



**AIACE**

**International Association of Former Staff of the European Union**  
More than 12.500 members – open to former employees of the EU institutions and all bodies



Insurance Group  
74/2020

**HOSPITALISATION Insurance (AIACE)**

(Policy number: CIGNA - BCVR 8673)

This policy covers medical costs related to an hospitalisation.

Two basic options are available:

**Without accidents cover**

**Coverage of medical costs resulting from illness only:**

**100 % reimbursement of the difference between the JSIS reimbursement and actual costs incurred in case of:**

**hospitalisation (one-day clinic included);**

**surgery;**

**outpatient costs incurred 2 months before and 6 months after a hospitalisation (medical and paramedical costs, orthopaedic devices, medication received on prescription only, medical equipment, alternative medicine, homeopathy, acupuncture, chiropractic, osteopathy). .**

**With accidents cover**

**Coverage of medical costs resulting from illness or from an accident:**

**100 % reimbursement of the difference between the JSIS reimbursement and actual costs incurred in case of:**

**hospitalisation (one-day clinic included);**

**surgery;**

**outpatient costs incurred 2 months before and 6 months after a hospitalisation (medical and paramedical costs, orthopaedic devices, medication received on prescription only, medical equipment, alternative medicine, homeopathy, acupuncture, chiropractic, osteopathy).**

**Ceilings of reimbursement: the amount of the reimbursement by CIGNA cannot exceed the maximum amount applied by the JSIS to the corresponding category of medical expenses.**

For each of these basic formulas, a sub-option "with excess ("franchise") of 100 € per year" is available. ("With excess" concretely means that the first instalment of 100 € of the medical expenses incurred during the year is supported by the policy holder.)

The official may request affiliation whilst still in active service, or until the day preceding his/her 67<sup>th</sup> birthday, or within 12 months following the date of cessation of functions with the EU. He/she can also submit the affiliation of his/her spouse if requested at the same time. If the staff member meets the conditions of affiliation, he/she can ask his/her spouse's even if she/he exceeds the age of 67.

**Once affiliated, the cover is for life and is valid worldwide.** The cover takes effect as from the first day of the month following the insurer's acceptance of the application.

15 Sections : Belgique/België – Danmark - Deutschland – Éire/Ireland - España - France – Ελλάς/Grèce - Italia – Luxembourg - Nederland – Österreich – Portugal – Suomi/Finland – Sverige - United Kingdom

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## AMOUNTS OF PREMIUMS (2021)

### "HOSPITALIZATION (AIACE)"

#### WITH FRANCHISE OF 100 €

Without "Accidents" cover	199,71 €/year
With "Accident" cover	224,37 €/year

#### WITHOUT FRANCHISE

Without "Accidents" cover	229,23 €/year
With "Accidents" cover	257,51 €/year

#### USEFUL ADDITIONAL INFORMATION

1. Subscribing to this insurance policy requires filling out a medical questionnaire.
2. The "Hospitalisation (AIACE)" insurance offers quite some flexibility in the selection of both the required cover and the anticipated reimbursements, and can thus be considered appropriate in various family and pecuniary situations of pensioners.
3. Apart from yearly variations based on the harmonised consumer prices index, the above mentioned premiums will remain unchanged during the period **2019-2021**.
4. Following the dramatic events that occurred in March 2016 in Brussels and on Zaventem airport, CIGNA has assured us that this policy also covers the hospitalisation expenses caused by a terrorist attack, in so far as one subscribed to the option "Major risks WITH accident cover". The policy holders who subscribed to the formula "Major risks WITHOUT accident cover" on the other hand are not covered in the event of such an attack.
5. It should be noted that the AIACE members who also subscribed to the separate "Accidents" insurance can safely opt for the "WITHOUT accidents cover" of this "Hospitalisation" policy and thus for the corresponding lower premium.

#### NOTE: THE QUESTION OF THE "CEILINGS"

At first sight the statement "the amount of the reimbursement by CIGNA cannot exceed the maximum amount applied by the JSIS to the corresponding category of medical expenses", can appear penalizing for the "Hospitalisation (AIACE)" insurance.

*But what does this mean exactly, as far as this insurance policy is concerned ?*

Let us take a (theoretical) example.

CASE 1. Total medical costs incurred : 2.000 € :

JSIS refunds : 1.200 €

CIGNA will refund  $2.000 - 1.200 = 800$  €.

CASE 2. Total medical costs incurred: 2.000 € :

JSIS refunds (ceiling) : 900 €

CIGNA will refund 900 €, which would leave 200 € to be supported by the policy holder.

The example given is purely theoretical and somewhat "forced" as far as the figures are concerned, but it adequately illustrates the principle of the possible application of the "ceiling".

Willy Hoebeeck  
24 November 2020