

Insurances

Agenda

1. The Insurance Group of AIACE international
2. Why and in which areas should you get an insurance ?
3. How to properly manage your Hospitalisation insurance ?
4. How to properly manage your Accident insurance ?

The Insurance Group of AIACE international

- The AIACE Insurance Group's objective is to **advise retirees or future retirees** on supplemental health insurance, particularly Cigna insurance.
- We are independent from Cigna
- We ensure the proper functioning of Cigna policies.
- For an optimal coverage, **we recommend**:
 - (1) supplemental hospitalization insurance;
 - (2) supplemental accident insurance, which aims to replace the insurance guaranteed to active employees by Article 73 of the Statute;
 - (3) travel insurance.
- Insurance menu of the AIACE web site [Assurances | AIACE International](#)
- Dedicated email "aiace.assurances@gmail.com"

Why should pensioners be insured ?

1. When you retire, **you lose the statutory accident insurance**, reserved for active personnel (Article 73 of the Statutes).
2. **The JSIS reimburses 80%/85% but 51 treatments with a ceiling**
 - The JSIS may limit its reimbursements in the event of excessive medical expenses, particularly in countries with expensive medical care (USA, Switzerland, etc.).
 - Recognition of serious illness (resulting in 100% reimbursement) is not general, subject to ceilings, and is most often limited in time.
 - If the remaining JSIS cost exceeds half a monthly pension over one year, the JSIS can supplement it to 90% or 100% under certain conditions. Article 72§3 of the Statutes, called a special measure, requires a lengthy administrative procedure.
3. **The JSIS does not reimburse** repatriation costs, travel expenses for a relative, or search and rescue operations.

AIACE has concluded with Cigna two insurance contracts supplementary to the RCAM, adapted to the needs of pensioners

- **Hospitalisation insurance**, which allows former European officials and agents and their children to cover medical expenses due to hospitalization and/or surgery that remain to them after the JSIS intervention
- **Accident insurance**, which offers "accident" coverage (reimbursement of medical expenses, provision of a lump sum in the event of disability or death) more or less equivalent to that provided by the Statute for active employees.

Cigna Hospitalisation Insurance (1/2)

- Reserved for retirees (and disabled staff) of the Institutions, their spouses and their children
- Possibility of subscribing up to the **69th birthday** (spouse may be older)
- Subscription subject to a **medical questionnaire** (possibility of excluding certain pathologies or refusing)
- **Worldwide coverage** without limitation outside the EU/EEA
- This **top-up insurance** covers hospitalizations in a single room, surgical procedures and expenses incurred **within 2 months before and 6 months after this hospitalization** required by an illness or an accident if the accident extension is taken out (including prostheses and medical equipment). The day clinic is covered. The remaining costs for medical rehabilitation centers are covered but the costs of cures are excluded.
- Reimbursements amount to **100% of the difference between the expense and the JSIS reimbursement**. However, these reimbursements are limited to the amount of the JSIS reimbursement if the latter is less than 50% (for example for countries with expensive healthcare)

Cigna Hospitalisation Insurance (2/2)

- Annual premiums (2026)

	Sickness	Sickness & Accident	Children (<26)
Without excess	€328,90	€369,47	€65,82/73,92
With a 100€/year excess	€286,55	€321,92	€57,34/64,42

- Premiums are indexed annually to the Eurostat medical expenses index.
- A premium review may be requested based on a reporting of expenditure and revenue trends, subject to AIACE approval.
- Note: For active officials and agents, Allianz's HospiSafe insurance, offered as part of an Afiliatys framework contract, is an excellent alternative to Cigna's Hospitalization insurance.

Hospitalisation Insurance - Points of attention

- No clause in the contract authorizes the insurance company to refuse expenses that are deemed unnecessary or excessive by its medical advisor.
- Attention : This is a supplemental insurance to the JSIS: Cigna will only reimburse expenses accepted by the JSIS (e.g., thermometers).
- Medical expenses incurred two months before and six months after hospitalisation are reimbursable, but the link with the hospitalization must be clearly demonstrated.
- The amount reimbursed by CIGNA cannot exceed the amount reimbursed by the JSIS.

		Case 1	Case 2
Actual medical costs		2.000	2.000
Amount reimbursed by the JSIS		1.200	900
Amount reimbursed by Cigna		800	900
Remaining balance		0	200

Hospitalisation Insurance- Reimbursement procedure

1. Prepare the following supporting documents:
 - JSIS statement of reimbursements;
 - Copies of invoices for outpatient care received up to 2 months before and 6 months after hospitalization as well as the Hospitalisation invoices
2. Download the [application form for a reimbursement](#) from Cigna
3. Complete and sign it.
If your banking details have changed, please complete the 'Payment' section on the form.
4. Send your reimbursement application, accompanied by all the supporting documents:
 - on line: go to your [personal web pages](#) on Cigna's website
 - by email to claims082@eurprivileges.com
 - Attention : For the EurPrivilèges contract (BCVR 8672), the address is different
 - by post to: Cigna, Plantin en Moretuslei 299, 2140 Antwerp
Attention: In view of the risk that your mail may be lost in transit, we recommend that you send it by registered post
5. You may consult your Cigna reimbursement statements on line on your [personal web pages](#) (after activation of the service).

Cigna Accident insurance

- Reserved for pensioners (and disabled staff) of the Institutions and their spouses
- Possibility to subscribe **up to the 80th birthday**
- No medical questionnaire
- **Worldwide coverage**
- It provides **100% reimbursement of the costs not reimbursed by the JSIS**, with no cap, for care required by the accident (hospitalization, medical visits, physiotherapy, medication, etc.) and no time limit.
- However, **the independent medical advisor may reduce or refuse reimbursement** for "abnormally high or unnecessary" expenses.

The Accident insurance: Benefits and premiums

- The policy provides for the payment of a disability benefit (partial or total) or a death benefit according to three formulas to choose from, with or without a 5% deductible.
- Premiums are deducted from the pension by the PMO. A tax of 9,25% should be added to the premiums mentioned below

	Formule A	Formule B	Formule C
Total disability benefit	4 X annual pension	6 X annual pension	8 X annual pension
Death benefit	2,3 X annual pension	3,5 X annual pension	5 X annual pension
Premium without excess	0,55% annual pension	0,80% annual pension	1,06% annual pension
Premium with 5% excess	0,47% annual pension	0,68% annual pension	0,91% annual pension

Accident insurance – Points of attention (1/2)

- Mandatory reporting to Cigna within 15 days after the accident
- External cause only, not physiological
- Therapeutic accident: difficult to prove
- Exclusions: Suicide, drunkenness, participation in fights, certain sports
- In your JSIS requests of reimbursement, it is important to isolate expenses related to an accident, otherwise Cigna may refuse reimbursement for the entire statement.

Accident insurance – Points of attention (2/2)

- The independent medical advisor may reduce or refuse reimbursement for "abnormally high or unnecessary" expenses.
- Disability benefits are set by the medical advisor based on the European scale for assessing permanent disabilities.
- Les indemnités d'invalidité sont fixées par le médecin Conseil en fonction du barème européen d'évaluation des invalidités permanentes
- In case of disagreement with the medical advisor, you can request the creation of a medical committee or call upon a single expert.

In any event, do not hesitate to contact the Insurance Group.

Accident insurance – What to do in case of accident ?

1. Send the accident report and medical certificate to benefits@cigna.com within 15 days after your accident

or by post to: Cigna, Plantin en Moretuslei 299, 2140 Antwerp

Attention : In view of the risk that your mail may be lost in transit, we recommend that you send it by registered post

2. Once Cigna has informed you of the acceptance of your accident report, you may send Cigna the JSIS reimbursement statement and copies of the invoices at the same email address, benefits@cigna.com (or by post), quoting the reference number of your accident report.

We advise you to make photocopies of the invoices before sending them to the JSIS. You will receive a notification from Cigna once the reimbursement has been made.

Travel and Repatriation Insurance

- ***COVERAGE***

- ✓ Search and rescue costs
- ✓ Medical repatriation and anticipated return
- ✓ Medical expenses up to €1,000,000 (for on-site healthcare)

- ***HOW ?***

- It can be part of the travel package offered by the travel agency, or your credit card contract.
- You can purchase this insurance yourself with a company of your choice, for a specific trip, or you can opt for annual coverage.
- For officials and agents still in active employment, Afiliatys offers the option of purchasing this insurance on an annual basis with Europ Assistance as the provider. Being a collective offer, this offer is less expensive than purchasing it individually with Europ Assistance.

Cigna insurances – Outlook

- In the short term
 - Include retirees' children
 - Integrate retired members of Cigna's EurPrivilèges policy (BCVR 8672) into our Hospitalisation contract (BCVR 8673)
 - Offer a Europ Assistance contract similar to the one offered by Afiliatys for working people
- Potential
 - 100% of reimbursement on the Hospitalisation contract
 - Package Accident Insurance / Hospitalisation Insurance without medical questionnaire

Conclusion

- For an optimal coverage, **we recommend:**
 - (1) supplemental hospitalization insurance;
 - (2) supplemental accident insurance, which aims to replace the insurance guaranteed to active employees by Article 73 of the Statute;
 - (3) travel insurance.
- To enroll in Cigna policies
 - Send requests and documents to info@eurprivileges.com
 - For Hospitalisation Insurance
 - The application form
 - The medical questionnaire completed by yourself
 - The SEPA form for direct debits
 - For Accident Insurance
 - The application form