

## AIACE HOSPITALISATION INSURANCE

(Policy number: CIGNA - BCVR 8673)

This supplementary insurance policy covers expenses arising from hospitalisation. CIGNA's management of this collective policy is closely monitored by AIACE International.

Two basic options are available:

- ✓ **Without accident cover: cover for medical expenses arising only from illness**
- ✓ **With accident cover: cover for medical expenses arising from illness or accident:**

**Reimbursement of 100% of the difference between the amount paid by the JSIS and the actual expenses in the case of:**

- ✓ **hospitalisation (including as an outpatient);**
- ✓ **surgery;**
- ✓ **outpatient care received 2 months before and 6 months after hospitalisation (medical and paramedical expenses, prostheses or orthopaedic devices, prescription medicines, medical materials/equipment, alternative medicines - homeopathy, acupuncture, chiropractic care, osteopathy).**

**Reimbursement ceiling: the amount of the reimbursement paid by CIGNA cannot exceed that paid by the JSIS for the corresponding category of medical expense (see below).**

For each of these basic options, a sub-option 'with an excess of €100 per annum' is available (which means in practice that the first €100 of medical expenses incurred in a given year has to be paid by the insured.)

Officials and other servants may apply for cover while still in active employment, provided that they are due to retire within six months. They may apply until the **day before their 69<sup>th</sup> birthday** or during the 12 months following the termination of their EU employment if their employment ceases **after their 69<sup>th</sup> birthday**. They may also apply for cover for their spouse provided that they do so at the same time and provided that the spouse is fully covered by the JSIS or by a basic insurance policy elsewhere.

If officials and other servants fulfil the conditions for cover by the scheme, they may apply for their spouse to be covered even if the spouse is **aged over 69**.

**Once insured**, you will remain eligible for this cover for the rest of your life, worldwide. The cover begins on the first day of the month following that in which the insurer accepts the application for insurance cover.

**PREMIUMS (2025)**  
**AIACE HOSPITALISATION INSURANCE**

**WITH A €100 EXCESS**

Without accident cover: €274.47/annum

With accident cover: €308.35/annum

**WITHOUT EXCESS**

Without accident cover: €315.04/annum

With accident cover: €353.90/annum

***SOME ADDITIONAL INFORMATION***

1. In order to take out one of these policies, it is necessary to complete a medical questionnaire.
2. AIACE hospitalisation insurance affords you the certainty of receiving a reimbursement supplementary to that from the JSIS (unless you choose the option WITH an excess of 100 euros), the maximum amount payable being the same as the JSIS reimbursement. No clause in the contract allows the insurer to refuse to cover expenses that the insurer's medical adviser considers unnecessary or excessive.
3. This policy also covers expenses of hospitalisation caused by a terrorist attack, provided that the policy-holder has chosen the option 'WITH accident cover'. Policy-holders who have not taken out accident cover are not covered in the event of such an attack, however.
4. It should be noted in particular that AIACE members who have also taken out the accident insurance on offer can safely choose the option 'without accident cover' in their hospitalisation policy, and therefore pay the correspondingly lower premium.

**NOTE: THE QUESTION OF THE 'CEILING'**

A first sight, the statement 'the amount of the reimbursement paid by CIGNA cannot exceed that paid by the JSIS for the corresponding category of medical expense' may seem disadvantageous to this AIACE hospitalisation insurance policy.

But in fact this guarantees – if the JSIS applies ceilings or excesses – a supplementary reimbursement (equivalent to the difference between the actual expenses and the payments received from JSIS) which may even come to an amount equal to the JSIS reimbursement.

What exactly does our insurance offer you?

*Let us take a hypothetical example*

➤ **SITUATION 1.** Total medical expenses incurred: €2 000

The JSIS reimburses: €1 200

CIGNA will reimburse: €2 000 – 1 200 = €800

➤ **SITUATION 2.** Total medical expenses incurred: €2 000

The JSIS reimburses: €900

CIGNA will reimburse: €900, which would leave €200 to be paid by the insured.

The example given is purely hypothetical and somewhat artificial as far as the figures are concerned, but does illustrate the principle according to which the ceiling is applied where appropriate.

### **FINAL OBSERVATION**

The AIACE policy covers retirees in return for the same level of premium whether they are 65 or 100 years old. The changes which can occur in the premiums are as follows: (1) annual changes arising from the European medical expenses index, which is common to all the insurance schemes, (2) possible changes if the expenses incurred were to increase substantially, the aim of the changes in this case being to preserve the product. However, such an increase in the premium would require the approval of AIACE.