

Tableau comparatif entre les polices CIGNA "Gros Risques et Accidents" et AFILIATYS/ALLIANZ CARE Hospi Safe/Hospi Safe Plus (2)

	ALLIANZ	CIGNA
<b>Signature</b>	December, 11th, 2019	July, 1st, 2019
<b>Duration</b>	10 years	2,5 years
<b>End of Contract</b>	December, 31st, 2029	December, 31st, 2021
<b>Renewal</b>	Call for tenders	Tacit renewal every 12 months
<b>Who can subscribe?</b>	Members of Afiliatys and those who are now covered by another national or international security system	Members of AIACE, the co-insured and the ones that will subscribe in the future
<b>When can you subscribe?</b>	Until the day of retirement	Until the 67th birthday (possibility for an extra year after the end of activities)
<b>Insured persons?</b>	Covered or formerly covered by the JSIS, active or retired	Covered by JSIS or by any other national or international social security system
<b>Medical Questionnaire mandatory?</b>	No (unless 6 months before retirement date)	Yes
<b>Waiting period?</b>	No, for everyone who subscribed before December, 31st, 2019 Yes, for everyone insured for existing disease conditions before subscription (waiting time of 24 months).	Yes. Coverage will not extend to existing diseases, permanent activities or any other previous existing health condition at the time of the subscription (except consentment of the insurance and depending on a raise of the premiums)
		Upon production of a medical certificate confirming that the disease is cured, back to regular situation and revocation of the surcharge
<b>PREMIUMS</b>	Depending on the age group, ceiling at 61 years old	No age group
<b>Sickness/Accident without deductible</b>	From 72,33 to 242,99€	250,69 €
<b>Sickness/Accident with 100€ deductible</b>	No Deductible	223,16 €
<b>Sickness without deductible</b>	From 52,51 to 178,41€	218,43 €
<b>Sickness with 100€ deductible</b>	No Deductible	194,43 €
<b>Hospi Safe Plus</b>	From 525,07 to 1784,13€	Not offered
<b>Annual Indexation</b>	Eurostat	Eurostat
<b>Technical Revision</b>	After 5 years, depending on the cumulative results on the total of the previous fiscal years (in accordance with Afiliatys)	As of January, 1st, 2022, the premiums may be revised based on the profitability of the insurance policy for every insurance
<b>Territorial Validity</b>	Entire World	Entire World
<b>Reimbursement Ceiling outside of the EE</b>	25.000€ per person per calendar year	Not Specified
<b>Follow Up, File Management, Reimbursement, Advice, Assistance</b>	Administrative and legal Unit: 1, Place du Samedi - 1000 Brussels	EurPrivileges, Antwerp
<b>Monthly presence (as a minimum) in the Afiliatys premises</b>	Yes	Yes, in the premises of AIACE
<b>Presence in the Afiliatys premises in Luxemburg</b>	Yes, periodically and/or upon request	Not Specified
<b>Toll-free Number</b>	Yes (0800 70 528)	Telephone number in Antwerp, Eurprivileges
<b>Appeal</b>	A joint committee (doctors, jurists, experts) chaired by Afiliatys will analyze claims and will provide a recommendation on the submitted cases	Not Specified

(2) These insurance policies are aimed at future or already-retired officials

## Assurance Complémentaire au régime commun d'assurance maladie invalidité (RCAM)

Tableau comparatif entre les polices CIGNA Eurpriv Santé/ Eurpriv Santé Plus et AFILIATYS/ALLIANZ CARE Hospi Safe/Hospi Safe Plus (1)

	ALLIANZ	CIGNA
<b>Signature</b>	December, 11th, 2019	July, 1st, 2019
<b>Designation</b>	Hospi Safe and Hospi Safe Plus	Eurprivileges and Eurprivileges Plus
<b>Duration</b>	10 years	5 years
<b>End of Contract</b>	December, 31st, 2029	December, 31st, 2025
<b>Renewal</b>	Call for Tenders	Tacit Renewal
<b>Who can subscribe?</b>	Members of Afiliatys and those who are now covered by another national or international security system	Anyone affiliated to JSIS and claimants
<b>When can you subscribe?</b>	Until the day of retirement	6 months before the day of retirement
<b>Insured persons?</b>	Covered or formerly covered by the JSIS, active or retired	Idem
<b>Medical Questionnaire mandatory?</b>	No (unless 6 months before retirement date)	Yes (except special action from Jan. 1st, till March, 31st, 2020)
<b>Waiting period?</b>	Yes. 2 years for the new subscribers insured for existing disease conditions before subscription	Yes. For the new affiliates. 1 year for hospitalisations linked to a disability or an existing disease at the time of subscription
<b>PREMIUMS</b>	Depending on age group, ceiling 61 years old	Depending on age group, premium revised at 67 years old
<b>Sickness/Accident</b>	From 72,33 to 242,99€	From 66,53 to 428,65€
<b>Sickness</b>	From 52,51 to 178,41€	Not available
<b>Hospi Safe Plus or similar</b>	From 525,07 to 1784,13€	From 468,24 to 1756,26€
<b>Annual Indexation</b>	Eurostat	Eurostat
<b>Technical Revision</b>	After 5 years, depending on the cumulative results on the total of the previous fiscal years (in accordance with Afiliatys)	As of January, 1st, 2022, premiums can be revised, based on the annual evaluation of the management results
<b>Territorial Validity</b>	Entire World	Idem
<b>Reimbursement Ceiling outside of the EE</b>	25.000€ per person per calendar year	Idem
<b>Follow Up, File Management, Reimbursement, Advice, Assistance</b>	Administrative and legal Unit: 1, Place du Samedi - 1000 Brussels	Eurprivileges Antwerp
<b>Monthly presence (as a minimum) in the Afiliatys premises</b>	Yes	Not Specified
<b>Presence in the Afiliatys premises in Luxemburg</b>	Yes, periodically and/or upon request	Not Specified
<b>Toll-free Number</b>	Yes (0800 70 528)	Yes, directed to Antwerp
<b>Appeal</b>	A joint committee (doctors, jurists, experts) chaired by Afiliatys will analyze claims and will provide a recommendation on the submitted cases	Not Specified

(1) These policies are aimed at the active EU officials, and also at the future retirees. The EURPRIV cover is developed in collaboration with the Union Syndicale Brussels, Hospi Safe with Afiliatys