



# Cigna Eurprivileges HOSPITALISATION INSURANCE

As a former European official you benefit from the broad worldwide cover provided by the Joint Sickness Insurance Scheme (JSIS) that reimburses about 85% of your medical bills. However, we know that the medical costs that are at your own expense can increase quickly.

Therefore, **Cigna Eurprivileges**, in collaboration with **AIACE** can provide you with an unrivalled group hospitalisation insurance covering the medical costs at your own expense that result from a hospitalisation and/or surgery. One-day clinic and outpatient costs incurred two months before and six months after a hospitalisation are covered too.



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

**You can choose from two formulas : Hospitalisation insurance with or without accident cover.**



### WHO CAN SIGN UP?

**Retired staff members of European Union Institutions and organisations.**

You can join until the age of 67 or within 12 months after your retirement. Once affiliated, you will be covered for life.



**The spouse or surviving spouse of the above.**

The spouse or surviving spouse must be covered by the JSIS or another basic health care insurance.

### WHAT ARE THE BENEFITS?

	WHAT IS COVERED?	HOW AM I REIMBURSED?
<b>Hospitalisation insurance WITH accident cover</b>	<ul style="list-style-type: none"> <li>Hospitalisation resulting from <b>illness or accident</b> (one-day clinic included)</li> <li>Surgery</li> <li>Outpatient costs incurred 2 months before and 6 months after a hospitalisation</li> </ul>	<ul style="list-style-type: none"> <li><b>Optional 100 EUR</b> deductible per person per year.</li> <li><b>100%</b> reimbursement of the part not reimbursed by the JSIS.</li> <li><b>Ceilings may apply</b> as our reimbursement cannot exceed the amount reimbursed by the JSIS.</li> </ul>
<b>Hospitalisation insurance WITHOUT accident cover</b>	<ul style="list-style-type: none"> <li>Hospitalisation resulting from illness (one-day clinic included)</li> <li>Surgery</li> <li>Outpatient costs incurred 2 months before and 6 months after a hospitalisation</li> </ul>	

## WHAT WILL IT COST PER PERSON PER YEAR?

### Premiums applicable for 2020

Annual deductible per person	Hospitalisation insurance WITHOUT accident cover		Hospitalisation insurance WITH accident cover	
	100 EUR*	No deductible	100 EUR*	No deductible
Premium rate	196,76 EUR	225,84 EUR	221,05 EUR	253,70 EUR

\* Once a year, the first 100 EUR of eligible medical expenses are at the charge of the insured person.

Premium rates are guaranteed for a period of 3 years from 1<sup>st</sup> January 2019 (aside from the annual indexation based on the Harmonised Consumer Price Index published by Eurostat for the Health section).

If you are already insured under the AIACE Accident insurance (policy number 719.757.143), it is sufficient for you to opt for the plan 'Hospitalisation insurance without accident cover'.

## HOW CAN I JOIN?



As the Hospitalisation insurance is a group contract negotiated by AIACE, you need to be or become a member of AIACE. Your AIACE membership application may be submitted simultaneously with your application request for the Hospitalisation insurance (visit <http://aiace-europa.eu/contact/?lang=en>).



### 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.



### 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 we kindly ask you to return it by post.

\* All documents can be found on [www.eurprivileges.com](http://www.eurprivileges.com)

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

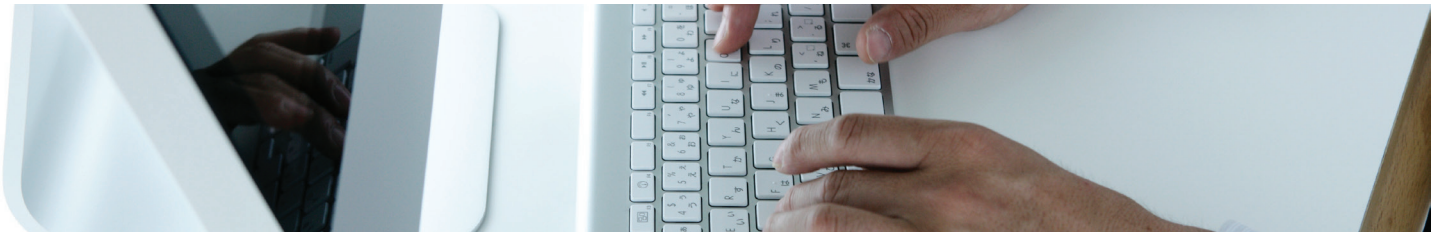
## PLEASE SEND THE APPLICATION DOCUMENTS TO:

### By post

Cigna Eurprivileges  
Plantin en Moretuslei 299  
2140 Antwerpen  
BELGIUM

### By email

[info@eurprivileges.com](mailto:info@eurprivileges.com)

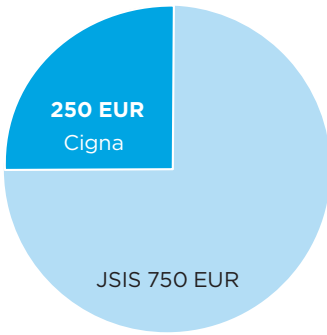


## EXAMPLES

### Hospitalisation due to illness

Expenses: 1000 EUR

Hospitalisation insurance with or without accident cover



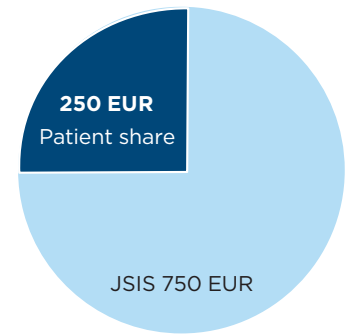
### Hospitalisation due to accident

Expenses: 1000 EUR

Hospitalisation insurance WITH accident cover

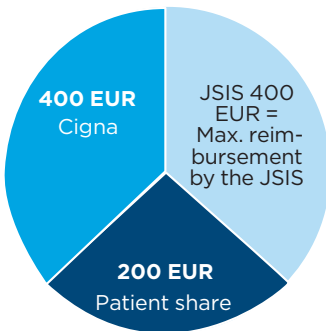


Hospitalisation insurance WITHOUT accident cover



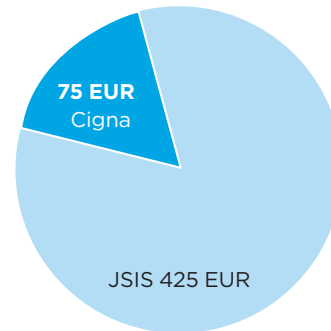
Hospitalisation due to illness/accident with JSIS ceiling  
Expenses: 1000 EUR

Hospitalisation insurance with or without accident cover



Outpatient expenses following a hospitalisation due to illness/accident. Expenses: 500 EUR

Hospitalisation insurance with or without accident cover



**If you opted for the deductible, the first 100 EUR of your medical costs per year are at your charge.**

## HOW TO CLAIM?

### STEP 1

Send the JSIS settlement note and a copy of the invoices by post or by email to [claims082@eurprivileges.com](mailto:claims082@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](http://www.cignahealthbenefits.com/en/plan-members)



For more detailed explanations, please visit the FAQs on our website [www.eurprivileges.com](http://www.eurprivileges.com) or contact us at +32 3 217 65 76. For questions regarding claims please call us at +32 3 217 65 85 or write to [claims082@eurprivileges.com](mailto:claims082@eurprivileges.com).