

SPECIAL REIMBURSEMENT J.S.I.S. - ART 72§3

- In accordance with Article 72§3 of the Staff Regulations, the Joint Sickness Insurance Scheme (JSIS) could grant an additional "special reimbursement" of the costs you have to pay.
- JSIS no longer automatically informs pensioners of their right to such an additional reimbursement. But if you think you are in this situation, you can easily request the calculation via Staff Contact.

And if you do not have an EU Login account, which is required to make the request via Staff Contact, you can put the question to your usual Settlement Office with the official form "Application for special reimbursement Article 72§3 of the Staff Regulations" which you can find - without login or password - on the AIACE International website under the SERVICES tab, page "Forms & Documents" or via this link: <https://aiace-europa.eu/wp-content/uploads/2017/08/demande-rembspecial-en.pdf>.

We are all familiar with the "normal" reimbursement of our medical expenses. However, most pensioners often do not know that if the part of the costs paid by them (often 15-20% or more) – for members and for other beneficiaries who are fully covered or are eligible for top-up cover - cumulated over 12 consecutive months, exceeds half of their average basic monthly pension, they may be entitled to an extra reimbursement.

For a better understanding, here is an example:

A pensioner with an average monthly basic pension of €3,800 has incurred a lot of medical costs over twelve months. Between March 2018 and February 2019, he spent €20,000 on medical expenses. Under the ordinary claims procedure for reimbursement, he has recovered 80% of this amount, i.e. €16,000. This leaves him paying €4,000. This is more than half of his average pension (€1,900). **In this case, the pensioner in question can request a special reimbursement under Article 72(3).**

The special reimbursement covers the part of the cumulative costs (over 12 months) that exceeds half the average monthly basic pension for the same period:

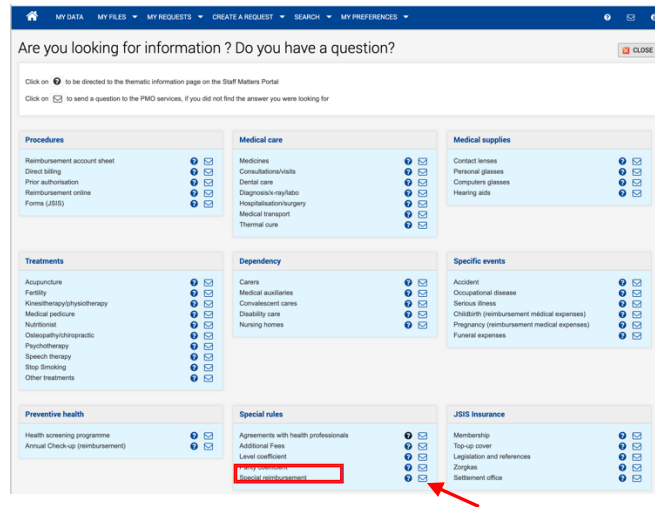
- 90% for a member whose insurance covers no other person (e.g. single person without children)
- at 100% where there is at least one other insured person (e.g. spouse).



Please note:

- The amounts taken into account are based on the date of the expenses and not the date of the claim for reimbursement
- The special reimbursement does not apply to non-reimbursable costs such as television in the hospital room, travel costs, non-reimbursable medicines, etc. The part of the costs that exceeds an excessiveness threshold set by the regulations also remains at our expense. These amounts are listed in the last column of the reimbursement sheets under "Excluded from Art 72 §3" and will therefore not be taken into account.
- In the event of an advance payment (direct billing), if there is an outstanding balance, it will automatically be deducted from the special reimbursement.
- Expenses introduced after the special reimbursement has been made are also excluded from any additional special reimbursement, so make sure you have entered all medical bills and certificates for a period with high medical expenses.

How to request the calculation from the PMO via "JSIS online"?

- At the top right of the "JSIS online" home screen, click on the "Contact PMO" envelope, to reach the following general table.



- Scroll down to « Special reimbursement » (bottom of the middle column)
 - The  takes you to the Staff Matters explanatory page if you wish to read the details of the Regulation. Please note that you may have to authenticate EU login a second time to access this part of MyIntraComm
 - Click on the envelope  that will display the Staff Contact screen where you can put your question.
 - If the form « Staff Contact » is displayed in FR, just click on EN
Here is an example of completed screen :

European Commission **Staff Contact** EN FR My Questions

Back to Staff Matters Sign Out

Special reimbursement

Subject* Special Reimbursement under Art 72§³

Request* New request for the application of 72.3 article

Beneficiary concerned by your question*

Reference number

Description*
Since I have had many medical expenses over the last years, could you inform me of a possible reimbursement under Art 72§3 ?

Attachments
Select files to upload
Maximum file size is 15Mb.

Submit

Fields marked with asterisk * are mandatory

- d. Subject: "Special reimbursement Art 72§3
- e. Query: Choose "New request for the application of 72.3 article".
- f. Beneficiary: name of the member (even if more medical expenses have been incurred by other family members!)
- g. Reference number: do not fill in
- h. Example: "In view of all medical expenses incurred in recent years, can you inform me of a possible right to special reimbursement under Article 72§3?"
- i. No need to add attachments, the PMO has all your reimbursement claims
- j. Send by clicking on

If indeed your situation entitles you to a special reimbursement, the PMO will respond with a proposal for the most favourable 12-month period. All you have to do is return the signed document to them and you will then be reimbursed the approved amount .

SUPPLEMENTARY INFORMATION

Regulations

- MyIntraComm page (with EU Login access) :
<https://myintracomm.ec.europa.eu/staff/EN/health/reimbursement/special-rules/Pages/special-reimbursement.aspx?ln=en>
- General implementing provisions (Title 3, Chapter 6)
- Common rules (article 24)
- Staff Regulation (article 72§3)

These last 3 documents are available - as well as the official form " Application for special reimbursement Article 72§3 of the Staff Regulations " - without login or password on the AIACE International website, via the SERVICES tab and then the " Forms & Documents" page or via this link : <https://aiace-europa.eu/formulaire/?lang=en>

If you wish to create an EU Login, all the information can be found (without login or password) on the AIACE International website via the SERVICES tab and then the EU Login page or via <https://aiace-europa.eu/eu-login/>