



NEWSLETTER – MARCH 2025

– HEALTH AND ACCIDENT INSURANCE TO SUPPLEMENT JSIS

AFILIATYS is pleased to inform you that its success among the staff of the European Institutions remains undeniable. This is particularly true in Luxembourg.

Soon, you will be nearly **40,000** to have joined this Association, which is managed by a small group of volunteers (both active and retired) and pursues **social, charitable, and humanitarian objectives**.

Its priority? **The general interest!** This is achieved notably through the **complementary insurance to JSIS**, which covers healthcare costs for staff up to approximately **80%** (excluding serious illnesses, which are fully covered by the JSIS).

On **January 1, 2020**, following a call for tenders, AFILIATYS signed a **10-year framework contract** with **ALLIANZ CARE** to cover the **remaining costs** for more than **30,000 people** (with an average increase of about 300 insured persons per month).

AFILIATYS strongly advises **taking out insurance as early as possible** (even from the start of employment). This is to:

1. **Cover the remaining costs**, which can be substantial, particularly in cases where JSIS applies limits or excessive reductions.
2. **Avoid having to complete a medical questionnaire** if applying for coverage within six months before retirement. It is important to note that this questionnaire could lead to a refusal of coverage.

It is reassuring to see that this message, repeatedly conveyed by AFILIATYS, has been well received: in recent years, the **average age of insured members has decreased** and continues to do so. The current **average age** of insured members, across all locations, is **46 years**.

Why share this new information with **active staff or those nearing retirement**, given that one can subscribe to the insurance **up until the day before retirement**?

Because more and more of you are either **seeking our advice** on the relevance of subscribing to such insurance or **contacting us for support** in managing the contract.

Afiliatys is not an insurance company nor a broker and it is not always possible for us to respond quickly and concretely to all questions, I strongly encourage you, in order to save time:

- to visit our website (www.afiliatys.eu), particularly the page dedicated to our periodically updated Frequently Asked Questions (FAQ).
- to attend one of our in-person sessions held at our offices (105 Avenue des Nerviens, 1040 Brussels, near Parc du Cinquanteaire):
- For those of you who already have a Hospi Safe insurance: sessions held on Thursdays from 9:00 to 12:00 end from 13:00 to 16:00 -105 Avenue des Nerviens (meeting room of Afiliatys). To make an appointment: <https://calendly.com/hospi-safe/20min>
- Another information session is organised every Thursday from 10:30 AM to 3:30 PM (room 00:010), in the form of individual consultations regarding the specifics of the different insurance options and their relevance to each personal and/or family situation. Appointment requests should be addressed by email to francoiseattal@yahoo.fr
- Or to make an appointment with one of the brokers selected by ALLIANZ CARE:

o For Brussels:

- **WILINK Insurance**

Stefano Ristuccia | Team Manager

stefano.ristuccia@wilink.be | wilink.be - 32 (0)2 210 59 53 |

Avenue de Tervueren n° 273 | 1150 Woluwe-Saint-Pierre

HOW to fix immediately an appointment for Hospisafe Product :

<https://calendly.com/stefano-ristuccia/hospisafe>

- **VANBREDA RISK & BENEFITS (Eurinsurances)**

Boulevard Charlemagne 1/9 – 1041 Bruxelles (IPC Building – derrière le Berlaymont)

Tel : 02/230.16.60 (9AM to 12PM)

Email : eurinsurances@vanbreda.be

www.eurinsurances.be

o **For Luxembourg** : OCA, 23, rue Aldringen, L-1118 Luxembourg
(contact@oca.lu / <https://www.oca.lu> / +352 661 693 701)

In-person sessions are held at the offices at 227, Val des Bons Malades in Luxembourg. On Tuesdays and Thursdays from 11:30 AM to 2:30 PM, in the form of individual consultations regarding the specifics of the different insurance options and their relevance to each personal and/or family situation.

(Appointment requests can be made via the following link:

[Rdv 30min - Samantha- Calendly](#))

1) **How to Subscribe to HOSPI SAFE?**

3 possible options

- either subscribe online <https://api.allianz.com/myquote/2>

- Or contact one of the brokers mentioned above.

2) How to choose a JSIS Supplementary Insurance?

To help you choose the coverage that best suits your personal or family situation, you should consider the following questions regarding a particular supplementary insurance:

- 1) Is it governed by a framework contract?
- 2) Is a prior medical questionnaire required?
- 3) Is there a moratorium on pre-existing medical conditions (and for how long)?
- 4) Is there a waiting period (and for how long and why)?
- 5) Is the coverage permanent (lifetime or conditional)?
- 6) What are the premium amounts? How are they calculated (age brackets)? Can they vary (according to EUROSTAT indexing or adjusted on the basis of the insurer's economic results)?
- 7) What about reimbursements? Are there limits, excess rules, or deductibles?

2) Hospi Safe Illness, Hospi Safe Illness & Accident, Hospi Safe Plus

HOSPI SAFE offers the benefits of a collective insurance, governed by an agreement between an insurer and an association, with the latter ensuring the management and representation of the interests of those insured in negotiations with the insurer.

To subscribe to HOSPI SAFE you must be a member of AFILIATYS (lifetime membership fee of €5) and you must be active (or in permanent or partial disability). You can thus join, up until the last day before your retirement. The coverage continues after retirement and permanent disability.

HOSPI SAFE can also be subscribed to for dependents (spouses and children, whether they are JSIS members or not), as supplementary insurance to a primary statutory or private insurance based on JSIS ceilings. Dependents can continue to be covered by HOSPI SAFE, provided they remain members of AFILIATYS, become the principal insured, and maintain a primary insurance (national or other).

HOSPI SAFE is available in three formulas, which we analyze according to the 7 criteria mentioned earlier:

- HOSPI SAFE ILLNESS
- HOSPI SAFE ILLNESS & ACCIDENT
- HOSPI SAFE PLUS

a) HOSPI SAFE ILLNESS AND HOSPI SAFE ILLNESS & ACCIDENT

Medical questionnaire: None, unless subscription is made 6 months before the retirement date.

Waiting period: No

Moratorium: 24 months for illnesses pre-existing the subscription. Not applicable if subscribed within 13 months of entering service.

Coverage permanence: Lifetime (Once subscribed, the coverage is no longer conditioned by the age of the insured, even for those who, while covered by JSIS, leave the institutions, as well as for their dependents if there is no break in coverage, provided they remain AFILIATYS members and become the "principal insured"). The supplement is based on JSIS ceilings.

Global coverage: Yes, but with an annual limit of €25,000 per year and per person outside the EEA, except for Great Britain, provided that the insured is covered by JSIS.

Premium adjustment: Fixed for the duration of the contract (10 years) except for annual EUROSTAT indexing, age bracket changes (capped at 61), and possible technical revision in January 2028 with AFILIATYS' agreement. Premiums do not apply to children under 2 years old.

Annual premiums: (January 1, 2025):

For HOSPI SAFE ILLNESS (which does not cover accidents): from €63,04 (2 years old) to €214,17 (after age 61).

For HOSPI SAFE ILLNESS & ACCIDENT: from €86,85 (2 years old) to €291,70 (after age 61).

Reimbursements: 100% for all hospitalization-related care (in a private room), as well as expenses incurred within 2 months before and 6 months after the hospitalization.

The same applies to pregnancy and childbirth expenses. No waiting period.

Day clinics are covered.

Ceiling/excess: No (except for possible exclusions). Hospi Safe reimburses if JSIS reimburses. For post-operative rehabilitation and re-education, the reimbursement cannot exceed 20% of the incurred costs.

b) HOSPI SAFE PLUS

Reimbursements: This collective insurance covers hospitalization costs under the same conditions as the other two HOSPI SAFE formulas, but also offers 80% coverage of the difference between the "cost-reimbursement" by JSIS for medical consultations, medications, tests, medical imaging, dental, vision, and hearing care, as well as certain outpatient health services (physiotherapy, orthopedics, etc.). It also reimburses 20% of fitness and diet subscriptions.

Ceilings: Specific annual ceilings are set (see [Hospi safe plus](#) on our website), especially for dental care and non-hospitalization care. Progressive limit up to €3,200 starting from the 5th year of coverage for dental expenses. Deductibles apply.

Annual premiums (January 1, 2025): from €630,34 (2 years old) to €2141,80 (after 61 years).

1) What Other Supplementary Insurance Options Are Available?

1) EUROPAT INSURANCE (Module 1: HOSPITALIZATION)

Individual insurance: no framework contract

Subscription conditions: before the age of 70. Can cover spouses and children.

Medical questionnaire : No medical questionnaire.

Waiting period: No waiting period.

Moratorium: 3 months for certain guarantees. May extend up to 3 years for pre-existing conditions at the discretion of the insurer.

Coverage permanence: Annual, automatically renewable. The insurer may unilaterally cancel the contract by simple registered letter due to exaggerated reimbursement claims, or if they deem health expenses too high. A declaration of good health and no planned medical, dental treatments, or hospitalizations is required at subscription.

Global coverage: To be defined with the insurer (EEA or worldwide, or with limitations).

Premium adjustment: Premiums do not change with age but may be revised based on incurred expenses or changes to RCAM rules.

Annual premiums (as of January 1, 2025: from €139 (from 0 years old) to €1394(after 70 years old).

Reimbursements (Module 1): 100% for hospitalization in a private room, surgeries, prosthetics, rehabilitation, pregnancy and childbirth, and related outpatient care (2 months before and 6 months after hospitalization), palliative care (up to 60 days), dental care following an accident, child hospitalization accompaniment, home nursing (up to 60 days), parent accompaniment, urgent ambulance or helicopter transport, and transfers.

Ceilings/excess: Yes, according to JSIS rules. Limit: €2,000,000 per year. Outpatient care is limited to €25,000. If RCAM does not cover, reimbursement cannot exceed 20% of the bill. Limits for rehabilitation (€5,000) and home nursing or care home (€5,000).

2) EUROPAT INSURANCE (EUI) ILLNESS AND ACCIDENT

Individual insurance: no framework contract

Subscription conditions: same as Europat Insurance Hospitalization.

Reimbursements: Same as Europat Insurance Hospitalization, plus an option 1 (outpatient care) and an option 2 (dental, optical, and hearing care).

Other conditions: Same as Europat Insurance Hospitalization.

Annual premiums (as of January 1, 2025): from €348 (0 years old) to €2908 (after 70 years old).

3) FOYER EU HEALTH INSURANCE

Individual insurance: no framework contract

Subscription conditions: for active staff up to the age of 65, primarily based in Luxembourg. It can cover spouses and children.

Medical questionnaire: Subject to a medical questionnaire. Risks of exclusion or premium increases based on the related medical analysis.

Reimbursements:

- 20% reimbursement for hospitalization and outpatient care, Based on JSIS reimbursements, which may include limits and the application of exclusivity rules.
- Includes worldwide assistance via Global Corporate Solutions (EUROP ASSISTANCE – for transport, care, repatriation).

Ceilings/excess: €1000 for major dental care and visual aids. 4000€ for expenses related to pregnancy

Waiting period: No waiting period.

Moratorium for:

- Pregnancy and childbirth (10 months),
- Psychiatric care and psychotherapy.
- Infertility (24 months),
- Dental care, orthodontics, visual aids, outpatient care, laboratory tests, medical imaging, consultations, and medications (10 months).
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Coverage permanence: The insurance is automatically renewed yearly. Immediate termination of coverage if the insured returns to their country of origin due to transfer, retirement, or relocation outside Luxembourg, or if any of the insurability conditions related to the premium no longer apply.

Global coverage: Yes, excluding the USA, except for emergency treatments during the first 6 weeks of travel.

Premium adjustment: Premiums are based on age, up to 65 years, but are revised based on technical results, forecasted health trends, or JSIS changes.

Annual premiums (as of January 1, 2025): from €565 (ages 0-19) to €1923.50 (after age 65)