



ASSOCIATION OF
FORMER OFFICIALS
OF THE EUROPEAN UNION
UK BRANCH



**PRACTICAL GUIDE
IN THE EVENT OF THE DEATH
OF AN EU PENSIONER**

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Honorary Presidents:

Lord Clinton-Davis, Lord Kinnock, Lord Patten, Lord Plumb, Lord Tugendhat

This guide seeks to address the situation created by the death of a pensioner of an EU institution, agency or other body, who lived in the UK. Its aim is to provide practical information to those administering the deceased pensioner's estate as well as to a bereaved partner and/or dependent children ('survivors') about their future pension entitlements, health insurance rights and other financial benefits including the formalities to be completed.

If you are reading this as a pensioner who yourself worked in the EU, the provisions explained here do not apply to you. It would be sensible, however, to take steps to ensure that your partner or heirs and/or executors or persons with a lifetime power of attorney are aware of the existence of this Guide, as well as a close relative who can act on your behalf promptly (and who may need to take over your correspondence with the EU administration during your lifetime). These recommendations also apply to any survivor of a deceased official already in receipt of a pension.

You may like to put a copy with your will and other legal or financial documents that ought to be immediately accessible on your death.

It would also be good to include a copy of our guide to the Joint Sickness Insurance Scheme (however, it is worth pointing out that discussions have begun on the revision of the basic rules of the Scheme, and we would encourage all those newly covered, and anyone unfamiliar with its operation, to check first with our JSIS Ambassadors

- JSIS.Ambassadors@aiace.uk, before committing to any significant medical expenditure).

If you are reading this as a survivor or dependent heir following a recent death, we offer our condolences. We wish to assure you that we are here to help you at this difficult time, particularly in your dealings with the EU administration. Please do contact us if you think we can help.

The information contained in this Guide has been compiled for the benefit of all retired EU staff based in the UK, whether or not they are members of the Branch. It is based on the Staff Regulations most recently revised in late 2013, on information made available by the administrations, and on our own knowledge and experience. Whilst we have done our best to set out the relevant rules and practices, this is not, and should not be regarded as, a document having legal status. If you are in any doubt about your status or your rights, you should consult the appropriate authorities and seek legal advice particularly before taking any decision about your future which might have financial consequences.

What can AIACE do?

AIACE is an association of pensioners of the EU institutions; former officials and other staff, their spouses, survivors and dependants. It exists in 15 different countries and about half of all EU pensioners are members:

- Our first role is to support both members and non-member EU pensioners in their dealings with the EU administration. For this we are officially recognised by the Commission and the other institutions. So if you find that you would like some help over the administrative rules described in this paper, please do get in touch (see Appendix). We have no paid or full-time staff, but we do have a network of members some of whom know a great deal about how pensions and the JSIS work, and who are glad to help;
- our second role as an association is to raise general issues with the administrations, on behalf both of members and of all pensioners;
- our third role is to arrange occasions for our members when they may meet others who have shared the unusual experience of working for the EU which others who have not can find hard to understand. In the UK we hold general meetings (normally) in London; we also have (at present) nearly a dozen regional groups across the UK who arrange meetings in their area. We also have a regular newsletter sent to all members, and a website.

If you would like to join the association you may do so through the UK Branch. Our annual subscription is at present £22. A good number of our members are indeed survivors of former officials.



IN ALL CASES



I. Informing the Administration

The first thing to do is to tell the administration responsible for paying the deceased's pension. For all EU pensioners, this is the Pensions Unit of the Paymaster's Office (PMO) (see also **Appendix**);

By e-mail: PMO-PENSIONS@ec.europa.eu

By post: European Commission

Pensions Unit PMO-4

BRU-MERO 06/P031

200 rue de la Loi

B-1049 Brussels • Belgium

By telephone: +32 (0)2 297 88 00

(mornings only from 8h30 to 11h30 each working day)

You will need to quote his/her pension number (this is shown on every pension statement as well as on the statements for the reimbursement of medical expenses). Dealing with the Administration is relatively straightforward. It is not necessary for any solicitor who might be appointed in the administration of the estate to be involved. Once the PMO has received notification of the death, they send out a letter of condolence accompanied by a list of the documents they need. One frequent source of confusion, however, is the Administration's practice of automatically using a surviving spouse's maiden or pre-marital name, rather than any married name they may have adopted. A survivor should use the opportunity

of this first communication with the EU Administration to inform them by which name they wish to be known. This will help avoid confusion with mail deliveries, bank accounts, and other administrative procedures.

Where the deceased had a spouse or dependent children, the full pension received by him/her will be paid into his/her bank account for three months after the month of death. In other cases it will stop with the month of death.

II. Funeral expenses

A flat-rate grant is available towards funeral expenses whether or not there are survivors. The amount is revised from time to time, but is at present €2,350 (the equivalent amount would be paid to you in £ at the exchange rate being used at the time by the EU institutions). This allowance is managed by the Joint Sickness Insurance Scheme (JSIS) to which all pensioners have access. A request for this allowance will need to be sent to the JSIS Settlement Office within the PMO (again, see the Appendix for guidance on how to contact them). You will need to send a receipted invoice of funeral expenses, an original copy of the death certificate and details of the bank account to which payment is to be made. **However please note that this will all be detailed in the letter of condolence which will be sent by the PMO.**



FOR DIFFERENT SITUATIONS

If there is no surviving partner, or dependent child(ren), these two steps complete all the dealings needed with the EU administration.

If there is a survivor who was married to the deceased, please read from paragraph 3.

If there are one or more dependent children, including those disabled or seriously ill adults with approved dependent child status, please go to paragraph 8.

If the survivor was not married to the deceased, please go to paragraph 9.

III. Survivor's pension

1 Eligibility to receive a pension

If the deceased received a retirement or invalidity pension/allowance from the EU, his/her husband/wife is entitled to a survivor's pension provided that he/she were married at least one year before the deceased retired. If you and the deceased married after he/she retired, a survivor receives a pension if the marriage was at least five years before the pensioner's death or, if less than five years, where there are dependent children from the marriage or from a previous marriage for whom the surviving partner is responsible.¹

2 The amount of the pension

The PMO will calculate the amount of the pension, but the recipient needs to be satisfied that the amount is correct. (If a mistake is found later, an adjustment will be made – by an additional payment, or by a deduction of an amount overpaid – in this last case, if the amount is large there will be contact beforehand to discuss spreading the repayment). The amount of your pension may be checked by entering the details of each individual situation into the pension calculator which is available on the AIACE-UK web site.

A survivor's pension will be equal to 60% of his/her partner's retirement pension (which in turn depended on his/her final grade and length of service) but not less than 35% of the basic salary for the partner's last grade. The amount of the pension is adjusted annually in line with the change in the salaries of serving staff, which are based on the rise or fall of what is paid to civil servants in a group of eleven members states, and the average

1. In certain circumstances, a registered non-marital partner can also be eligible to receive a survivor's pension but, amongst other conditions, this depends upon the couple not having had legal access to marriage under the legislation of the member state (see paragraph 9). The only part of the UK where there is still any uncertainty around this issue is Northern Ireland, and specifically in respect of the conversion between civil partnership and marriage.

change in the cost of living in Belgium and Luxembourg. Further calculations are done to pay pensions in £ to those living in this country, which are intended to produce an equivalent value to the amount paid in Brussels.

In calculating the pension, allowances are taken into account:

- the household allowance, which, for 2019/2020, is equal to 2% of the basic pension plus €191.44 is paid to a survivor with one or more dependent children, for whom he/she is responsible. If you have no dependent children, the allowance will automatically cease on the death of your partner;

- you will continue to receive the dependent child allowances and education allowances for dependent children up to the age of 18 or 25 if they are still in full-time education (ie up to the month in which he or she reaches his/her 26th birthday). The amounts are also adjusted regularly; In the case of a survivor, the normal amount of the dependent child allowance is doubled and consequently stands at €836.62 for 2019/2020. In the case of the education allowance, the amounts for the 2019/2020 academic year are:

- the pre-school allowance (€102.18 per month); this is paid automatically for each child who is less than five years old or is not yet in regular full-time attendance at a primary or secondary school.

- for each child in primary or secondary education, the allowance covers the education costs actually incurred in registration fees and transport costs (but not boarding costs) up to a monthly ceiling of €283.82 for 2019/2020.

- for each child in higher education, a flat-rate monthly allowance of €283.82 is payable for 2019/2020, doubled to €567.64 if the place of study is at least 50 km from your place of residence.

Special circumstances (notably divorce, but also age difference) may also affect the calculation:

- A| if the deceased was divorced but the former partner received a maintenance allowance, the former partner may receive a survivor's pension, but the amount cannot exceed the maintenance payments to which he/she is legally entitled;

- B| if the deceased had been married more than once, the former partners who received maintenance payments from him/her before his/her death may receive a survivor's pension that does not exceed their maintenance payments, provided that the total amount paid to all former partners does not exceed the basic survivor's pension. (The calculation is complex but, broadly speaking, the pension paid to each survivor will depend on the length of their respective marriages);



- c) if there are dependent children from a previous marriage who are entitled to an orphan's pension, this can also affect the calculation of a survivor's pension;
- d) a survivor's pension may also be reduced, even if there are no divorced spouses or dependent children from a previous marriage, if the age difference minus the length of time you have been married exceeds ten years. This will be calculated on a progressive basis (1% for the first additional year and so on).

If you think that any of these factors apply to you, you should inform the Pensions Unit and, where appropriate, the other people involved.

Last but not least, a survivor loses the right to his/her EU pension immediately in the event of remarriage or conclusion of a civil partnership. In this case, a capital sum of twice the last annual pension is given as final payment.

③ Payment of the pension

As noted already, a deceased pensioner's full pension is paid to his/her bank account for three months after his/her death where there is spouse and/or any other survivors with dependent child status. The survivor's pension will be paid from the fourth month. The money will be paid automatically into the bank account of the deceased pensioner member unless the survivor gives instructions to the contrary to the PMO Pensions Unit. This account may however be frozen until probate is granted. Therefore it is important to let PMO quickly have the details of the bank account into which the survivor's pension is to be paid (forward planning suggests that the easiest way to ensure that the survivor can access his/her pension is for the pensioner to arrange during his/her lifetime for his/her pension to be paid into a joint bank account.)

The details of the UK bank account which need to be supplied to PMO (see Appendix) are the name and number of the account, the address of the bank, and the full IBAN and SWIFT (BIC) codes normally shown on bank statements. In order to benefit from any applicable UK weighting, your pension must be paid into a UK-based bank even if you have family or financial commitments in another member state. PMO will probably ask you to complete and return to them a Financial Identification form and a Legal Identity form which they will send you.



How the pension is converted into sterling

The net amount of the monthly pension (basic pension plus allowances minus tax and other deductions) is first determined in euro and then, in the case of UK residents, converted into sterling using an annually-determined exchange rate based on the €/£ market rate on 1 July. This rate remains applicable to the pension payment for the whole of the 12-month period up to 30 June of the following year. It is shown on each Pension Statement as the “Remun. Rate” against the acronym “CRE”. (The exchange rate used for some other payments varies; the pension rate remains fixed for a year. However, this could change after the end of the EU withdrawal transition period, with the pension then being converted into sterling at a monthly market exchange rate, although this remains to be determined).

Subject to certain conditions, particularly for the survivors of officials who were in service and acquired pension rights before 1 May 2004 (with the UK as the recognised place of origin), the net pension is also increased by a weighting factor (correction coefficient) when an annual assessment by the EU’s statistical authorities of average living costs in the various member states on 1 July shows that the costs in the UK are higher than those in Belgium. This cost difference is expressed in the form of a weighting factor of more than 100.0 which, however, only applies as an increase to that part of the pension corresponding to the pension rights acquired before 1.5.2004; for the remaining portion, the weighting is exactly 100.0. The resulting average weighting for the whole pension is shown on the top left-hand part of each Pension Statement (“Current Weight-

ing”). The weighting factor is normally revised at least every 12 months in the light of developments in relative living costs and taking account of exchange rate changes. Even if living costs in the UK were to be less than those for Belgium, the weighting factor would nevertheless not fall below 100.0.

The annual cost of living assessment and exchange rate variations may produce increases or falls in the £ value of the pension. The sums are done for 1 July, and are effective from then – but it takes time to do the sums and then adjust the payment of pensions. As a result, the effect of the adjustment is only paid around the end of the year. If there is an increase, a back-payment is made for the period from 1 July; if a fall, the amounts overpaid since 1 July will be deducted (if this is large, it will be spread over more than one month.)

4 Impact of pensions from other sources on a survivor’s pension

An EU survivor’s pension is not affected by any other pension which the survivor may receive, or be entitled to later. Nor does an EU pension have any effect on entitlement to a UK state pension or on another pension to which a survivor may be entitled as a result of the

deceased’s other employment during their working life. To check entitlement to a UK state pension, a survivor may contact the UK Benefits Agency quoting his/her own NI number as well as that of the deceased. If the deceased received a pension from another employer or scheme, they should be contacted to find out whether the survivor is entitled to a pension from that source.

5 The tax situation of EU pensions

All EU institutions' pensions (and pay) are taxed at source by the EU. Under the Protocol on the Privileges and Immunities of the European Communities (PPI), they are exempt from national income tax, and need not be declared to the tax authorities. As these special conditions are not well known (and may not be understood by the deceased executors or by banks, solicitors and local tax offices) PMO regularly issues a certificate to this effect; if need be they will produce one on request. Under the explicit terms of the EU Withdrawal Agreement, these provisions of the PPI continue to apply to pensioners resident in the UK even though the UK has left the EU.

EU tax is therefore levied on each survivor's pension, which is also exempt from national tax. This exemption is strictly limited to EU institutions' pay and pensions. All other sources of income, whether from paid employment, non-EU pensions, rents, bank interest or investments, are subject to UK tax and must be declared in the usual way. If property is owned in another country, this may give rise to a liability to local taxes there.

Winding up the deceased's estate: When determining past liability to UK tax, under the PPI, most serving EU staff are deemed to have maintained their domicile for tax purposes in their country of origin. This means that the deceased, assuming he/she was a British citizen, would have been liable to pay UK tax on all his/her assets and income worldwide with the exception of the EU

salary and allowances. This would have been true while he/she was a serving staff member, resident outside the UK and not just after his/her return to the UK on retirement. Not all staff are aware of their liabilities in this respect and this can cause problems when an estate is being wound up.

Issues can arise if a survivor has a different tax domicile from that of his/her partner, for example if your country of origin is not the UK as this may lead to uncertainty over liability to wealth and inheritance taxes. In such circumstances, it would be wise to seek professional advice.

6 National insurance

EU pay and pensions do not include payment to any national social security system. Contributions to state pensions, including UK National Insurance, may have lapsed on taking up a post at the EU, unless voluntary NI payments were made.



IV. Changing country of residence

If someone receiving a survivor's pension moves to live in another country, there may be consequences for the amount of the pension actually received. This is because the weighting factor changes to that applied in the country to which the pensioner moves.

If you settle in a member state with a weighting of more than 100%, for example France or Ireland, you will be entitled to benefit from the relevant weighting provided that the EU official retired before 1 May 2004.

If retirement was after 1 May 2004, he/she would only have benefited from the UK weighting if he/she had originally come from the UK or the UK was the last place of EU employment. He/she would not have benefited from a positive weighting on retirement to a member state. By the same token, the surviving partner cannot normally expect to benefit from the weighting unless they are resident in the country of origin of the retired official.

However, if someone with a survivor's pension falls into this category and wants to move to a member state of the EU while benefiting from the weighting for that country, an exception may be requested. This can be for medical reasons e.g. a serious illness or handicap affecting the pensioner, or the pensioner's parent or child. It can also be for *family reasons*, e.g. to return to a country of origin which is not the place of origin of the deceased official, to be with a child, to take up a professional commitment (employment) which requires a change of residence, or to live in a property which you or your husband/wife owned at the time of his/her death. You will have to provide the Pensions Unit with supporting documentation.

If you decide to move to a country outside the EU you will receive your pension without weighting, paid in €, or, on request, in the currency of the country of residence.

V. Afterwards

① Keeping records up to date

The Pensions Unit must be informed at once if a pension recipient changes postal address and/or phone number; they are also glad to have e-mail addresses.

② Keeping the amount of the pension correct

The Pensions Unit also needs to be told promptly if there is any change in your family circumstances which may affect your pension or allowances (e.g. marriage or a child ceases to be in full-time regular education).

③ Proof of continuing residence

Every two years every pensioner is required to provide PMO with documentary evidence of his/her residence; in the UK this is the continuing justification for the UK weighting. As there is no system in the UK for registering residence, PMO will normally accept a copy of a recent Council tax demand,

utility bill or bank statement. However, please note that, in the event of doubt, the onus is on you to prove that your principal residence is in the UK, to the satisfaction of the Administration.

④ Marital status of the pensioner

The PMO is also required to check that surviving spouses have not remarried. It can be difficult for survivors living in the UK to provide proof of their civil status and even more difficult to prove a negative, but Council tax demand or utility bills in your sole name will normally be accepted, together with a simple declaration 'on your honour'. AIACE-UK can send you a form which you can use for this purpose.

⑤ 'Are you still alive?'

Every two years PMO will also ask every pensioner to return a very simple signed Life Certificate, to show that the pension should still be paid. (This is quite a common practice by pension funds at least on the continent.) The form says that this should be signed by a doctor, a lawyer or a municipal official. In our experience, doctors and lawyers often charge a large amount to do this. 'Municipal officials' – in other words 'council officers' (who can consult the Register of Electors) may be easier to contact and should provide this service for free. Other possibilities accepted by PMO are ministers of religion and others with official status, such as JPs. In all cases, it really helps if the person signing the certificate has some form of rubber stamp to add to their signature!



6 Dependent children

Dependent children with a surviving parent are entitled to a “half-orphan’s pension” of 2/5 of a survivor’s pension for the first child and an amount equal to the dependent child allowance for each of the second and subsequent children. The resulting total amount is allocated equally among all of the children concerned. As specified in paragraph 3.2 above, the relevant education allowance and the double amount of the dependent child allowance are also paid to the surviving parent if the child is in full time education up to the 26th birthday. These allowances are paid up to June in every academic year. For these to continue, proof of contin-

ued education must be sent as soon as possible and at the latest by 30 October of that year. In practice, PMO send a form each year in order to gather up to date information. It is helpful to pay the fees of the educational establishment as soon as possible and request a receipt and proof of student status, so that these may be sent to PMO along with the form.

The total net amount after tax and other deductions paid to the survivor and dependants, including allowances and orphan’s pensions, cannot exceed the corresponding net amount which would have been payable to the retired official.



VI. Health insurance from the Joint Sickness Insurance Scheme (JSIS)

Anyone drawing an EU pension is recognised as a primary member of the JSIS. (This may be a change of status in relation to the JSIS: a partner of the deceased who was a former official, had the status of a dependent, and was in many cases entitled only to ‘comple-

mentary’, also known as ‘top-up’ cover, and a divorced spouse will not usually have had any cover under the JSIS after their divorce.) As such a survivor who receives an EU pension becomes eligible for full cover, including the choice of doctor (subject to the usual rules which apply to all those covered by the JSIS). Any dependent children will continue to be covered as before, so long as they remain dependent, and

fulfil the relevant age and educational requirements. Adult dependents assimilated to dependent children will continue to be eligible for JSIS cover.

The surviving spouse or those responsible for winding up the estate of a deceased and retired member of staff should also check that all his/her outstanding medical expenses have been reimbursed, and this is a further reason to try and keep the pension bank account open, or make rapid arrangements for a new account to be approved (see the second paragraph of point 3.3 above).

VII. Additional help for a serious illness or handicap, or a handicapped child

A survivor drawing an EU pension and who has a serious or protracted illness or who is disabled and incurs expend-

iture which cannot be reimbursed by the JSIS or by another health insurance scheme and who therefore encounters financial difficulties, may ask for a supplement to their survivor's pension. If a dependent child suffers from a serious physical or mental handicap which involves heavy expenditure, the dependent child allowance may be doubled. In these cases, the request must be made not to the PMO but to the institution or agency responsible for establishing the deceased's pension rights (Commission, Council, Parliament...) which will supply the necessary application forms and specify the supporting documentation required.

VIII. Dependent children left without a parent

The dependent children of an EU pensioner are eligible for a full orphan's pension up to the age of 18 (or 26 if they are in full-time education). Beyond these limits, those with a recognised serious illness or disability who have been granted dependent child status are also eligible. The pension is equal to 4/5 of the pension that would have been paid to a surviving spouse, and is increased by an amount equal to a double allocation of the dependent child allowance for each of the second and subsequent children. The resulting total amount is divided equally among the children concerned. It is important that executors and the children's trustees contact the PMO or the institution for which the deceased worked to discuss the situation and to establish the orphan's pension that will be payable.





IX. Non-marital relationships

This is a difficult area in which the law is probably still evolving. The revised Staff Regulations of May 2004 took the step of recognising and providing some rights to non-marital partners. There are four conditions which must all be met:

- A|** you must produce a legal document issued by the authorities of a member state
- B|** neither partner is in a marital relationship or another non-marital partnership
- C|** the partners are not closely related; and
- D|** the couple have no legal access to marriage under their member state's law.

This last condition would seem to rule out heterosexual couples who choose not to get married as a matter of personal choice, as well as homosexual

couples in member states where same-sex marriage is legally possible but this choice is not exercised.

A survivor who satisfies the first three conditions but not the fourth is therefore not eligible for a survivor's pension but can apply to be eligible for the reimbursement of medical expenses from the JSIS on the same conditions as for a surviving spouse and dependent children. However, dependent children from a non-marital partnership may be separately eligible for an orphan's pension.

X. Supplementary insurance for accidents and major risks

Some pensioners took out insurance policies to cover the extra costs of accidents and of major medical expenditure through the brokers Cigna (and before them, with Vanbreda); policies of this kind were originally negotiated with this firm by AIACE. Since then, other firms

have offered similar policies. A survivor will need to check the conditions under which these policies may be continued for the survivor. For policies concluded through Cigna (originally with Vanbreda), contact details are included in Appendix 1.

As well as these policies, and more standard UK insurance policies, it is possible that the deceased pensioner may have had one or more other policies specially designed for EU staff, whether serving or retired, which even include top-up pension schemes. AIACE is not linked in any way to these other policies or their providers.

It is worth checking the deceased person's pension statements for any designated deductions, and to look through their bank statements to identify regular payments to insurance companies

or brokers. Amongst the names to look out for (in addition to Cigna) are: Allianz, Afiliatys, LALUX, WYR, Foyer Santé, Santalia, and Expat & Co. Relevant policy names include Hospi Safe (and Hospi Safe Plus), EUROSANTE ("Tranquillité" and EUROSANTE+), EUROHOSPI, EUCARE (and EUCARE+), Europat, DKV EU Plus, and EU Health.

No-one at AIACE masters the detail of all these various policies, but we can try and help clarify the nature of the policy and see whether we can put you in touch with someone who should be able to help.

However, we should stress that we are not financial advisers, and that decisions on maintaining, renewing, adapting insurance cover are very personal and require a full understanding of the individual's circumstances.

Appendix 1 | Useful addresses

The PMO has two online applications available to EU pensioners:

- Staff Contact (the online PMO helpdesk) for all queries on pensions, allowances, medical expenses or procedures to be followed in case of death

<https://myintracomm.ec.europa.eu/retired/>

- JSIS Online (the sickness insurance online) for submitting claims for reimbursement of medical expenses and managing sickness insurance files

<https://WEBGATE.EC.EUROPA.EU/RCAM>

Staff Contact is simple to use, but is accessible only by logging into the pensioners' 'Myintracomm' page, using the system described below for the JSIS online access. It provides answers to the most frequently asked questions, broken down by subject areas.

Log in to the Retirees' Welcome Page (the first page) on Intracomm. Select the tab labelled 'Staff Matters'. That will open up a new page displaying the main themes, such as 'family benefits', 'dependent persons' or 'survivors pension'. Clicking on the link will bring up a page of information on the subject. If that does not answer your query, click on the 'Staff Matters – Contact us' button, where you will have a simple form to fill in where you can set out your query in your own words. You should receive an acknowledgement quickly, followed by a substan-

tive reply within a reasonable period.

JSIS Online is an interactive application which (like online banking) enables you to manage all aspects of your use of the sickness insurance scheme. Although it may appear complicated to register (please contact AIACE-UK for help), using it does speed up communications and reimbursements. You will need to have a mobile phone for each time you wish to access the site as a means of secondary authentication. There are several ways in which the system identifies the user: by sending a code as a text message to the user's registered mobile number or by setting up a pin code on the mobile phone for the purpose (please contact AIACE-UK for assistance in setting up a mobile phone for registration using the 'EU Login' system). You will also need to be able to take an image of your documents, whether by photographing it with a smartphone or using a scanner, so you can attach supporting documents (letters, invoices, proof of payment) to your claim.

However, for each enquiry you can continue to contact PMO and any other administration that concerns you by phone or post, should you prefer.

PENSIONS

To contact the Pensions service of PMO for general enquiries, or for changes in family circumstances affecting a pension or allowances, bank accounts, proof of residence, power of attorney etc. Please always quote (in every letter, fax, email, or other enquiry) the pension number which can be found on

each monthly pension slip:

by post

Pension Unit PMO.4
European Commission
200 rue de la Loi
B-1049 Brussels - BELGIUM

by telephone

a dedicated Pensions enquiry line
T 00 32 2 297 88 00 *has replaced the former system of calling individual pensions handlers. This number is available from 8.30 – 11.30 UK time*

F 00 32 2 296 53 73

These and others details are also to be found on the AIACE UK

by web site <https://www.aiace.uk>

by Staff Contact (see above)

by email

- there is a dedicated email address for those on survivors' pensions:
PMO-SURVIE@ec.europa.eu
- as well as a general pensions enquiry address, intended for those on old-age and invalidity pensions:
PMO-PENSIONS@ec.europa.eu
- and a specific address for questions on educational allowances
pmo-pensions-education-declaration@ec.europa.eu

MEDICAL INSURANCE SCHEME JSIS

Joint Sickness Insurance Scheme

For all pensioners resident in the UK (of whatever nationality), all claims for reimbursement, for prior authorisation of medical treatment, and similar matters are dealt with by the JSIS Settlements Office in Ispra, Italy. Only preventive medicine (health screening) invitations are dealt with in Brussels.

CONTACT DETAILS FOR THE ISPRA SETTLEMENTS OFFICE

by post

in every case the basic address is the same:

European Commission
Settlements Office PMO.6 [building nr*]
via E Fermi 2749

I-21027 Ispra (Varese) - ITALY

**NB the building number varies according to the subject of the enquiry (see below). Telephone and fax number also vary. Contact on all subjects may be made through Staff Contact and JSIS online (see above).*

FUNERAL EXPENSES

by email

PMO-SURVIE@ec.europa.eu

by post

building nr 740*

by telephone and fax

T 00 39 03 32 78 66 64

F 00 39 03 32 78 54 79;

GENERAL ENQUIRIES

by post

building nr 740*

by telephone and fax

JSIS Helpdesk (*weekdays UK time:*

9 – 11 am, 1 – 3 pm UK)

T 00 39 03 32 78 57 57

F 00 39 03 32 78 94 23

CLAIMS FOR REIMBURSEMENT**by post**

building number 740*

PRIOR AUTHORISATION**by post**

building number 730*

DIRECT BILLING/HOSPITALISATION**by telephone and fax***weekdays UK time 9 - 11.30am; 1-4pm***T** 00 39 03 32 78 99 66**F** 00 39 03 32 78 94 23**SECRETARIAT OF THE MEDICAL AND DENTAL OFFICERS****by telephone and fax***weekdays UK time 8-11.30am***T** 00 39 03 32 78 57 57**F** 00 39 03 32 78 54 79**MEMBERSHIP/FAMILY COVER****by telephone****T** 00 39 03 32 78 90 26**HEALTH SCREENING****preventive medicine****by post**

European Commission

Settlements Office

Preventive Medicine Sector

PMO.3 SC27 00/05

B-1049 Brussels - Belgium

by telephone**T** 00 32 2 295 38 66*(from 8.00-11.30 am, UK time)***by JSIS ONLINE** under "Requests"**WELFARE / SOCIAL WORKER SUPPORT FOR COMMISSION PENSIONERS****other institutions have their own arrangements****by post**

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