753	2.976	3.165
Mean JSIS refund for retired official,(€)	6.384	6.030	5.823	6.068	6.038	6.204	5.737	6.153

**Possible diminution of JSIS funding BUT in January 2024:
JSIS reserve = 305 M Eur**

Evolution of JSIS – Increase of medical care costs

Global medical trend 2022 – 2024, globally and by region

	Gross			Net**		
	2022	2023	2024 (projected)	2022	2023	2024 (projected)
Global†	7.4	10.7	9.9	-0.3	5.2	6.5
Latin America†	10.5	12.4	11.6	2.7	6.3	7.9
North America	8.0	9.8	9.4	0.5	5.6	7.1
Asia Pacific	7.2	9.9	9.9	2.2	5.6	7.0
Europe	6.7	10.9	9.3	-2.4	5.0	5.9
Middle East and Africa	9.8	11.3	12.1	2.6	4.2	6.8

The growth in medical costs is projected to decline further or remain unchanged in most regions in 2024.

† Global and Latin America numbers exclude Argentina and Venezuela **Net of general inflation

Source: Willis Towers Watson - 28/11/2023

Substantial increase of medical care costs over the last years !



Risk Cover

JSIS : Health and hospitalisation cover

Solutions

- Set money aside

Be your own insurance company

- **Take out health insurance to supplement JSIS**
(from €80/year to €2800/year)

JSIS : Health and hospitalisation cover

Art 72§3 = Risk limitation

Supplementary reimbursement above the equivalent of half a month's salary/pension (costs not reimbursed by JSIS over a 12-month period). Upon request. But subject to limitations.

→ risk limited to ½ monthly salary/pension or some more

Financial Risk ?

➤ **Warning:** not automatic, administration burden and length of time

➤ **Warning:** exclusions / excessivity decided by JSIS

Art 72&3 - Example

- Monthly salary (pension): 5 000,- Eur
- 1/2 salary: 2 500,- Eur
- 12 months reference period (to be chosen): from 28 March 2023 to 27 March 2024 (example)
- Medical costs ***not reimbursed by JSIS (« min 15 % »)*** during the reference period (last column of JSIS statement):

2 800 Eur

- **Reimbursement following Art 72&3:**

$$2\ 800 - 2\ 500 = 300\ \text{Eur}$$

Coverage of the financial risk

1. JSIS.

2. Set money aside (Art. 72§3) → ½ salary/pension, no taxes, no premium to pay to insurance companies, not automatic.

3. Health insurance schemes complementary to JSIS.

- Hospitalisation (« major risks »)
- Full insurance (all medical care costs including out-patient cares)
- Accident insurance (for pensioners)

Criteria on which to base a choice

- **What is the risk to mitigate ?** (*Hospitalisation or hospitalisation and out-patient cares*)
- **What is the premium to pay to cover the risks ?** (*80 € to 330 € for major risks, 580 € to 2.800 € for a full coverage*)
- **What kind of insurance to choose ?** (*Ins. « goup/collective » or individual*)
- **When do we need to subscribe to the contract ?** (*delays apply !*)
- **Continuity of the insurance ? Life insurance ? Situation for the partner, the kids, contractual officials. Change of the conditions when 75 years, 80 years ?**
- **Coverage of the accidents (for the pensioners).** (*Accident with and/or without hospitalisation ?*)
- **Medical questionnaire ? Moratorium ?**
- **Other parameters to consider (EEE, EU, stability of the premium...)**

Hospi Safe Sickness and Accident

Allianz Care - Afiliatys – USB – USL – SFE PE – U4U – R&D



BEFORE RETIREMENT



Collective Insurance. To be subscribed before retirement.

No medical questionnaire except if less than 6 month to retirement

Moratorium of 2 years for illnesses known at affiliation

Lifelong insurance. Covers both illness and accident

- Hospitalization (single room), surgical operations and expenses incurred two months prior to and six months after.
- **100%** reimbursement of the difference between actual expenditure and the amount reimbursed by the JSIS. (No ceilings). Limit of 20% for revalidation.
- All medical expenses (including for out-patient care) during pregnancy
- Possibility to keep the insurance when leaving JSIS (e.g. end of contract with EC)
- Worldwide coverage (but limitations outside EEA)
- Annual premium 2024 which varies depending on age (€ - BE taxes included) but fixed for 10 years (except Eurostat index and possible technical revision in 2025 to be agreed by Afiliatys):

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium €	0	78,95	94,7	142,04	189,41	265,18

Age to be considered: on the 1st of January (payment of the premium)

Hospi Safe Sickness



BEFORE RETIREMENT

Allianz Care - Afiliatys – USB – USL – SFE PE – U4U – R&D



Collective Insurance. To be subscribed before retirement.
No medical questionnaire except if less than 6 month to retirement
Moratorium of 2 years for illnesses known at affiliation
Lifelong insurance. Does not cover accidents

- Hospitalization (single room), surgical operations and expenses incurred two months prior to and six months after.
- **100%** reimbursement of the difference between actual expenditure and the amount reimbursed by the JSIS. (No ceilings). Limit of 20% for revalidation.
- All medical expenses (including for out-patient care) during pregnancy
- Possibility to keep the insurance when leaving JSIS (e.g. end of contract with EC)
- Worldwide coverage (but limitations outside EEA)
- Annual premium 2024 which varies depending on age (€ - BE taxes included) but fixed for 10 years (except Eurostat index and possible technical revision in 2025 to be agreed by Afiliatys):

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual Prime (€)	0	57,31	70,09	104,93	140,04	194,7

Age to be considered: on the 1st of January (payment of the premium)

Hospi Safe Plus

Allianz Care - Afiliatys – USB – USL – SFE PE – U4U – R&D



BEFORE RETIREMENT



Collective Insurance. To be subscribed before retirement.

No medical questionnaire except if less than 6 month to retirement

Moratorium of 2 years for illnesses known at affiliation

Lifelong insurance. Covers both illness and accident

- Reimbursements are **100%** of the difference between actual expenditure and RCAM reimbursement for hospitalization (single room) and surgical operations and expenses incurred two months prior to and six months after.
- Out-patient cares: reimbursements are **80 %** of the difference between actual cost and JSIS (Loss of 5%). Reimbursement for medical visits, prescribed medicines, reasonable and usual out-patient treatments covered (Article 8.2 of the GIP), examinations (analysis, X-Rays, scans, lab tests if not linked to hospitalization). Limitations for dental and optics care (3 200 € after 4 years for dental care).
- Worldwide coverage (limitations outside EEA)
- Annual premium 2024 which varies depending on age (€ - BE taxes included) but fixed for 10 years (except Eurostat index and possible technical revision in 2025):

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium (€)	0	573,04	700,72	1049,33	1400,4	1947,09

Age to be considered: on the 1st of January (payment of the premium)



Hospi Safe

from (1960)

Van Breda

to (2013)

Cigna

to (2020)

Allianz Worldwide Care

Allianz Care won a call for tender
in 2019 (validity: 10 years)

HOSPITALIZATION Sickness and Accidents



Cigna - Aiace (BCVR 8673)

For retired → 67 years

Collective insurance. For pensioners - age limit: 67.

Medical Questionnaire (no waiting period). Lifelong insurance.

Very similar to Hospi Safe

- Hospitalization (single room), surgical operations and expenses incurred two months prior to and six months after.
- 100% reimbursement of the difference between actual expenditure and the amount reimbursed by JSIS. Worldwide cover.
- Ceilings : Complementary reimbursement cannot exceed the maximum amount of reimbursements by the JSIS.
- Annual premium 2024 (€ – BE taxes included). Follows the Eurostat index.

	Sickness and accidents
Without any deductible	330,75
With €100 deductible	288,18

HOSPITALIZATION Sickness only

Cigna - Aiace (BCVR 8673)



For retired → 67 years

Collective insurance. For pensioners - age limit: 67.

Medical Questionnaire (no waiting period). Lifelong insurance.

Very similar to Hospi Safe Sickness

- Hospitalization (single room), surgical operations and expenses incurred two months prior to and six months after. No accident cover
- 100% reimbursement of the difference between actual expenditure and the amount reimbursed by JSIS. Worldwide cover.
- Ceilings : Complementary reimbursement cannot exceed the maximum amount of reimbursements by the JSIS.
- Annual premium 2024 (€ – BE taxes included). Follows the Eurostat index.

	Without coverage of accidents
Without any deductible	294,43
With €100 deductible	256,51

EUROPAT Insurance (EUI)

Expat & Co

Risks !!!

**Individual insurance. No medical questionnaire. Some waiting periods. Moratorium of 2 to 3 years
Subscription up to the age up to 70 years ! Lifelong insurance.**

- Module 1: Hospitalization (single room), surgical operations and related expenses, (60/120 days), pregnancy. Accompanying a hospitalized child, nursing at home. Palliative care.
- Options 1+2: Outpatient treatment : examinations (analysis, X-Rays, scans, lab tests), medical visits, medicines, physical therapy, ...not related to hospitalization; (kine, physio and orthopedic equipment). Max: 2,500 € per year; Dental and eye care with limitations (waiting period)
- Reimbursement up to 100% of total expenditure if JSIS covers part of the cost.
- 20% if no intervention by JSIS.
- Territorial limitations / negotiation
- Moratorium of unprecise duration
- Possibility for the insurance company to close the contract at any time

EUROPAT Insurance (EUI)

Expat & Co

Risks !!!

Individual insurance. No medical questionnaire. Some waiting periods. Moratorium of 2 to 3 years.

Subscription up to the age up to 70 years ! Lifelong insurance.

Annual premiums 2024. Premiums, to be paid monthly, depend on age at subscription. (€ taxes included). Premiums adapted as a function of statistics

- Module 1: Hospitalization (single room), surgical operations and related expenses, (60/120 days), pregnancy.

Age at subscription	0-19	20-24	25-29	30-34	35-39	40-44
Hospitalization	133	245	267	300	322	344

Age at subscription	45-49	50-54	55-59	60-64	65-69	70
Hospitalization	400	478	579	756	1.001	1.334

- Module 1; Options 1+2: Outpatient treatment : examinations (analysis, X-Rays, scans, lab tests), medical visits, medicines, physical therapy, ...not related to hospitalization;

Age at subscription	0-19	20-24	25-29	30-34	35-39	40-44
Hospitalization + Options 1+2	334	567	623	689	734	778

Age at subscription	45-49	50-54	55-59	60-64	65-69	70
Hospitalization + Options 1+2	867	1.067	1.267	1.667	2.112	2.784

Risks !!!

Remark

No medical questionnaire
but déclarations

- Expat and Co Web Site
- At registration

On the web site

“So long as you have a European link and are sound of mind and able-bodied at the inception date of the policy, any EU staff member under the age of 70 is eligible for coverage under €LP Gold EU”

When signing:

“I declare to be healthy and I do not intend to have surgery, medical or dental treatment or be hospitalized in the near future, as far as I know at the moment of signing this application form”.

Termination:

The insurer may terminate the insurance contract, for example if the insured's reimbursement statistics are considered to result from exaggeration, misrepresentation or fraud.

UE Health - Foyer Global Health (Luxemburg)

Individual insurance. Up to the age of 65 years. Medical questionnaire. No waiting period. Lifelong insurance.

Worldwide cover without limitations outside the EEA (US excluded except 6 weeks in case of urgencies).

- High level of cover for hospital stays in a single room, for surgical operations and related costs due to hospitalisation (illness or accident). One day clinic and out-patient cares included.
- **Supplementary reimbursement: 20% of costs (in-patient and out-patient related costs).**
- Specific ceilings and waiting periods exist for major dental care, visual aids and specific treatments (ie. Dental implants, fertility treatments...).
- Transport to the nearest hospital.

Annual premium 2024. Premiums linked to index and statistics.

Age	19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Premium (€)	565	590,7	716	765,3	765,3	867	928,3	1021	1283,3	1492,8	1923,5

Other policies not available anymore but covering several colleagues

- EurPriv Santé and EurPriv Santé Plus (Cigna = BCVR 8672)
- Eurosanité Tranquillité et Optimum (Allianz Care) → Hospi Safe
- EUCARE and EUHOSPI by Santalia (taken over by UCR)
- EUROSANTE+ and EUROHOSPI by Santalia (taken over by UCR)
- *DKV EU (LALUX) (Suppressed when leaving the Luxembourg area)*

Still indicated in previous versions of the presentations

Overbilling

1. Complementary insurances are **covering above the ceilings**
2. Problem if PMO declares excessity or exclusion ?
Excessivity = ceiling decided by the PMO
(Accepted by Allianz care (Hospi Safe) as a ceiling!)


Exclusions apply for the insurances !

(If no reimbursement by JSIS → no top-up by the insurance)

Important: what is the code on the JSIS slip ?

Accident insurance policy

**For retired staff,
Partners,
Staff in invalidity**



In case of accident

JSIS covers medical care after an accident as if it were a sickness (85 % ; ceilings).

Supplementary health insurances cover medical care after an accident along the option chosen and general conditions.

But no capital upon death or invalidity for retired staff and partners (no Art 73).

Accident insurance

Cigna - Aiace



For retired → 80 years

Subscription up to 80 years. No medical questionnaire. Lifelong insurance

- **Capital payment** upon permanent invalidity and death(€). Unit = annual gross pension
- **100% top-up** of the JSIS reimbursement for medical treatment required after an accident
- Worldwide coverage for accidents.
- Capital payment = **X annual gross pension**
- Possibility of 5% deductible

	Formula A	Formula B	Formula C
Total invalidity	4x pension	6x pension	8x pension
Death	2,3x pension	3,5x pension	5x pension

	0,55% of pension	0,80% of pension	1,06% of pension
(9,25% Taxes included)			
Annual prime - gross pension of €5000 (€)	360	524	695
Annual prime - gross pension of €2000 (€)	144	209	278



Death and disability (for active staff)

Cigna – Allianz Partners - Afiliatys

Life insurance (all causes) with free choice of capital and cover taking account of their personal requirements and family situation.

- Payment of the capital to the heirs in the event of death.
- Capital is also paid out in the case of total and permanent invalidity.

The invalidity guarantee under this insurance ends with the official's career or when he/she attains age 65.

The life insurance can be extended up to the age of 80 y, under certain conditions. These conditions are determined by the company (e.g. medical questionnaire and reduction of capital, increase of the annual premium).

Order of magnitude of the annual premium depends on age at subscription: for a capital of 100,000 €:

Age	Death	Invalidity
<30	85.2	68.4
30-35	102	80.4
36-40	136.8	102
41-45	205.2	159.6
46-50	307.2	284.4
51-55	500.4	512.4
56-60	784.8	982.8
61-65	1,155.6	1,734
66-70**	1,616.4	*
71-75**	2,845.2	*
76-80**	4,552.8	*

Assistance insurances policies

**Urgent medical care
Repatriation**

Assistance (when travelling abroad)

Europ Assistance – Cigna - Afiliatys



It must be remembered that JSIS provides only 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).

Two formulae are proposed:

- Silver : assistance to people and travel assistance
- Gold : assistance to people, travel assistance and annual cancellation insurance

Options:

Annual premium 2024 €

	Formulae / Options	Silver	Gold
➤ medical care costs	Base	94	208
➤ roadside assistance	Suppl. medical care*	50	50
	Suppl. roadside assistance	41	41
	Total	185	299

*Up to €1 000 000

Stay of max 90 days

Several trips a year

Note: several credit cards offer travel assistance when they are used for the trip.

Travel assistance proposed by other insurance companies

- **The EUROPAT Insurance** (here above) proposes a travel insurance including assistance, medical care and repatriation (periods of 90 days).
- **Several credit cards** offer travel assistance when they are used to pay for the trip.
- **Several national travel assistance insurance** offers exist, e.g. linked to your car insurance

Reference

Working document

***“File on supplementary health insurance policies
offered to the officials and other agents
of the European Institutions”
(FR & EN)***

Attention !

The summaries, examples and remarks in this insurance presentation do not cover all aspects to be considered. These are summaries that can be used for guidance.

Group of volunteers

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« Supplementary
Insurances Group »

- Writing of documents
- Updating of documents
- Organisation of presentations – Power Point
- **Replies to questions**
- **Organisation of appointments 10.30-15.30**

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Allianz Care
Experts

Experts consultations Allianz World Wide Care

If having a Hospi Safe Contrat

N105 00 06

Thursday 9.00 à 16.30 - appointment :
<https://calendly.com/hospi-safe/20min>

Brokers recommended by Allianz

Vanbreda Risk and Benefits,

“Bureau Eurinsurances”,

Rue Stévin, 144 1000 Bruxelles,
(derrière le Berlaymont)

Tél : 02 230 16 60

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