



Cigna Eurprivileges Accident insurance

Accidents can happen at unexpected moments. **Cigna Eurprivileges** and **AIACE** are here to help you face the financial impact of an accidental injury or death.

The Accident insurance is specially designed for retired officials, similar to the accident cover for active staff members, giving you the same peace of mind. Just like in the statutory cover of article 73 of the Staff Regulations, death and permanent disability resulting from an accident as well as treatment expenses are covered. Permanent disability is assessed following the European disability rating scale. However, the consequences of illness are not covered by this insurance.

Your cover is worldwide and life-long.

No prior approval needed for expenses abroad.

Who can sign up?



Retired staff members of European Union Institutions and organisations.

You can join until the age of 80. Once affiliated, you will be covered for life. However, once you reach your 75th birthday, only Formula A will be available, also for people already insured.



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 and must be insured under the same formula as the retired staff member.

	What is covered?		
	CAPITALS		MEDICAL EXPENSES
	DEATH	DISABILITY*	
Formula A	2.3 times the policyholder's annual pension	4 times the policyholder's annual pension	<ul style="list-style-type: none"> • 100% reimbursement of the part not reimbursed by the JSIS. • No ceilings Claims are reimbursed upon review by Cigna Healthcare's medical advisor. All Treatments and procedures have to be Medically Necessary and the costs connected thereto have to be Reasonable and Customary.
Formula B	3.5 times the policyholder's annual pension	6 times the policyholder's annual pension	
Formula C	5 times the policyholder's annual pension	8 times the policyholder's annual pension	

* In case of permanent and partial disability, the insured capital is multiplied by the percentage of permanent disability, fixed according to the European disability rating scale.

	What will it cost me?	
	Without excess	With excess
Formula A	0.55%	0.47%
Formula B	0.80%	0.68%
Formula C	1.06%	0.91%

The premium is a percentage of your basic pension and is deducted on a monthly basis from the policyholder's pension or allowance by the administration of the European Union. The premiums must be increased by 9.25% to cover taxes. For surviving spouses different premium rates apply. Please contact us for detailed information.

The insurance contract offers the possibility to choose a formula with or without an excess of 5% concerning the disability capital. This means that in case of a disability inferior or equal to 5% no capital sum will be paid.

How can I join?



As the Accident 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 Accident insurance (visit <http://aiace-europa.eu/contact/?lang=en>).



Fill in and sign an application form.
Complete a beneficiary form for each person to be insured.

Your cover can start as from the first day of your retirement.

Please send the application documents to:



By post

Cigna Eurprivileges
Plantin en Moretuslei 299
2140 Antwerpen
BELGIUM



By email

info@eurprivileges.com



For more detailed explanations, please visit the **FAQs** on our website www.eurprivileges.com or contact us at +32 3 217 65 76.



Example

	Formula C without excess - Monthly pension 3.000 EUR
Death capital	$3,000 \text{ EUR} \times 12 \text{ months} \times 5^* = 180,000 \text{ EUR}$
Total disability capital	$3,000 \text{ EUR} \times 12 \text{ months} \times 8^* = 288,000 \text{ EUR}$
Partial disability capital 10%	$3,000 \text{ EUR} \times 12 \text{ months} \times 8^* \times 10\% = 28,800 \text{ EUR}$
Medical expenses	100% reimbursement of the part not reimbursed by the JSIS No ceilings
Premium	$3,000 \text{ EUR} \times 1.06\%^{**} + 9.25\%^{***} = 34,74 \text{ EUR}$

* Related to formula C (see table page 1)

** Related to formula C (see table page 2)

*** Taxes

How to claim?



STEP 1

Send us the duly completed 'Statement of accident' and 'Medical certificate**' forms within 15 days of the accident date to info@eurprivileges.com.



STEP 2

Once we have informed you that the accident is accepted, you can send us the JSIS settlement note together with a copy of the invoices. Therefore, it is essential that you make copies of the invoices before sending them to the JSIS.

You will receive a confirmation from us once the payment has been made.

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