



Brussels, May 2025

HEALTH AND ACCIDENT INSURANCE POLICIES TO SUPPLEMENT JSIS

This document is mainly about health insurance to supplement JSIS remboursements for active staff, staff on LPG (leave on personal grounds), on partial or permanent disability or close to retirement.

I. Why Subscribe to a JSIS Supplementary Insurance?

The partial or total reimbursement of health care for officials and agents of the European Institution is done via:

- The Joint Sickness Insurance Scheme (JSIS) which ensures a reimbursement of 80% (illness, hospitalization, analyses, treatments, medicaments, etc.) for active and retired staff. The reimbursement rate is 100% in case of recognized serious illness).
- An Accident insurance which insures active staff and has to be subscribed for retired staff.
- The supplementary insurances to top up JSIS (to be subscribed).

Additionally, active staff members are covered by accident insurance for professional and private illnesses and accidents which follows the same reimbursement ceilings and excess rules as the JSIS. This may entitle them to a capital sum in the event of disability or death. This no longer applies after retirement.

Although spouses and children are not covered by this accident insurance, accidents are reimbursed by the JSIS as if these were illnesses. This also applies to retired staff and colleagues on disability and/or on leave on personal grounds (LPG). Colleagues on LPG can pay the monthly premium to keep their statutory accident insurance.

In case of hospitalization due to an illness or an accident, there may still be a certain out-of-pocket amount (potentially substantial) after JSIS reimbursements. This amount could be covered up to 100% by a JSIS supplementary insurance, whether individual or collective.

Some insurance companies limit the cover to a certain percentage (for example 20%) of JSIS reimbursements (on average 80%) of the total cost, leaving a certain out-of-pocket



amount in case of ceilings, exceptions and excess rules by JSIS, some companies cover up to 100%.

II) 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 (ex. Afiliatys and AIACE)?
- 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 independent of age or conditional)?
In case of death of the prime insured person what about the dependents?
- 6) What are the premium amounts? How are they calculated (age brackets)? Can they vary (according to EUROSTAT indexing or adjusted based on the insurer's economic results)?
- 7) What about reimbursements? Are there limits, excess rules, or deductibles?

III. The different existing covers

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

In December 2019, after a public call for tenders, AFILIATYS concluded a 10-year framework contract with ALLIANZ CARE called HOSPI SAFE.

HOSPI SAFE thus 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, on long term leave on personal grounds (LPG) or in permanent or partial disability. You can thus join, up until the last day before your retirement. However, should you join less than 6 months before your retirement, you will be requested to submit a medical questionnaire. The cover continues after retirement and after 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).

AFILIATYS recommends that active staff subscribe as soon as possible after entering service to benefit from lower premiums, as these increase with age (though capped at 61 years). This also avoids the need to complete a medical questionnaire, which could seriously compromise the possibility of being covered by HOSPI SAFE (refusal rate in 2024: 25%). If the official/agent as prime insured person is refused by the insurance company the dependents cannot be insured either.

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 (even for those covered by RCAM who leave the institutions, as well as for dependents if there is no break in coverage, provided they remain AFILIATYS members and become the "principal insured"). The supplement is based on RCAM ceilings. In case of death of the prime insured person the dependents continue to be covered, they must become members of Afiliatys and become the prime insured person.

Global coverage: Yes (with an annual ceiling of €25,000 per year per person outside the EEA), with exception of the United Kingdom if the insured person 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 an eventual technical revision in January 2028 with AFILIATYS' agreement. Premiums do not apply to children under 2 years old.

Annual premiums: (January 1, 2025):

Age as of 1st January, when premium is due



- **HOSPI SAFE ILLNESS** (does not cover accidents)

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium (€)	0	63,04	77,10	115,42	154,04	214,17

- **HOSPI SAFE ILLNESS AND ACCIDENT**

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium	0	86,85	104,17	156,24	208,35	291,70

- 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
- 100% for pregnancy and childbirth expenses, no waiting period
- Day clinic is covered.

Ceiling/excess: No (except for possible exclusions). Hospi Safe reimburses if JSIS reimburses. Covers 100% of the difference between JSIS and incurred costs. 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 ceilings exist for dental treatment, optics, audio equipment, glasses, consultations and medicines (1.250€), laboratory examinations, medical imaging not related to hospitalization. For dental treatment 800€ for the first 2 years of affiliation, rising up to 3.200€ after 4 years.



The same criteria as for HS Illness or HS Illness and accident apply.

The age is the one you have on 1st January, when payment of the prime is due

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium(€)	0	630,34	770,79	1154,26	1540,44	2141,80

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.

Waiting period: No

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 2025 (1^{er} janvier 2025) :

Age on 1 st January 2025	0-19	20-24	25-29	30-34	35-39	40-44
Hospitalization	139	256	279	314	337	360

Age on 1 st January 2025	45-49	50-54	55-59	60-64	65-69	70
Hospitalisation	418	499	604	790	1.045	1.394

Supplement travel assistance : 229 €



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. Ceiling for revalidation (5000 €), homecare or care home (5000€).

3) 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 **with limits**).

Other conditions: Same as Europat Insurance Hospitalization

Annual premiums 2025

Age on 1 January 2025	0-19	20-24	25-29	30-34	35-39	40-44
Hospitalisation+ Ambulatoire	348	592	650	720	766	813

Age on 1 January 2025	45-49	50-54	55-59	60-64	65-69	70
Hospitalisation+ Ambulatoire	906	1.115	1.324	1.742	2.207	2.908

Supplement travel insurance : 229€

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: yes.

Reimbursements:



- 20% reimbursement for hospitalization and outpatient care,
- Includes worldwide assistance via Global Corporate Solutions (EUROPE ASSISTANCE – for transport, care, repatriation).

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

Waiting period: No

Moratorium for:

- Pregnancy and childbirth (10 months),
- Infertility (24 months),
- Dental care, orthodontics, visual aids, outpatient care, laboratory tests, medical imaging, consultations, and medications (10 months).

Coverage permanence: The insurance is automatically renewed yearly. Coverage is lost if transferred or retired to your country of origin.

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.

Age bracket	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-99
Monthly premium(€)	48,5	50,75	61,5	65,75	65,75	74,5	79,75	87,75	110,25	128,25	165,25
Annual premium(€)	565	590,7	716	765,3	765,3	867	928,3	1021	1283,3	1492,8	1923,5

1. DKV EU PLUS Insurance

Affiliation is only possible for colleagues in Luxembourg. This insurance stops as soon as you leave Luxembourg or its region and will therefore be excluded from the insurance offers valid for agents of the European Institutions.

DKV Easy-Health: the cover stops as soon as you move country or go for retirement outside of Luxembourg.



IV. – SPECIFIC INSURANCES FOR PENSIONERS

1. HOSPITALISATION (ILLNESS AND ACCIDENTS)

Insurance policy proposed by AIACE to retired staff members of Afiliatys and partners. (even partners who benefit from a life rent) covered by JSIS. No age limit for partners if they subscribe at the same time as the prime insured person.

Insurance company: CIGNA

Broker: CIGNA

Subscription conditions: must be subscribed before the age of 69 years. The partner can subscribe at the same time.

Waiting period: no

Lifelong insurance and worldwide cover.

Reimbursements cover 100% of the difference between expenses and JSIS reimbursement. However, these reimbursements are limited to the amount of the JSIS reimbursement if the latter is less than 50% (countries with expensive medicine).

Premiums : Adapted by CIGNA on the basis of statistics. The contract is automatically renewed from year to year.

	Maladies et accidents
Without deductible	353,90
With 100 € deductible	308,35

2. SPECIFIC « accident » INSURANCE FOR PENSIONERS

Insurance policy proposed by AIACE for retired staff, partners and staff in disability.

Insurance company : CIGNA

Broker : CIGNA



Subscription condition: must be taken out before age 80

Medical questionnaire: no

Coverage is worldwide.

Cover: 100% reimbursement top up of the JSIS reimbursement without limit (hospitalisation, consultations, physiotherapy, medicine) if price is « sensible ».

In case of permanent partial disability the insured capital is multiplied by the percentage of permanent disability.

Premiums: % of annual pension according to formula chosen. After the age of 75 only Formula A is possible. Premiums are automatically paid by PMO.

	Formule A	Formule B	Formule C
Total invalidity	4x Annual pension	6x Annual pension	8x Annual pension
Death	2,3x Annual pension	3,5x annual pension	5x Annual pension
Without deductible – Annual prime	0,55% Annual Pension	0,80% Annual pension	1,06% Annual Pension
Monthly prime – gross monthly pension of 3000€	18,03	26,22	34,74
Annual prime – gross monthly pension of 3000€	216	315	417
Monthly prime – gross monthly pension of P.000€	=+/- Px6	=+/- Px9	=+/- Px12

With 5% deductible – Annual prime	0,47% Annual pension	0,68% Annual pension	0,91% Annual pension
Monthly Prime – gross monthly pension of 3000€	15,40	22,29	29,83
Annual Prime – gross monthly pension of 3000€	185	268	358
Monthly Prime – gross monthly pension of P.000€	=+/- Px5	=+/- Px8	=+/- Px10



V. ASSISTANCE WHEN TRAVELLING ABROAD

Only when you travel for work JSIS will pay for repatriation in case of death. PMO and Afiliatys recommend a travel insurance, they are suggested by

1. EUROP ASSISTANCE

Proposed by AFILIATYS

Insurance company : Europ Assistance

Broker: CIGNA

2 formulas :

- a) Silver : assistance aux personnes et aux voyages
- b) Gold : assistance aux personnes, aux voyages et aux annulations

Primes 2025 (for a family living under the same roof), in €:

Formule / Options	Silver	Gold
Base	108	239
Suppl. Medical care*	58	58
Suppl. roadside assistance (car/year)	47	47
Total	213	344

Maximum cover : 1.000.00 €

2. EUROPAT

The Europat insurance proposes a travel insurance including assistance, medical care and repatriation (periods of 90 days).

VI - How to get information about JSIS supplementary insurance?

- Afiliatys invites you 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 105 Avenue des Nerviens, 1040 Brussels, near Parc du Cinquanteaire):
 - Either the sessions held on Thursdays from 10:30 AM to 3:30 PM (room 000:010), 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 the sessions held by ALLIANZ CARE on existing Hospi Safe contracts on Thursdays from 9:00 to 12:00 end from 13:00 to 16:00 – 105, Avenue des Nerviens (meeting room of AFILIATYS). Make an appointment via this link : <https://calendly.com/hospi-safe/20min>

To avoid any misunderstanding, it is important to clarify that these sessions are not of a commercial nature.

- 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 – phone : 02 210 5953
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](#))

DANIEL GERMAIN, PRESIDENT

REFERENCES

1. JSIS Joint Rules, General Implementing Provisions (GIP) and Practical Guide to Medical Reimbursement: <https://myintracomm.ec.europa.eu/staff/FR/health/Pages/index.aspx>
2. HOSPI SAFE <https://www.hospi-safe.eu/fr/> <https://www.allianzcare.com/fr/group-hub/hospisafe.html>
3. HOSPITALIZATION <https://www.eurprivileges.com/hospitalisation-former-staff-members>
4. EUROPAT Insurance : <https://www.expatsinsurance.eu/en/expat-insurances> <https://www.insurance-wyr.be/>
+32 (0)2 463 04 04 – info@expatsinsurance.eu
5. DKV EU Plus, LALUX : Luxembourg only <https://www.dkv.lu/fr/product/eu-plus/>
6. EU HEALTH (Foyer Global Health S.A), Luxembourg, <http://www.foyerglobalhealth.com/>
7. ACCIDENT <https://www.eurprivileges.com/accident>
8. TRAVEL ASSISTANCE – EUROP ASSISTANCE – AFILIATYS
<https://www.eurprivileges.com/travel-assistance-plan>
9. Table of miscellaneous treatments: Article 8§2 of the GIP (General implementing provisions for the reimbursement of medical expenses)