

INFORMATION NOTE

EurPrivileges Santé / Plus

Cigna no. BCVR – 8672

As a European official, you benefit from a **medical cover** (JSIS) that reimburses about 80% or 85% of your medical bills. Health care costs remaining at your own expense can mount up considerably, especially in case of hospitalisation or expensive treatments. In addition, the JSIS applies ceilings and limitations in case of a private room, excess fees or treatment in an expensive private facility.

This is why **Cigna EurPrivileges**, together with **USB** as policy holder & **Concordia** as the broker, offer a **hospitalisation insurance** tailored to the needs of European officials. Cigna EurPrivileges has pioneered this insurance in the 1960s and is still the market leader today.

You can choose between 2 formulas: **EurPrivileges Santé** is a basic hospitalisation insurance. **EurPrivileges Santé Plus** offers a wide level of protection including dental, optical, pharmacy and consultations, reimbursement of speech therapy also when refused by the JSIS. It is the most complete cover available on the market.

Who can sign up?



Staff members of European Union institutions and organisations.

Application requests need to be submitted during a staff member's active service and at the latest six months before retirement*.



The spouse and dependent child(ren) of the above.

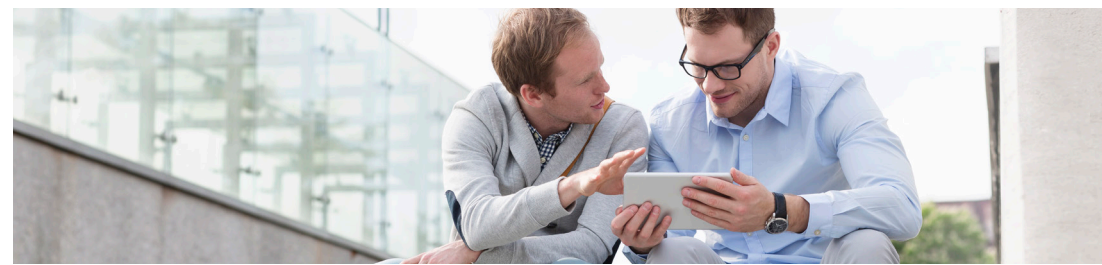
Spouses and children who do not benefit from the JSIS can subscribe. Children can remain covered up to age 26 or as long as they are at the charge of the staff member as students or for medical reasons.



Beneficiaries of a survivor's pension

Once subscribed, you can continue your insurance life-long. Premiums for all age categories are published upfront.

* Upon retirement, you can subscribe to a hospitalisation insurance through AIACE. Check out our products with AIACE: www.eurprivileges.com.



	WHAT IS COVERED?	HOW AM I REIMBURSED?
EurPrivileges Santé	<ul style="list-style-type: none"> Hospitalisation Surgery Outpatient costs Pregnancy 	<ul style="list-style-type: none"> 100% reimbursement of the part not reimbursed by the JSIS. No ceilings
EurPrivileges Santé Plus (all of EurPrivileges Santé and more)	<ul style="list-style-type: none"> Dental care Optical care Therapy sessions Hearing aids Orthopaedic appliances Consultations Pharmacy Speech therapy for non-medical reasons Subscription to a sports association or weight-loss programme 	<ul style="list-style-type: none"> 80% reimbursement of the part not reimbursed by the JSIS. Ceilings and deductibles may apply. 20% Ceilings and deductibles may apply.

Note: Our reimbursement for expenses incurred outside the European Economic Area (EEA) cannot exceed the amount reimbursed by the JSIS, with a maximum of 25.000 EUR per person per calendar year.

See full table at the end of this information note.



YOUR COVER IS **WORLDWIDE AND LIFE-LONG**
NO PRIOR APPROVAL NEEDED FOR EXPENSES ABROAD



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HOW CAN I JOIN?



EurPrivileges Santé / Plus is a group contract negotiated by USB, in partnership with Cigna and Concordia.



Required

Fill in and sign an **affiliation form**.
Complete a **medical questionnaire** for each person to be insured. The insurer may request complementary information or examinations in order to correctly assess the insurance risk. Officials or agents can always subscribe without formalities within 13 months of their start date of employment.



Optional

If you'd like to pay by direct debit, also send us the SEPA **direct debit form**. We need the original, signed document so kindly return it by post.

* All documents can be found on www.eurprivileges.com

The cover takes effect as from the first day of the month following the insurer's acceptance of the application.

PLEASE SEND THE APPLICATION DOCUMENTS TO:

By post

Cigna EurPrivileges
Plantin en Moretuslei 299
2140 Antwerpen
BELGIUM

By email

info@eurprivileges.com



WHAT WILL IT COST ME?

Age	EurPrivileges Santé premium due per year	EurPrivileges Santé Plus premium due per year
0-20	67,53 EUR	475,26 EUR
21-30	94,52 EUR	594,14 EUR
31-50	148,51 EUR	930,78 EUR
51-60	192,64 EUR	990,19 EUR
61-67	258,81 EUR	1.241,09 EUR
+67	435,08 EUR	1.782,60 EUR

Premiums applicable for 2021. The premiums vary yearly according to the Harmonized Consumer Price Index, health sector.

The premium is calculated by age category and is charged the year you change category. For example: If you reach the age of 51 on 15th December 2021, the premium of age category 51-60 will be charged in 2021.



For more detailed explanations, please visit the **FAQs** on our website www.eurprivileges.com. Please send the application documents to:

To subscribe & for general info

Cigna EurPrivileges
Plantin en Moretuslei 299
2140 Antwerpen, Belgium

info@eurprivileges.com
+32 3 217 65 76

To claim & for reimbursement info

Cigna Claims
Plantin en Moretuslei 299
2140 Antwerpen, Belgium

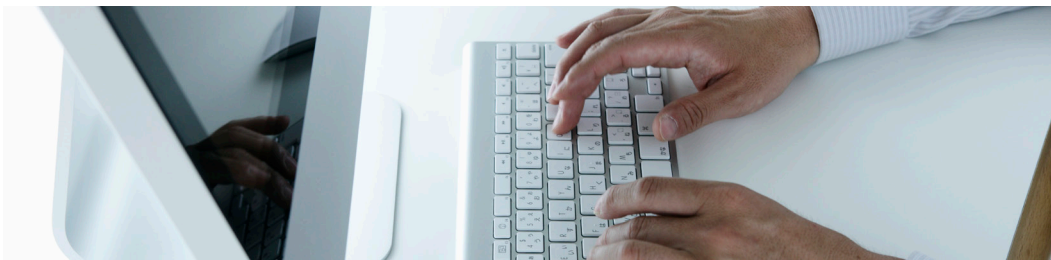
claims083@eurprivileges.com
+32 3 217 65 85



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	WHAT IS COVERED?	HOW AM I REIMBURSED?	CEILINGS & DEDUCTIBLES	REQUIRED DOCUMENTS
EurPrivileges Santé	<ul style="list-style-type: none"> ■ Hospitalisation (including One Day Clinic) 	<ul style="list-style-type: none"> ■ 100% reimbursement of the part not reimbursed by the JSIS. 	<p>No ceilings or deductibles. This supplementary reimbursement is not limited and may therefore exceed the JSIS reimbursement.</p>	<p>JSIS settlement note and/or by any other basic health insurance scheme</p>
	<ul style="list-style-type: none"> ■ Surgery: doctor's fees (surgeon, anaesthetist), dressings, use of operating room and other surgery-related medical expenses 			<p>JSIS settlement note + copies of the invoices for outpatient costs</p>
	<ul style="list-style-type: none"> ■ Outpatient costs incurred two months before and six months after a hospitalisation 			<p>JSIS settlement note + medical certificate containing start date of the pregnancy</p>
	<ul style="list-style-type: none"> ■ All medical expenses (including outpatient care) during pregnancy 			
EurPrivileges Santé Plus (all of EurPrivileges Santé and more)	<ul style="list-style-type: none"> ■ Dental care (dental care, orthodontics, dental prosthesis) 	<ul style="list-style-type: none"> ■ 80% reimbursement of the part not reimbursed by the JSIS. 	<p>Reimbursement of dental costs is limited to:</p> <ul style="list-style-type: none"> • 800 EUR the first and second year; • 1,600 EUR the third year; • 2,400 EUR the fourth year; • 3,200 EUR as of the fifth year. 	<p>JSIS settlement note + copies of the invoices</p>
	<ul style="list-style-type: none"> ■ Optical care 		<p>Our reimbursement for costs of spectacle frames is limited to 200 EUR.</p>	
	<ul style="list-style-type: none"> ■ Therapy sessions such as physiotherapy, osteopathy, etc. 		<p>No ceilings or deductibles.</p>	
	<ul style="list-style-type: none"> ■ Hearing aids 	<ul style="list-style-type: none"> ■ 80% reimbursement of expenses refused for reimbursement by the JSIS. 	<p>Reimbursement of consultations and pharmaceutical costs is limited to 1,250 EUR per person per calendar year and with an excess of</p> <ul style="list-style-type: none"> • 0 EUR for children aged 18 and younger; • 50 EUR for people between the age of 19 and 60; • 100 EUR for people aged 61 and older. 	<p>JSIS settlement note + copy of original invoice -> For pharmaceutical products exceeding the JSIS limits (eg. smoking cessation): JSIS settlement note with refusal of reimbursement + copy of original invoice</p>
	<ul style="list-style-type: none"> ■ Orthopaedic appliances (i.e. orthopaedic stockings, wheelchair, walking stick) 			
	<ul style="list-style-type: none"> ■ Consultations (general practitioner and specialist) 			
	<ul style="list-style-type: none"> ■ Pharmacy 			
	<ul style="list-style-type: none"> ■ Speech therapy for non-medical reasons (e.g. to cope with multilingual environment) 	<ul style="list-style-type: none"> ■ 80% reimbursement of expenses refused for reimbursement by the JSIS. 	<p>Reimbursement of speech therapy for non-medical reasons is only possible for children until 12 years and limited up to 30 sessions and 1,250 euro per person per calendar year.</p>	<p>JSIS settlement note containing refusal + copy of original invoice</p>
<ul style="list-style-type: none"> ■ Subscription to a sports association or facility and weight-loss programme or coaching 	<ul style="list-style-type: none"> ■ 20% compensation for subscription fees. 	<p>Reimbursement of the subscription fees for weight-loss programmes or coaching is limited to 50 EUR per person per year. Reimbursement of the subscription fees to a sports association or facility are limited to 50 EUR per person per year provided the subscription lasts at least 6 months or 26 sessions.</p>	<p>Original invoice with name of insured person, amount of invoice, number of sessions and/or duration of the subscription</p>	

Note: Our reimbursement for expenses incurred outside the European Economic Area (EEA) cannot exceed the amount reimbursed by the JSIS, with a maximum of 25.000 EUR per person per calendar year.



HOW TO CLAIM?

EXAMPLES

EurPrivileges Santé
(100%)
250 EUR

JSIS 750 EUR

Hospitalisation
Expenses: 1000 EUR

Patient share 30 EUR

EurPrivileges Santé Plus
(80% of costs that are not
covered by the JSIS) 120 EUR

JSIS 850 EUR

Dental care
Expenses: 1000 EUR

Patient share 30 EUR

EurPrivileges Santé
Plus (80%) 120 EUR

Deductible 50 EUR
(amount/year in function of age)

JSIS 50 EUR

Specialist consultation with
excess fee
Expenses: 250 EUR

Patient share 200 EUR

EurPrivileges Santé
Plus (20%) 50 EUR

Group sessions in fitness club -
yearly subscription
Expenses: 250 EUR

STEP 1

Send us the JSIS settlement note and/or other documents (see table) by post or by email to claims083@eurprivileges.com or through your personal webpages.



STEP 2

Cigna EurPrivileges will draw up a statement of the insured benefits and will reimburse the amount due. For insured persons not receiving benefits from the JSIS, the reimbursement paid by the insurer cannot exceed the one foreseen for insured persons who do receive benefits from the JSIS.



STEP 3



You can consult all your settlement notes online (after activation of the service) on your personal webpages:

www.cignahealthbenefits.com/en/plan-members



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