

# Insurance policies to supplement JSIS (RCAM)

Accident insurance policy

Assistance Insurance

# Four sources for reimbursement

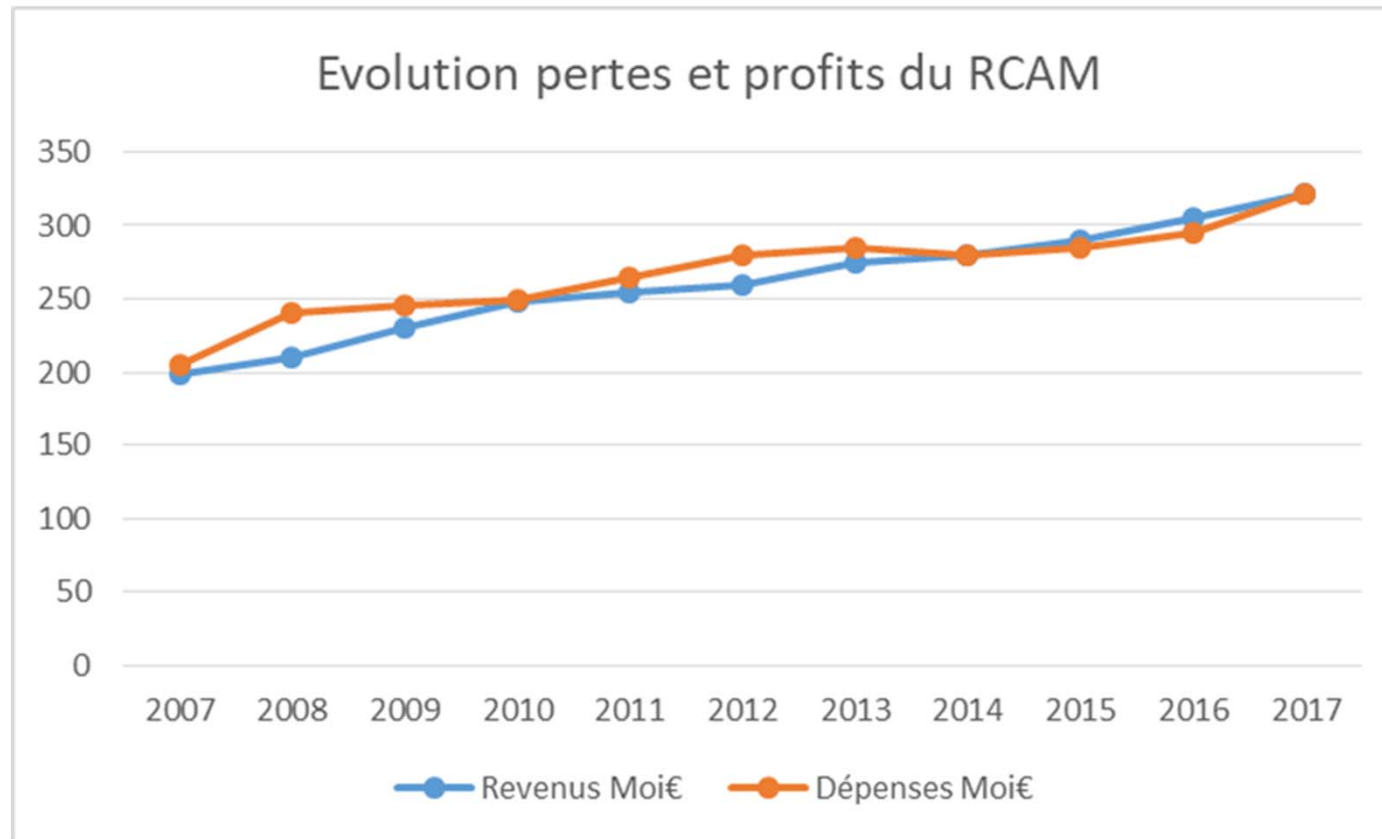
Four sources from which officials and other agents may obtain partial or total reimbursement of their health care charges.

- **The Joint Sickness Insurance Scheme –JSIS (Staff Regulations)**
- **Assistance schemes for coverage whilst abroad**
- **Schemes supplementary to the JSIS**
- **Accident insurance (Staff Regulations)**

# Developments in JSIS

# Operational expenses and income

(JSIS - CGAM report 2017)



Operational expenses (Mio€)

Operational income (Mio€)

# Deficit and reaction

- **Operational deficit since 2007: About 10 M€** (limited compared to the expenses: 300 M€). → reduction of the reserve.

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**Decision of the PMO Administration in 2012 → 2017**

**“Vigilance”**

**= restrictive measures resulting from a very strict application of the rules**

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**→ Zero deficit in 2014    Benefit in 2015 and 2016**

# PMO actions

## Positive action

- Seeking agreements with institutions
- Better information / raising staff awareness (June 2014)
- Supporting info about suppl. health insurance policies

## Strict application of rules (Staff Regulations)

- **Serious illness:** several refusals to extend recognition
- Cost estimate for hospitalisation / single room - danger of excessive cost (except where there exists an agreement with the hospital)
- **New “excessiveness” limits** (hospitals without agreement) ?
- Countries with expensive medical care costs (USA, N, CH, ...)
- Fiscal / **official receipt**
- Requests for **prior authorization** to be introduced.
- More to come ?

## Reaction of affiliates

- Member States do not accept to increase the contribution to JSIS
  - New staff at lower salaries
  - No reduction of medical care expenses
- 
- ➔ Structural problem
  - ➔ Possible interest of insurance policies to supplement JSIS.

# A supplementary health insurance policy ?

- How to decide ?
- How to select ?



# Motivation and Criteria on which to base a decision and a choice

## • **What financial risk?**

- When to take out insurance ?
- What kind of insurance ?
- What level of financial cover ?
- What level of annual premium is acceptable ?
- Cover of health care costs after an accident (for pensioners)?
- Other parameters to consider

# Financial Risk Limitations of JSIS

## *JSIS : Health and hospitalisation cover*

*(Art. 72 of the Staff Regulations)*

- Reimbursement at 85 % (80 % for dental treatment) for sickness, hospitalization, accident, etc.,
- Reimbursement is at 100 % in case of recognized serious illness (but limited in time).
- Worldwide coverage (but limitations: Art. 21).

### **But “Vigilance”**

- Exclusions, ceilings, limitations (Art. 8§2), abandon, excessiveness (Art. 20), ...
- Statistically: reimbursement around 77% in 2015 and 81% in 2017

# Financial Risk and possible coverage

## Risk limitation

**Art 72 §3** (supplementary reimbursement above the equivalent of half a month's pension. Upon request) but subject to limitations.

➔ **risk limited to ½ monthly salary/pension or some more :**

- Warning: ceilings; exclusions; excessiveness; non EU countries
- Warning: not automatic, administration burden and length of time

➔ **Risk could be greater than expected !!!**

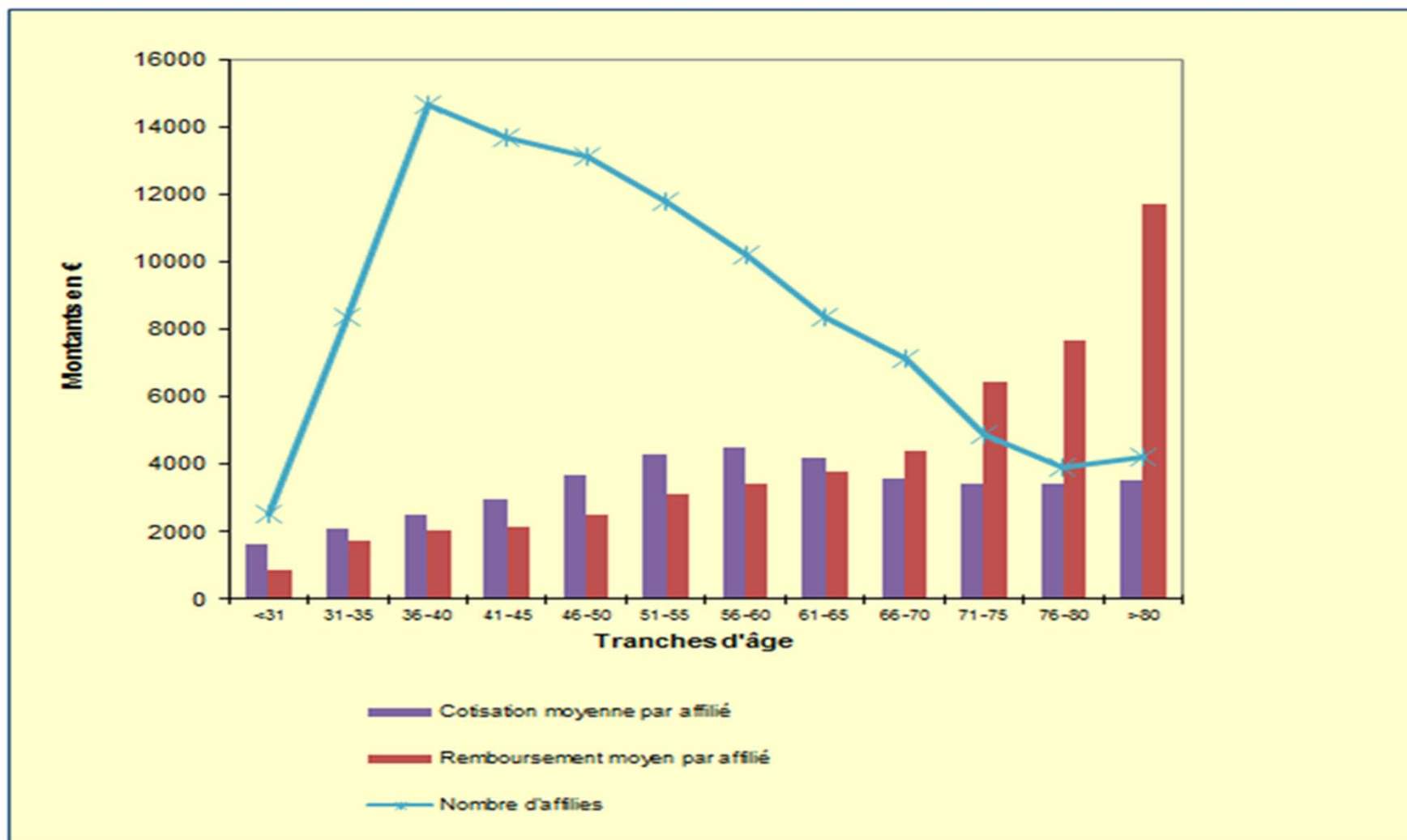
## Solutions

- Set money aside – be your own insurance company
- Take out health insurance to supplement JSIS (from €150/year to €2500/year)

# When to take out insurance

- What financial risk ? (Article 72.3)
- **When to take out insurance ?**
- What kind of insurance ?
- What level of financial cover ?
- What level of annual premium is acceptable ?
- Cover of health care costs after an accident (for pensioners)
- Other parameters to consider

## Dépenses et recettes moyennes par tranche d'âges - 2015 -



# What kind of insurance

- Group/collective or individual insurance ?
- High risk or comprehensive insurance ?
- Financial level of supplementary cover  
(→ 100% ? )
- With or without medical questionnaire.
- Annual premium irrespective of age or  
variable premium depending on age ?
- Cover of treatment required following an  
accident (pensioners).

# Further considerations

- **Solvability and weight of the insurance company.**
- **Insurance for life or not** (we depend on JSIS 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 depends on negotiation with the insurance company including perhaps a medical questionnaire.

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

- **Continuation after the end of a contract in the EU Institutions.**
- **Availability of the insurance agency or broker to help in case of difficulty.**
- **Geographical spread of guarantees under the policy.**
- **Stability of the premium and provisions under the policy.**

# **Health insurance policies to supplement JSIS**



# With medical questionnaire

## 1. Cigna –Allianz BE

- a. *Hospi Safe* - Afiliatys – for active staff
- b. *Major Risks* - AIACE - for retired staff

## 2. Allianz Care – Concordia

*EUROSANTE* - US - SFE

## 3. DKV Lux (LALUX) (for colleagues in Luxembourg)

*DKV EU Plus* - FFPE - US - SE

## 4. UE HEALTH – Foyer Global Health Luxembourg

# Hospi Safe



***Hospi-Safe (Cigna\*\* – Alliance) negotiated by Afiatys (BCVR 8672)***

**Collective Insurance. To be subscribed to at least 6 months before retirement.**  
**Medical questionnaire** (no waiting period).

## **Lifelong insurance.**

- 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 maintain cover when leaving JSIS (e.g. end of contract with EC)
- Worldwide coverage (but limitations outside EEA)

Order of magnitude of the annual premium which varies depending on age (€\*):

| Age            | 0-2 | 2-18 | 18-35 | 36-50 | 51-60 | 61-67 | 68 et + |
|----------------|-----|------|-------|-------|-------|-------|---------|
| Annual premium | 0   | 65   | 79    | 119   | 158   | 198   | 264     |

\*Belgian taxes (9.25%) included

\*\*Cigna = ex Vanbreda International

# Major Risks (and accidents)



***Major Risks (and accident) Cigna – Alliance Negotiated by AIACE (BCVR 8673)***

**Collective insurance. For pensioners - age limit: 67. Medical Questionnaire (no waiting period). Lifelong insurance.**

- Hospitalization (single room), surgical operations and expenses incurred two months prior to and six months after. No accident cover if the option is not chosen.
- 100% reimbursement of the difference between actual expenditure and the amount reimbursed by JSIS. Worldwide cover (but Allianz applies limits outside EEA).
- Very similar to Hospi Safe
- Ceilings : Complementary reimbursement cannot exceed the maximum amount of reimbursements by the JSIS.

**Order of magnitude of the annual premium (€ January 2016; including BE taxes)**

|                        | Major risks (without coverage of accidents) | Major risks and accidents |
|------------------------|---|---------------------------|
| Without any deductible | 213   | 239                       |
| With €100 deductible   | 185   | 208                       |

# Remarks

- The option “Major risks” on its own, without coverage of accidents, is justified if the interested retired staff member subscribes as well the specific “Accident” policy proposed by AIACE – Cigna (lump sum in case of disability or death)
- Cigna and Allianz BE authorize the switch between “Hospi Safe” and “Major Risks”, in view of avoiding the overlapping concerning reimbursement of hospitalisation expenses by “Hospi Safe” and the specific “Accident” policy. This switch is possible for retired staff without formalities and independently of age

# Hospi Safe Plus



## **Hospi Safe Plus (Cigna – Alliance) negotiated by Afiatys (BCVR 8672)**

Collective insurance. To be taken out at least 6 months before retirement.  
Medical questionnaire (no waiting period). Lifelong insurance.

- 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.
- Reimbursements are 80 % of the difference between actual cost and JSIS. Reimbursement for medical visits, prescribed medicines, reasonable and usual out-patient treatment covered (Dental, Optics, Article 8.2 of the GIP). Limited to 20% of the cost for Art 8.2.
- Reimbursement of examinations (analysis, X-Rays, scans, lab tests if not linked to hospitalization) since 01.10.2016
- Worldwide coverage (limitations outside EEA)

Order of magnitude of the annual premium, to be paid every three month, depends on age (€ including Belgian taxes):

| Age            | 0-2. | 2-18 | 19-35 | 36-50 | 51-60 | 61-67 | 68 +  |
|----------------|------|------|-------|-------|-------|-------|-------|
| Annual premium | 3673 | 475  | 580   | 870   | 1160  | 1436  | 1.924 |

# EUROSANTE option 1

***Eurosanté Tranquillité (High risk option): Allianz DE, WWCare, Concordia, Vanbreda Risk and Benefits. - Introduced by US, Save Europe, SFE***

**Individual insurance. Subscription up to 67 y. Medical questionnaire (no waiting period)**

- 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)
- Worldwide coverage (limitations outside EEA)

Very similar to Hospi Safe.

Order of magnitude of the annual premium depends on age (€ including Belgian taxes)

| Age                   | 0-18 | 19-35 | 36-50 | 51-60 | 61-67 | 68 - |
|-----------------------|------|-------|-------|-------|-------|------|
| Option : Tranquillité | 62   | 75    | 113   | 150   | 188   | ?    |

? : Coverage can be extended after 67 years without any guarantee as to the level of the annual premium.

# EUROSANTE options 1, 2 & 3

***Eurosanté. All options: Allianz DE, WWCare, Concordia, VB Risk and Benefits. Introduced by US, Save Europe, SFE***

## **Individual insurance. Subscription up to 67 y. Medical questionnaire**

- Reimbursements are 100% of the difference for hospitalization (single room) and surgical operations and expenses incurred two months prior to and six months after (as with Hospi-Safe)
- Reimbursements are 80 % of the difference between actual cost and JSIS reimbursement for reasonable and normal out-patient treatment covered (Optics, Article 8.2 of the GIP.) Limited to 20% of the cost for Art 8.2. Optic and dental care coverage (with limitations) and some special treatments. Laboratory examinations (analysis, X-Rays, scans, lab tests) newly considered
- Similar to Hospi Safe Plus.
- Worldwide coverage (limitations outside EEA)

**Order of magnitude of the annual premium depends on age (€ Belgian tax included):**

| Age                                | 0-18 | 19-35 | 36-50 | 51-60 | 61-67 | 68 - |
|------------------------------------|------|-------|-------|-------|-------|------|
| Option : Equilibre                 | 315  | 385   | 577   | 770   | 953   | ?    |
| Options : 1,2&3 (with dental care) | 450  | 550   | 826   | 1101  | 1367  | ?    |

**?** : Coverage can be extended after 67 years without any guarantee as to the level of the annual premium.

# DKV EU Plus (Lux only)

**DKV EU PLUS** (DKV Lux now LALUX) introduced by FFPE, US and Safe Europe

**Individual Insurance. Subscription up to 70 years ! Medical questionnaire.**  
**Lifelong insurance.** (For colleagues in Luxemburg for fiscal reasons)

- Hospitalization (single room), surgical operations and related expenses. Medical visits, medicines, physical therapy, examinations and analyses ...not related to hospitalization. Dental and eye care (with limitations)
- Reimbursement of the 20% (or 15%) of the total expense. JSIS ceilings apply. Some flexibility for the definition of the policy.
- Limitations outside EU

The annual premium depends on age at subscription (€, Belgian taxes included)

(Order of magnitude – variable and depending on statistics)

|                |       |       |       |       |
|----------------|-------|-------|-------|-------|
| Age            | 30-34 | 50-54 | 65-69 | 70 +  |
| Annual premium | 600   | 1,000 | 1,400 | 1,600 |



# UE Health

## EU Health insurance by Foyer Global Health

**Must be taken up to the age of 65 years. Can cover partners and children. Subject to a medical questionnaire. No waiting period. Once admitted, you can remain insured for life. Worldwide cover without limitations outside the EEA (max. 6 weeks)**

- High level of cover for hospital stays in a single room, for surgical operations, related costs due to hospitalisation (illness or accident). One day clinic included. Dental treatment, orthodontic services, visual aids and other out-patient costs.
- Supplementary reimbursement: **20% of costs** (in-patient and out-patient related costs).
- Specific ceilings exist for major dental treatment and visual aids.
- EU Health insurance also includes worldwide assistance provided by Global Corporate Solutions (Europ Assistance)(Transport, direct billing, rapatriation,...)

**Annual premium, to be paid monthly or yearly (-3%) (€ - BE taxes and assistance included)**

| Age     | 0-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-<br>→ |
|---------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| Premium | 635  | 665   | 806   | 861   | 861   | 977   | 1045  | 1150  | 1445  | 1681  | 2166     |

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

# No medical questionnaire

## 1. Santalia

a. *Eurosanté* + - R&D - EAS

b. *EuCare* + - FFPE – WYR

## 2. Expat & Co's

*ELP Gold EU* - FFPE - WYR

# EUCARE+

**EURCARE+** Santalia – WYR SCRL *introduced by FFPE*

Individual Insurance

**Subscription possible independently of the age up to the age of 75 years !**

**No medical questionnaire !** Waiting periods. Lifelong insurance

Hospitalization (single room with limits), surgical operations and related expenses. Medical visits, medicines, kine, ...not related to hospitalization + Dental and eye care. Examinations (analysis, X-Rays, scans, lab tests) excluded.

- Reimbursement of the 20% (or 15%) of the total expense. JSIS ceilings considered. Geographical limitations.
- Assistance insurance included (Mondial Assistance)

**Order of magnitude of annual premium** (to be paid monthly) (€ Belgian taxes included):

|             |     |     |       |          |
|-------------|-----|-----|-------|----------|
| Age         | 20  | 40  | 60    | 71 and + |
| Premium (€) | 500 | 700 | 1,005 | 1,515    |

# EUCARE HOSPI

**EUCARE HOSPI** Santalia – WYR SCRL    *introduced by FFPE*

**Individual insurance. Lifelong insurance.**

**Subscription up to the age of 65 years. No medical questionnaire . Waiting period of 3 months.**

Hospitalization, surgical operations and related expenses 1 month before and three months after.

- Reimbursement of the 20% (or 15%) of the total expense. JSIS ceilings considered. Geographical limitations.
- Assistance insurance included (Mondial Assistance)

Two options:

- **EUCARE HOSPI +**: hospitalization in single room (with limitations)
- **EUCARE HOSPI** : hospitalization in double room.

**Order of magnitude of annual premium** (to be paid monthly) (€ Belgian taxes included):

| Age           | 20  | 40  | 60  | 71 and + |
|---------------|-----|-----|-----|----------|
| EUCARE HOSPI+ | 180 | 240 | 300 | 450      |
| EUCARE HOSPI  | 160 | 200 | 260 | 380      |

# EUROSANTE+

## EUROSANTE+

Santalia - EAS

*introduced by R&D*

Individual Insurance. Life long insurance.

**Subscription possible up to the age of 75 years !**

**No medical questionnaire ! Waiting periods (3 and 6 months)**

- Hospitalization (single room with limits), surgical operations and related expenses. Medical visits, medicines, physical therapy, ...not related to hospitalization + Dental and eye care with limitations. Examinations (analyses, X-Rays, scans, lab tests) not included
- Reimbursement of the 20% (or 15%) of the total expense. JSIS ceilings apply. Geographical limitations.
- Offer of an assistance insurance at reduced cost

**Annual premium according to age** (€ Belgian taxes included) to be paid monthly:

|             |     |     |     |         |
|-------------|-----|-----|-----|---------|
| Age         | 20  | 40  | 60  | 71 et + |
| Premium (€) | 450 | 650 | 950 | 1.450   |

# EUROHOSPI

**EUROHOSPI** Santalia -EAS

*introduces by R&D*

## Individual insurance

**Subscription possible up to the age of 65 years. No medical questionnaire.**

**Waiting period of 3 months. Lifelong insurance**

- Hospitalization, surgical operations and related expenses 1 month before and three months after.
- Reimbursement of the 20% (or 15%) of the total expense. JSIS ceilings apply. Geographical limitations.

Two options:

- **EUROHOSPI +**: hospitalization in single room (with limitations)
- **EUROHOSPI** : hospitalization in double room.

**Order of magnitude of the annual premium** (to be paid monthly) (€, BE taxes included):

| Age        | 20  | 40  | 60  | 71 et + |
|------------|-----|-----|-----|---------|
| EUROHOSPI+ | 120 | 170 | 230 | 390     |
| EUROHOSPI  | 90  | 140 | 190 | 320     |

# €LP Gold EU

**Europat Local Plus Gold EU Expat & Co's WYR SCRL introduced by FFPE**

**Individual insurance. No medical questionnaire. No waiting period (except for dental implants).**

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

- Module 1: Hospitalization (single room), surgical operations and related expenses, (60/120 days).
- Options 2+3: Outpatient treatment : examinations (analysis, X-Rays, scans, lab tests), medical visits, medicines, physical therapy, ...not related to hospitalization; medical equipment; Dental and eye care with limitations (waiting period)
- Reimbursement up to 100% of total expenditure if JSIS covers part of the cost.

JSIS. 20% if no intervention by JSIS. Territorial limitations / negotiation

**Order of magnitude of annual premiums.** Premiums, to be paid monthly, depend on age at subscription. (€ taxes included)

| Age at subscription                                       | 40  | 50  | 60    | 70    |
|---|-----|-----|-------|-------|
| Module 1 (hospitalization)                                | 275 | 385 | 605   | 1065  |
| Module 1 + Options 2 & 3<br>(Hospi+outpatient+dental/eye) | 625 | 855 | 1.335 | 2.220 |

# Remarks on ELP Gold EU of Expat and Co

- If you are eligible for RCAM, then choose the Gold EU package, if you are no longer receiving RCAM, simply switch to our regular Gold package and enjoy the same level of coverage.
- On the home page: 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
- At subscription: I declare to be healthy and I do not intend to have surgery, medical or dental treatment or be hospitalised in the near future, as far as I know at the moment of signing this application form.



# Accident cover

To cover permanent invalidity and death

**(For retired staff)**

# Death and invalidity cover

(accident or illness)

# Supplementary health insurance and accident cover

**1. JSIS covers medical care after an accident as if it were a sickness.**

**2. Supplementary health insurances cover medical care after an accident along the general conditions.**

(If the medical interventions are specifically covered : depending on the option chosen, e.g. Hospi safe or Hospi Safe Plus).

**3. But no invalidity nor capital upon death**

# Accident insurance



## *Cigna accident insurance negotiated by the AIACE*

**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.
- Possibility of 5% deductible

|                  | Capital payment = X <b>annual</b> gross pension |           |           |
|------------------|---|-----------|-----------|
|                  | Formula A                                       | Formula B | Formula C |
| Total invalidity | 4x  | 6x        | 8x        |
| Death            | 2,3x  | 3,5x      | 5x        |

|   | 0,55%<br>of pension | 0,80%<br>of pension | 1,06%<br>of pension |
|---|---------------------|---------------------|---------------------|
| <b>Monthly</b> prime - gross pension of €2000 (€) | 12,02               | 17,48               | 23,17               |
| <b>Annual</b> prime - gross pension of €2000 (€)  | <b>144</b>          | <b>209</b>          | <b>277,5</b>        |

# Comprehensive insurance – death and disability



## **Allianz BE / Cigna insurance negotiated by Afilatys -**

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 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                | 30  | 40  | 50  |
| Annual premium (€) | 155 | 240 | 600 |

# Assistance insurance

# Assistance (when travelling abroad)



## **Cigna - Europ Assistance - introduced by Afilatys**

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: medical costs and roadside assistance

Annual premiums ( € ):

| Option / Formula    | Silver | Gold |
|---------------------|--------|------|
| Base                | 85     | 189  |
| Medical costs*      | 45     | 45   |
| Roadside assistance | 37     | 37   |
| Total max.          | 167    | 271  |

\*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.

## **Working paper available**

**“File on supplementary health insurance policies and others”**

*Proposed to officials and other agents of the European Institutions*

*(FR and EN)*

## **Questions :**

**[Crutzen.Serge@gmail.com](mailto:Crutzen.Serge@gmail.com)**

***or references of the working paper***

## **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 BE, Allianz Care, DKV, Foyer Global Health, Santalia and Expat & Co.*