

SPECIAL REIMBURSEMENT JSIS - 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 ask the question via Staff Contact?

And if you do not have an EU Login account, which is needed to make the request via Staff Contact, you can ask your usual Settlement Office to check it, using 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 <https://aiace-europa.eu> under the menu item "Documentation" by entering 72(3) in the search box next to the magnifying glass.

We all know how the "normal" reimbursement of our medical expenses works. But did you know that you may be entitled to an extra reimbursement, if, over a period of 12 consecutive months, the part left for you to pay (usually 15-20%, but often more) - of your medical costs and those of family members covered by your insurance – exceeds half of your average basic monthly pension?

Example:

A pensioner with an average monthly basic pension of €3,800 spent €20,000 on medical expenses between March 2022 and February 2023. Under the ordinary claims' procedure for reimbursement, he 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 is likely to qualify for special reimbursement under Article 72(3).**

NB: Any amounts considered excessive (figuring in the last column in the account sheet) must be excluded from the calculation, see below.

The portion of the expenditure which has not been reimbursed and which exceeds half the average monthly basic pension for the same period is paid out at the rate of:

- 90% for a member whose insurance covers no other person (e.g. a single person or widow/widower)
- 100% where there is at least one other insured person (e.g. spouse).

Please note:

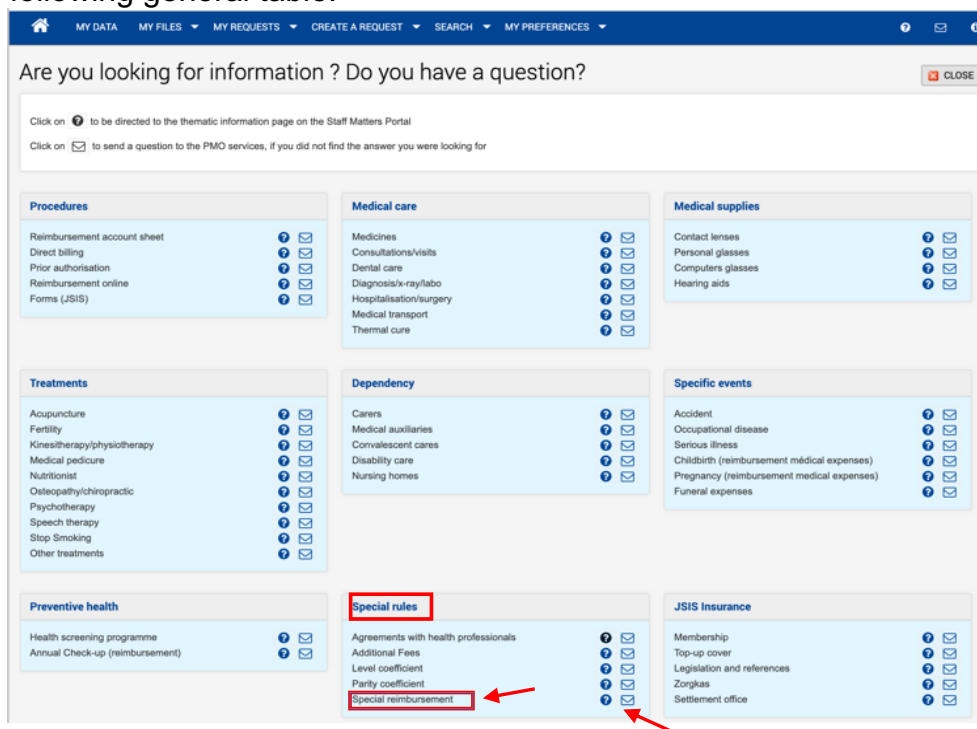
- The amounts taken into account are based on the **date of each medical expense** and not the date of the claim for reimbursement. The 12-months period must be within the last 36 months but does not have to correspond to a calendar year.
- Costs deemed "**excessive**" (figuring in the last column in the account sheet) and non-reimbursable costs (such as certain medicines, etc.) must be excluded from the calculation.
- If you have been paid an **advance** or have requested **direct billing** (for example for hospital treatment), any amount due will be deducted from the special reimbursement.
- All amounts reimbursed through other sources (e.g. supplementary insurance, travel insurance) must also be declared, as we are not allowed to receive more than 100% of the cost (Art 22 & 72(4)).

- Expenses submitted after the special reimbursement has been made are excluded from any additional special reimbursement, so if you have had a busy period of medical expenses, make sure you have entered all the relevant invoices for reimbursement before making your request.

➔ To assess whether you **might** be entitled to a certain reimbursement, collect your account sheets for the period you expect to be most relevant. Note the dates of the individual bills and try to fix a likely 12 months period. Now add up the relevant 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)". Compare the result with half of the basic monthly pension for the same period. If the result is higher, you are likely to qualify for the special reimbursement, but this assessment will only give you an indication, it will never be up to the standards of the very precise calculation of the PMO which takes into account all the relevant factors.

How to request the calculation from the PMO via 'JSIS online'?

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

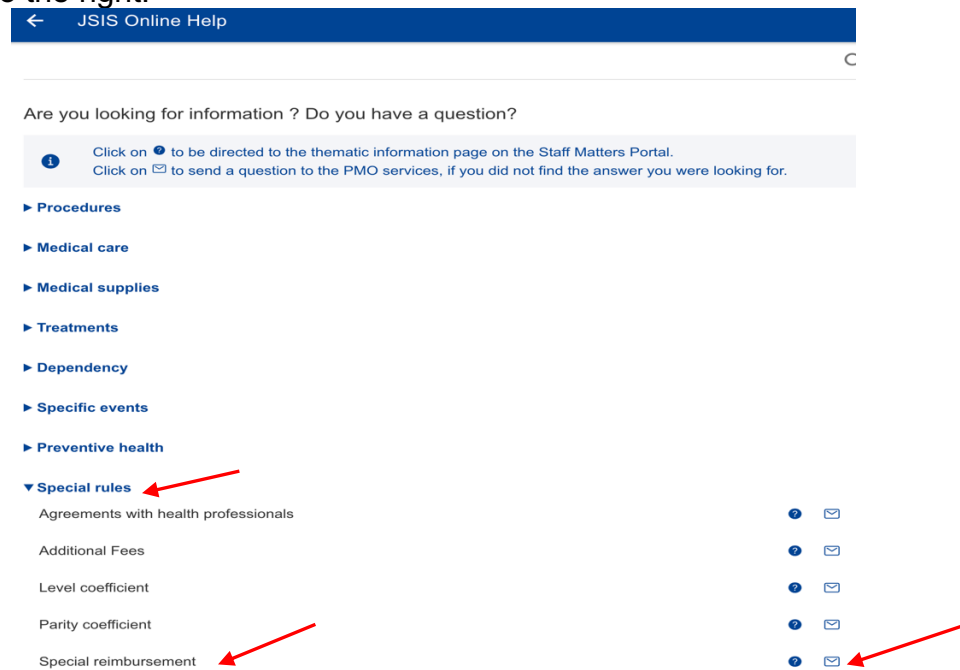


- Scroll down to « Special reimbursement » (bottom of the middle column)
 - The takes you to the Staff Matters explanatory page if you wish to read the detailed rules.
 - Click on the envelope that will display the Staff Contact screen where you can put your question.

How to request the calculation from the PMO via 'MyPMO'?

Go to 'View all Services' and then to 'JSIS Online Help'

Scroll down to ‘Special rules’ and select ‘Special reimbursement’, as illustrated below. Click on the envelope to the right.



Whether you start from ‘JSIS Online’ or ‘MyPMO’, you will arrive at the same Staff Contact form, see below (filled in as an example).

Fields to fill in :

- **Context:** Click on the arrow to the right and select “New request for the application of article 72(3)”
- **Subject:** Calculation request.
- **Description:** *Example:* ‘Given that I’ve had a lot of medical expenses in recent years, please send me a calculation of a possible reimbursement under article 72(3) for the last 3 years’
- No need to add attachments, the PMO has all your reimbursement claims
- **I confirm** : don’t forget to click on the left!
- Send by clicking on **Submit**

Special reimbursement

Contact us about a special reimbursement



Submit

[Back to Staff Matters](#)



Use this form to ask a question about a special reimbursement.

Before asking your question, please check the related documentation by clicking "Back to Staff Matters"

*Context

New request for the application of 72.3 article

*Subject

Calculation request

*Description

Paragraph B I

Given that I've had a lot of medical expenses in recent years, please send me a calculation of a possible reimbursement under article 72§3 for the last 3 years

Please confirm that you have read and agree to [Privacy Statement](#)

*I confirm

Maximum file size is 1024 MB but please avoid attachments above 15MB.

Supported formats are jpg, jpeg, png, bmp, docx, doc, xlsx, xls, pptx, ppt, odt, pdf, xps, oxml, txt, msg

Add attachments

If indeed your situation entitles you to a special reimbursement, the PMO will respond with a proposal for the most favourable 12-month period (indicated by a very small *). 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)
- Joint 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.