



## **FILE ON HEALTH AND ACCIDENT INSURANCE TO SUPPLEMENT THE JSIS**

**FEBRUARY 2026**

### **INTRODUCTION: WHY JOIN A SUPPLEMENTARY INSURANCE SCHEME WITH THE JSIS?**

Partial or total reimbursement of healthcare for officials and staff of the European Institutions shall be made through:

#### **The Joint Sickness and Disability Insurance Scheme (JSIS)**

This scheme provides active or retired staff with reimbursement of around 80 to 85% (for illness, hospitalization, analyses, treatments, medicines, etc.).

This reimbursement is 100% in the event of a serious illness recognised by the JSIS.

JSIS has set caps for many treatments. Exclusions are also possible as well as rules of excessivity. These regulations may reduce reimbursements, especially for care/treatment outside the European Union.

The portion of the fee that exceeds the normal costs in each country may be excluded from reimbursement by JSIS. The determination of excessive costs is made on a case-by-case basis according to the billing standards applied in the country where the costs were incurred, after consultation with the medical officer. As substantial amounts can remain at stake, this notion of excessivity must always be kept in mind. In order to situate the expected cost of any intervention based on the initial estimate, the JSIS advises to consult the table of averages of the amounts invoiced to members during the last two years.



- **Accident insurance, which insures only active employees (Article 73 of the Staff Regulations)**

Active members of staff benefit from "accident" insurance for professional and private illnesses and accidents, which may entitle them to a lump sum in the event of disability (total or partial) or death. This coverage ceases upon retirement.

Spouses and children do not benefit from this "accident" insurance, but their expenses related to accidents are nevertheless reimbursed by the JSIS, as are those due to an illness. The same applies to pensioners and colleagues on disability (temporary or permanent) or on leave for personal reasons (CCP). Colleagues in CCP can pay the monthly premium to keep the statutory accident insurance.

- **Supplementary insurance to the JSIS (to be taken out)**

It is clear from the paragraphs below that it is highly advisable to take out supplementary insurance under the JSIS both for the European official/staff member and for the members of his or her family.

It is also recommended to enroll as soon as possible, as a medical questionnaire is most often required by insurers, which can result in a refusal of cover or cover with reservations and exclusions, or even higher premiums.

In the event of hospitalization, whether due to illness or accident, up to 100% of the so-called "out-of-pocket expenses" can be covered by supplementary, group or individual insurance.

PLEASE NOTE: some insurance policies limit their coverage to a certain percentage (e.g. 20%) between the JSIS reimbursements (on average around 80%) and the costs incurred, which may thus leave a certain "remaining out-of-pocket expense" in the event of the application of JSIS ceilings, exceptions or rules of excessivity. Other insurance policies effectively cover 100% of these costs.



### **Assistance insurance (to be taken out)**

The JSIS does not reimburse the costs of repatriation, nor the costs of searching at sea or in the mountains of members who fall ill or have an accident abroad (unless they are travelling for work). Many supplemental JSIS insurance policies follow the rules of the JSIS and do not consider these reimbursements either.

If you want to have cover in the event of a trip outside the European Union or even simply outside your place of residence, you must take out "assistance" insurance that ensures repatriation if necessary and covers immediate care on site.

## **CHAPTER I**

### **HOW TO CHOOSE A SUPPLEMENTARY INSURANCE TO THE JSIS?**

The insurance market offers many proposals.

In order to be able to decide which coverage is best suited to personal or family situations, the following essential questions should be considered:

1. Its supervision by a framework contract negotiated by an association (e.g. AFILIATYS, AIACE)
2. A prior medical questionnaire on the person to be insured
3. A moratorium for pre-existing diseases to subscription (for how long?)
4. A waiting period (for how long and for what reason?)
5. The durability of the coverage (for life, i.e. non-age or conditional?) In the event of death of the civil servant subscribing and if beneficiaries are insured, what about the sustainability of their coverage?
6. The amount of the premiums? According to which age groups? With what stability? EUROSTAT indexation or adaptation according to the insurer's economic results, or even unilateral?
7. Refunds? whether or not ceilings, exceptions, or rules of excessivity are considered? The existence of franchises? Percentages



## CHAPTER II

### **SUPPLEMENTARY INSURANCE TO THE JSIS OFFERED BY AFILIATYS: HOSPI SAFE (TWO FORMULAS)**

Following a call for tender, AFILIATYS concluded a framework contract with ALLIANZ CARE in December 2019 for such a 10-year coverage called HOSPI SAFE, which is available in two formulas: HOSPI SAFE ILLNESS AND ACCIDENT and HOSPI SAFE PLUS (note that the HOSPI SAFE ILLNESS option is no longer available (since December 2025) but current policyholders continue to benefit from it).

HOSPI SAFE allows, among other things, to cover the difference between the costs incurred during hospitalization (due to illness or accident) and their reimbursement by the JSIS. HOSPI SAFE also covers medical expenses related to hospitalization incurred two months before and six months after hospitalization.

To date, HOSPI SAFE has some 32,000 policyholders, a figure that increases by an average of more than 200 new members each month.

HOSPI SAFE has the advantages of a group insurance, framed by an agreement between an insurer and an association, AFILIATYS, the latter ensuring the monitoring of the management of the contract and the representation of the interests of the insured during negotiations with the insurer or during disputes between the insured and the insurer about reimbursements for example.

The sine qua non condition for joining HOSPI SAFE is to be a member of AFILIATYS (lifetime membership fee of €5 for the whole family), to be active, on personal leave or on temporary disability.

#### **VERY IMPORTANT:**

- It is possible to join HOSPI SAFE up to the day before retirement.
- Coverage is maintained after the pension or permanent disability, being for life.



HOSPI SAFE can also be taken out for beneficiaries (spouses and children affiliated to the JSIS or to a primary insurance - such as mutual or private insurance). It should be noted, however, that the additional reimbursement will be made based on the JSIS ceilings. The reimbursement for spouses and children who are not affiliated to the JSIS but to a national mutual insurance company will be equal to the reimbursement they would receive if they were affiliated to the JSIS.

In the event of the death of the main insured or if the said beneficiaries cease to be covered as such, they can continue to be covered by HOSPI SAFE, provided that they become a member of AFILIATYS, become the main insured and have a primary insurance (national or other).

AFILIATYS recommends that EU officials become a member as soon as possible after their entry into service, to:

- benefit from attractive premiums, which change according to age (however frozen at 61 years old)
- above all, to avoid having to fill in a medical questionnaire if the affiliation takes place 6 months before retirement, which is likely to jeopardize the possibility of being covered by HOSPI SAFE (average refusal rate in recent years: 25%). It should be noted that if the prime insured person is subject to the medical questionnaire, his or her beneficiaries will also be subject to the medical questionnaire; If the main member is refused, his beneficiaries cannot be insured.

As indicated, HOSPI SAFE is available in two formulas analyzed in relation to the 7 criteria mentioned above:

1. HOSPI SAFE ILLNESS AND ACCIDENT
2. HOSPI SAFE PLUS

### **1. HOSPI SAFE ILLNESS AND ACCIDENT**

**Medical questionnaire:** no medical questionnaire unless the subscription is made 6 months before the date of retirement.

**Waiting period:** no

**Moratorium:** 24 months for illnesses prior to subscription. Does not apply if the subscription takes place within 13 months of the start of service. No moratorium on maternity. Everything related to pregnancy and childbirth is reimbursed at 100%. Children are covered until the day before they turn 2.



**Coverage:** 100% of the difference between the coverage of the JSIS and the costs incurred (without ceilings or excessivity) provided that these costs are neither unreasonable nor unusual in relation to the costs normally charged in the country where the treatment was provided. It should be noted that there have been no such cases since the entry into force of this contract (1 January 2020).

**Lifetime sustainability:** once subscribed, the coverage is no longer conditional on the age of the insured, even for those who, covered by the JSIS, leave the Institutions as well as for beneficiaries if there has been no break in coverage, if they become "main insured" and if they become members of AFILIATYS. The supplement is based on the JSIS ceilings if the primary insurance is no longer/not the JSIS. In the event of the death of the main insured, the beneficiaries retain their insurance coverage if they become "main insured and member of AFILIATYS".

**Staff on Delegation:** they are 100% covered by the JSIS for illnesses and accidents. He/she can choose to have the insurance policy suspended, which will result in its cancellation. A new policy will be created on return without the waiting period. In order for minor children/spouses to continue to be insured, the entire policy must be paid off. Indeed, if there is no main insured, no dependent insured/beneficiary. If the children are of age, they can take their own policy. It is advisable to keep the policy active/paid even in delegation because, even if 100% covered by the JSIS, it is within the limits mentioned above (thresholds, excessivity). The member may thus find himself with a certain amount of out-of-pocket expenses.

**Worldwide coverage:** Yes (but annual ceiling of €25,000 per year and per person outside the European Economic Area – EEA – except for Great Britain provided that the insured is subject to JSIS).

**Adjustment of premiums:** Fixed for the entire duration of the contract (10 years) excluding Eurostat annual indexation and changes in age groups (these brackets are however capped at 61 years). A possible, but unlikely, technical revision is scheduled for January 1, 2028, after agreement by AFILIATYS, the year of the launch of the new call for tenders for the period 2030/2039.

The premiums are not applied to children under 2 years of age.



**Amount of annual premiums** (1 January 2026).

Note that the age to be considered is the age on January 1st, when the premium is paid

**HOSPI SAFE ILLNESS AND ACCIDENT**

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium €	-	89,29	107,10	160,63	214,21	299,90

**Refunds:**

- The principle: HOSPI SAFE reimburses if JSIS reimburses
- 100% for all care related to hospitalization (in a single room) as well as costs incurred within the 2 months before and 6 months after periods related to this hospitalization. For post-operative rehabilitation and rehabilitation, reimbursement may not exceed 20% of the costs incurred.
- 100% for costs related to pregnancy and childbirth. No moratorium. However, JSIS provides for country-specific thresholds. (see above)
- The day clinic is covered.

**Cap/excessivity:** No (except for charges that are considered unreasonable and unusual. (see above).

**1. HOSPI SAFE PLUS**

**Reimbursements:** This group insurance covers all costs for treatments included under the same conditions as the other two HOSPI SAFE formulas (i.e. HOSPI SAFE ILLNESS and HOSPI SAFE ILLNESS & ACCIDENT) and maternity, but also offers coverage equal to 80% of the "cost-reimbursement" difference of the JSIS for, among other things, medical consultations, medical prescriptions, medical examinations, analyses, medical imaging, dental, vision, hearing care, certain outpatient health care (physiotherapy, orthopaedics, etc.), orthopaedic appliances. Also reimburses 20% of "fitness" and dietetics subscriptions.



**Ceilings:** Specific annual/per person ceilings exist for:

- dental care
  - EUR 800 for the first and second year
  - EUR 1,600 for the third year
  - EUR 2,400 for the fourth year
  - EUR 3 200 for the fifth year
- Audio care
- Glasses
- consultations and medicines, laboratory examinations (carried out outside of hospitalization (EUR 1 250)).

Other criteria: the same as for HOSPI SAFE ILLNESS AND ACCIDENT

**Annual premium amount** (January 1, 2026):

Note that the age to be considered is the age on January 1st, when the premium is paid

**HOSPI SAFE PLUS**

Age	0-1	2-18	19-35	36-50	51-60	61+
Annual premium (€)	-	648,06	792,45	1.186,70	1.583,73	2.201,99

**CHAPTER III**

**OTHER SUPPLEMENTARY INSURANCE**

**EUROPAT INSURANCE (Module 1: HOSPITALISATION)**

**Individual insurance:** no framework contract

**Conditions for subscribing** before the age of 70. May cover spouses and children.

**Medical questionnaire:** No medical questionnaire.

**Waiting period:** No waiting period



**Moratorium:** 3 months for certain guarantees. Which can go, at the insurer's discretion, up to 3 years for pre-existing illnesses at the time of subscription.

**Durability of the cover:** annual, tacitly renewable annually. Possibility for the insurer to unilaterally cancel the contract by simple registered letter in consideration of exaggerated reimbursement claims, among other things, if it considers the health costs too high. Declaration at the time of subscription that you are in good health and that you are not considering medical or dental treatment soon, or that you will be hospitalized,

**Worldwide coverage:** To be defined with the insurer (EEA or worldwide or with limitations)

**Adjustment of premiums:** Premiums do not change according to age but can be reviewed according to the costs incurred or in the event of a change in the rules of the JSIS

#### Annual premium amount as of January 1, 2026

Age at subscription	0-19	20-24	25-29	30-34	35-39	40-44
Hospitalization	150	276	301	339	364	389

Age at subscription	45-49	50-54	55-59	60-64	65-69	70
Hospitalization	451	539	652	853	1.129	1.505

**Reimbursements (module 1):** 100% for hospitalisation in a single room, surgery, prostheses, rehabilitation, pregnancy and childbirth and related outpatient care (2 months before and 6 months after hospitalization), palliative care (60 days maximum), dental care following an accident, accompaniment of a hospitalised child, home nursing (60 days maximum), support for a parent, urgent transport by ambulance or helicopter, transfer.

**Ceilings/excessivity:** yes. according to the rules of the JSIS (after considering ceilings, exceptions and excessivity). Limit: €2,000,000/year. Outpatient care limited to €25,000. In cases where the JSIS does not intervene : reimbursement of up to 20% of the invoice. Ceilings for rehabilitation (€5,000), home nursing or care home (€5,000)



## EUROPAT INSURANCE (EUI) SICKNESS AND ACCIDENT

**Individual insurance:** no framework contract

**Subscription conditions:** the same as Europat Insurance Hospitalisation

**Reimbursements:** Same as Europat Insurance Hospitalisation, plus possibility of option 1 (outpatient care) and option 2 (dental, optical and hearing care *with limitations*).

**Other terms:** the same as Europat Insurance Hospitalisation

### Annual premiums as of 1 January 2026

Age at subscription	0-19	20-24	25-29	30-34	35-39	40-44
Hospitalization + Outpatient	<b>376</b>	<b>640</b>	<b>702</b>	<b>778</b>	<b>828</b>	<b>878</b>

Age at subscription	45-49	50-54	55-59	60-64	65-69	70
Hospitalization + Outpatient	<b>979</b>	<b>1.204</b>	<b>1.430</b>	<b>1.881</b>	<b>2.283</b>	<b>3.141</b>

Travel assistance supplement: 229 €

## DKV EU PLUS INSURANCE

As a reminder, this insurance, which is national in nature, is only valid in Luxembourg. Coverage ceases as soon as the insured person leaves the Grand Duchy or its region, which is therefore unsuitable for the staff of the European Institutions.

It will soon no longer be offered by DKV.



In the DKV Easy-Health product, the cover ends as soon as the insured person is transferred, moves or retires outside Luxembourg.

## CHAPTER IV

### INSURANCE FOR PENSIONERS

#### 1. HOSPITALISATION INSURANCE (Sickness and accidents)

Offered by AIACE, this supplementary group insurance is reserved for retirees affiliated to the JSIS.

Insurer / Broker: CIGNA

It can cover spouses, including spouses who receive a survivor's pension and children.

The age limit for the main member is 68 years of age/day before the date of the 69th birthday. There is no age limit for the spouse if he or she is affiliated at the same time as the main member.

This "high risk" insurance covers hospitalization in a single room and costs incurred within 2 months before and six months after (including prostheses and medical equipment). The day clinic is covered.

This subscription is conditional on a medical questionnaire.

No waiting period.

Lifetime insurance.

Global coverage.

Coverage:

- 100% reimbursement of the difference between the expense and the coverage by the JSIS.



- Reimbursement limited to reimbursement of JSIS if it is less than 50% (e.g. countries with expensive medicine)

Premiums: adapted by CIGNA according to statistics

Durability of the contract: renewed from year to year by tacit agreement.

### Annual premiums 2026

	Illnesses and accidents
No deductible	369,47
With deductible of €100	321,92

## **2. HOSPITAL INSURANCE (HEALTH ONLY)**

The details and coverage of this insurance is identical to that offered above with the exclusion of Accident coverage.

### Annual premiums 2026

	Diseases
No deductible	328,90



<b>With deductible of €100</b>	<b>286,54</b>
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### **DEPENDENTS (Children)**

	<b><u>Illnesses and Accidents</u></b>	<b><u>Illnesses</u></b>
<b><u>With deductible of 100 EUR</u></b>	<b><u>64.42</u></b>	<b><u>57.34</u></b>
<b><u>No deductible</u></b>	<b><u>73.92</u></b>	<b><u>65.82</u></b>

### **3. SPECIFIC ACCIDENT INSURANCE FOR RETIREES**

Offered by AIACE, this supplementary group insurance is reserved for retirees and people on disability affiliated to the JSIS; It is also available to spouses.

Insurer / Broker: CIGNA

The age limit for membership is before the 80th birthday.

No medical questionnaire.

No waiting period.

Lifetime insurance.

Global coverage.

Coverage:

- 100% reimbursement of the difference between the expense and the coverage by the JSIS with no ceiling for reimbursement of care required by the accident (hospitalization, medical visits, physiotherapy, medication, etc.) provided that these costs are "reasonable". Accidents that do not require hospitalization are also covered.



The therapeutic incident following a fault committed by the medical team is covered.

The policy provides for the payment of a lump sum in the event of disability (partial or total) or a death benefit according to three formulas and with or without a 5% deductible.

Premiums:

The premiums are deducted monthly and automatically by the PMO and appear on the pension slip. Premiums are calculated as a percentage of the basic pension and according to the formula chosen. After age 75, coverage is limited to the first formula (Formula A).

	Formula A	Form B	Form C
<b>Total disability</b>	4x Annual pension	6x Annual pension	8x Annual pension
<b>Death</b>	2.3x Annual pension	3.5x Annual pension	5x Annual Board
<b>No deductible – annual premium</b>	0,55% Annual pension	0,80% Annual pension	1,06% Annual pension
Monthly bonus for a monthly pension of €3,000	18,03	26,22	34,74
Annual <b>bonus</b> for a monthly pension of €3,000	216	315	417



Monthly premium for a monthly pension of P.000€ N.B. The P in the formula P.000 represents the number of thousands of EUROS.	=+/- Px6	=+/- Px9	=+/- Px12

<b>With 5% deductible - annual premium</b>	0,47%	0,68%	0,91%
	Annual pension	Annual pension	Annual pension
Monthly bonus for a pension of €3,000	15,40	22,29	29,83
Annual <b>bonus</b> for a monthly pension of €3,000	185	268	358
Monthly premium for a monthly pension of P.000€ N.B. The P in the formula P.000 represents the number of thousands of EUROS.	=+/- Px5	=+/- Px8	=+/- Px10

## CHAPTER V

### **ASSISTANCE INSURANCE ABROAD**

VERY IMPORTANT: Except in cases of travelling for work, the JSIS does not provide for repatriation.

Both the PMO and AFILIATYS recommend such coverage.



In this context, AFILIATYS has entered a partnership with **EUROP ASSISTANCE:**

**IMPORTANT:** This coverage is open to all active or retired civil servants and their families.

Broker: CIGNA

Two formulas:

- a) Silver: assistance for people and travel
- b) Gold: assistance with people, travel and cancellations

Premiums (per family living under the same roof) 2025 (the 2026 premiums have not been communicated by CIGNA):

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

It is recommended to consider only options that cover medical care at the level of **1.000.000 EUROS**

## CHAPTER VI

### HOW CAN I FIND OUT ABOUT THE SUPPLEMENTARY INSURANCE AVAILABLE TO THE JSIS?

AFILIATYS, which is neither a broker nor an insurer, invites you:



- to consult our website ([www.afilatys.eu](http://www.afilatys.eu)) including the page dedicated to the Frequently Asked Questions ([FAQ](#)) which is periodically updated.
- to go to one of the information sessions held at 105, Avenue des Nerviens, 1040 Brussels, near the Parc du Cinquantenaire (NERV 105):
  - o For holders of an Afilatys Allianz Care Hospi Safe policy, a permanence is held at our premises by ALLIANZ CARE on Thursdays from 10:00 to 12:00 and from 13:00 to 16:00 (NERV 105 - Afilatys Meeting Room). You can book an appointment at the following link: <https://calendly.com/igohelpline-e/30min>
  - o Another permanence is held on Thursdays from 10:30 to 15:30 (NERV 105 - office 00:09) in the form of individual interviews and relating to the specificities of the different insurances and their interest in relation to each personal and/or family situation (Request for an appointment to be sent by email to [francoiseattal@yahoo.fr](mailto:francoiseattal@yahoo.fr)).

In order to avoid any misunderstanding, it is important to specify that these permanences are not of a commercial nature.

- or to make an appointment with one of the brokers selected by ALLIANZ CARE:

**BASED IN BELGIUM?**



### **WILINK**

Book an appointment for a 45-minute conversation with Stefano Ristuccia on Mondays or Thursdays virtually via Teams or in person at Wilink's offices in Brussels

MEETING WITH STEFANO RISTUCCIA

+32 475 50 01 18

STEFANO.RISTUCCIA@WILINK.BE

### **VANBRED A RISK & BENEFITS SCHUMAN (EURINSURANCES)**

Bld Charlemagne 1/9 (behind the Berlaymont building)

+32 2 230 1660

EURINSURANCES@VANBRED A.BE

### **BASED IN LUXEMBOURG?**

OCA Luxembourg

Make an appointment for a 30-minute conversation with Samantha Rampello on Tuesdays or Thursdays at the OCA offices at

227, Val des Bons Malades, Luxembourg

MEETING WITH SAMANTHA RAMPELLO

+352 621 182 542

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### **BASED ELSEWHERE IN EUROPE?**

#### **AMBRELIA**

Book a 30-minute virtual chat with Kevin Elbaz, Monday through Friday, via Microsoft Teams

MEETING WITH KEVIN ELBAZ

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## REFERENCES

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4. EUROPAT Insurance: <https://www.expatsinsurance.eu/en/expat-insurances>  
<https://www.insurance-wyr.be/>  
+32 (0)2 463 04 04 – [info@expatsinsurance.eu](mailto:info@expatsinsurance.eu)
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