

## **SPECIAL REIMBURSEMENT J.S.I.S. - ART 72§3**

- **Did you know that in certain cases, in accordance with Article 72§3 of the Staff Regulations, the Joint Sickness Insurance Scheme (JSIS) could grant an additional "special reimbursement" of the costs you have to pay?**
- **Did you know that JSIS no longer automatically informs pensioners of their right to such an additional reimbursement? But if, according to your calculations, you think this could apply to you, you can easily ask the question via Staff Contact.**

**And if you do not have an EU Login account, which is required to make the request via Staff Contact**, you can ask the question to your usual Settlement Office with the official form "Application for special reimbursement Article 72§3 of the Staff Regulations" which you can find - without login or password - on the AIACE International website under the menu item "Documentation" by entering 72§3 in the search box next to the magnifying glass

**We are all familiar with the "normal" reimbursement of our medical expenses. However, most pensioners often do not know that if the part of the costs paid by them (often 15-20% or more) – for members and for other beneficiaries who are fully covered or are eligible for top-up cover - cumulated over 12 consecutive months, exceeds half of their average basic monthly pension, they may be entitled to an extra reimbursement.**

For a better understanding, here is an example:

Let us assume that a pensioner with an average monthly basic pension of €3,800 has incurred a lot of medical expenses over twelve months. Between March 2019 and February 2020, he spent €20,000 on medical expenses. Under the ordinary claim procedure for reimbursement, he has recovered 80% of this amount, i.e. €16,000. This leaves him with an own charge of €4,000. This is more than half of his average pension (€1,900). **In this case, the pensioner in question can request a special reimbursement under Article 72(3).**

The special reimbursement covers the part of the cumulative costs (over 12 months) that exceeds half the average monthly basic pension for the same period:

- 90% for a member whose insurance covers no other person (e.g. single person without children)
- at 100% where there is at least one other insured person (e.g. spouse).

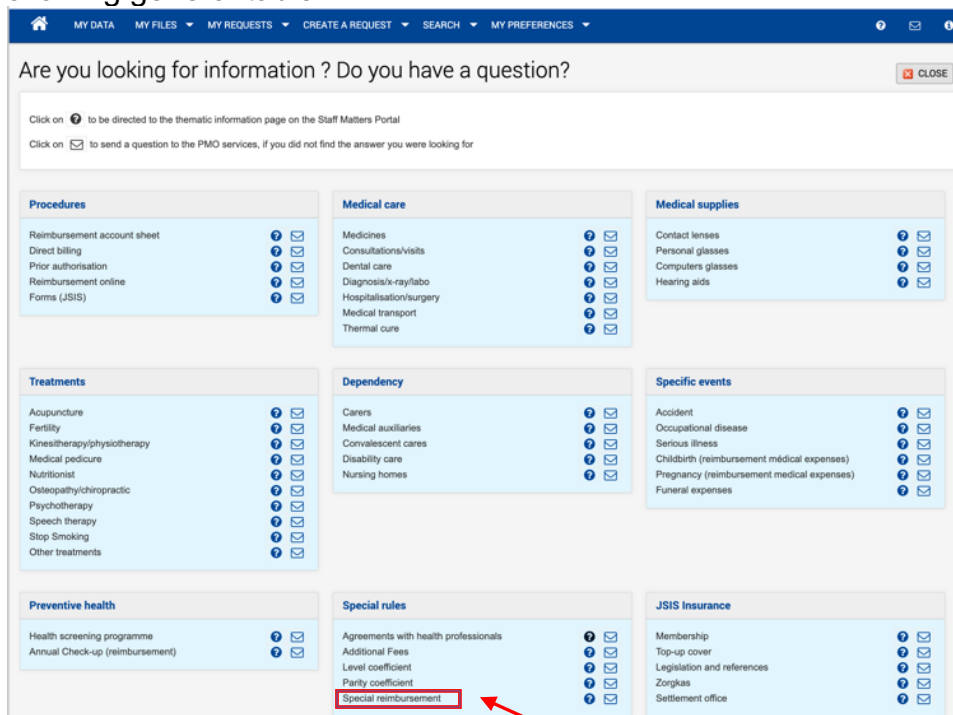
### **Please note:**



- The amounts taken into account are based on the date of the medical expenses and not the date of the claim for reimbursement. The calculation of the amounts exposed is limited to the last 36 months but should not necessarily correspond to a calendar year.
- Non-reimbursable costs (such as certain medicines, etc.) are not considered, as is anything that exceeds the excessiveness threshold set by the regulation.
- In case of advance payment or hospitalisation or other treatment, if there is an outstanding balance, it will be automatically deducted from the special reimbursement.
- All amounts reimbursed through other sources (e.g. supplementary insurance) must also be declared, as we are not allowed to receive more than 100% of the expenses (Art 22 & 72.4)
- Expenses introduced after the special reimbursement has been made are also excluded from any complementary special reimbursement, so make sure you have entered all medical invoices and certificates for a busy period of medical expenses first.

➔ To assess whether you might be entitled to a certain reimbursement, you should start from the statements of claim for a period and add up the amounts in the penultimate column "Amount payable by the insured person - in EUR" and then deduct the total from the last column "Excluded from Art 72 §3" and compare the result with half of the basic monthly pension for the same period. Clearly, this will give an indication, but will never correspond to the very precise calculation of the PMO which takes into account the date of expense, expenses refused first and reimbursed later, the evolution of the pension amount, etc.

## How to request the calculation from the PMO via "JSIS online"?

1. At the top right of the "JSIS online" home screen, click on the "Contact PMO" envelope, to reach the following general table.




1. Scroll down to « Special reimbursement » (bottom of the middle column)
  - a. The  takes you to the Staff Matters explanatory page if you wish to read the details of the Regulation.
  - b. Click on the envelope  that will display the Staff Contact screen where you can put your question.
  - c. Here is an example of completed screen:

The screenshot shows the 'Staff Contact' portal for a 'Special reimbursement' request. The form contains the following fields and content:

- Subject\***: Special Reimbursement under Art 72§3
- Request\***: New request for the application of 72.3 article
- Beneficiary concerned by your question\***: (Empty field)
- Reference number**: (Empty field)
- Description\***: Since I have had many medical expenses over the last years, could you inform me of a possible reimbursement under Art 72§3 ?
- Attachments**: Select files to upload (Maximum file size is 15Mb)
- Submit** button

Fields marked with asterisk \* are mandatory

- d. Subject: « Special reimbursement Art 72§3 »
- e. Query: Choose “New request for the application of 72.3 article”.
- f. Beneficiary: name of the member (even if more medical expenses have been incurred by other family members!)
- g. Reference number: do not fill in
- h. Example: "In view of all medical expenses incurred in recent years, can you inform me of a possible right to special reimbursement under Article 72§3?"
- i. No need to add attachments, the PMO has all your reimbursement claims
- j. Send by clicking on 

If indeed your situation entitles you to a special reimbursement, the PMO will respond with a proposal for the most favourable 12-month period. All you have to do is send back the signed document to them and you will then be reimbursed the approved amount.

## SUPPLEMENTARY INFORMATION - Regulations

- MyIntraComm page (with EU Login access) : <https://myintracomm.ec.europa.eu/staff/EN/health/reimbursement/special-rules/Pages/special-reimbursement.aspx?ln=en>
- General implementing provisions (Title 3, Chapter 6)
- Common rules (article 24)
- Staff Regulation (article 72§3)

These last 3 documents are available - as well as the official form " Application for special reimbursement Article 72§3 of the Staff Regulations " - **without login or password** on the AIACE International website <https://aiace-europa.eu> under the menu item "Documentation" by entering RCAM or Statute in the search box next to the magnifying glass