



## The Sickness fund in good health

On 18 January this year, the Sickness Insurance Management Committee (CGAM) approved its 2015 annual report. This report showed an operating surplus of EUR 6.5 million. In 2014, the scheme already had an operating surplus, and we know this will also be the case for 2016. And that is excluding the [financial revenue from its \(excessively substantial?\) reserve](#). In other words, thanks in particular to the Method and to salary increases linked to promotions and seniority, our Joint Sickness Insurance Scheme is in good shape. It may be the time to ask ourselves if this scheme has further room for improvement.

U4U had consulted staff on the subject of how to improve our scheme and made [5 proposals for improvement to Vice-President Georgieva](#). Since then, the proposal to consider the follow-up examinations for an earlier serious illness as an expense qualifying for a full reimbursement has been accepted. The possibility of providing each member with a tool enabling speedy recognition at health centres worldwide is being considered by the PMO. While U4U is pleased that these two proposals have been taken into consideration, we can do more, and better.

U4U supported the idea of corporate hospitalisation cover, not limited to people of working age alone. This idea was rejected on the grounds that full reimbursement of expenses could surreptitiously encourage less reasonable behaviour in terms of health care usage. It should be noted that more than half of staff subscribe privately to supplementary hospitalisation cover and that, to the best of our knowledge, no one has formally proved that there is any difference, with regard to health care expenditure, in the treatment of those who have supplementary cover and those who don't to support such a theory.

U4U had also proposed corporate nursing care insurance for all members.

Finally, in light of the successful advances in health care control constituted by the agreements signed by the PMO with numerous establishments in Europe, U4U advocated signing an agreement with the drug suppliers, beginning with those places of employment with the largest numbers of members.

U4U also asked President Juncker to intervene at a political level when that proved necessary to make it easier to conclude agreements.

U4U stands by its proposals and invites staff to support its positions.

**Did you know?**

The CHIREC group in Brussels is refusing to sign an agreement with the PMO. Its *Edith Cavell* and *Clinique du Parc Leopold* centres, in particular, charge prohibitive fees.

We would like to point out to colleagues that the higher the fees are, the higher the proportion payable by them becomes. The list of contracted hospitals can be found on *myintracomm*. It should, however, be noted that a large number of hospitals elsewhere in Belgium that have not signed an agreement with JSIS charge normal rates and treat all their patients the same, irrespective of whether or not they are members of JSIS.

22/02/2017