

Cover for the spouse/recognized partner of a member of the Joint Sickness Insurance Scheme

Period of cover concerned: 01/07/2023 – 30/06/2024

This Administrative Notice concerns those members of the Joint Sickness Insurance Scheme (JSIS) whose spouse/recognized partner¹ benefits or could be entitled to benefit from the JSIS cover, with reference to the conditions under Articles 13 and 14 of the Joint Rules on sickness insurance for officials of the European Communities.

I. Legal framework

1. JSIS primary cover for spouses/recognized partners is stipulated in Article 13 of the Joint Rules and in Article 2, Chapter 2, Title I of the GIP².

Spouses/recognized partners benefit from the JSIS primary cover if they have no income of their own from present or previous gainful employment, nor pension or indemnity of any kind (unemployment, disability, etc.)

Likewise, spouses/recognised partners receiving a taxable annual income from gainful employment of less than 20% of the annual basic salary in grade AST2/1 (see Point IV) may request primary cover provided that they prove the impossibility to be covered by a legal or statutory health insurance scheme of the country where the activity is or has been exercised or of the country of residence. The request has to be submitted to PMO together with the supporting documents. This cover is reviewed each year.

2. JSIS top-up cover for spouses/recognized partners is stipulated in Article 14 of the Joint Rules and in Article 3, Chapter 2, Title I of the GIP².

If spouses/recognized partners are in receipt of income from gainful employment, they may be entitled to top-up cover under the JSIS, until the next annual update, provided both of the following conditions are fulfilled:

- the annual taxable income, before tax and after deduction of social welfare contributions and professional charges, does not exceed the basic annual salary of an official in grade AST2/1 multiplied by the correction coefficient for the country in which the income is received (see Point IV), and
- they are fully covered for the same risks under any other legal or statutory provisions.

II. Provisions for updating the rights of a spouse/recognized partner

¹ See Article 72§1, second indent of the Staff Regulations, articles 28 and 95 of Conditions of Employment of other servants of the European Communities and article 1.2 (c) of Annex VII to the Staff Regulations

² [Legislation and references](#)

1. The spouse/recognized partner already benefits from top-up cover:

In order to extend the spouse/recognized partner's top-up cover, every year before 30 June you have to supply PMO with the latest official tax certificate on your spouse's income. In the absence of this certificate, you may send any other document issued by the competent national authorities indicating your spouse/recognized partner's annual taxable income. Please note that the document must be submitted in its entirety. The amounts relating to unearned income such as income from savings or property dealings, etc. may be obfuscated, as these are not taken into account for the calculation of the income.

2. The spouse/recognized partner begins to work:

If the spouse/recognized partner has recently taken up gainful employment, he/she will no longer be entitled to primary cover. Top-up cover, if eligible, can be granted from the start of the gainful employment only upon receipt of two salary slips and a copy of the contract.

3. The spouse/recognized partner starts receiving a pension:

If the spouse/recognized partner starts to receive a pension, please inform PMO immediately and provide the documents issued by the competent authorities stating the grant date of the pension and its monthly taxable amount. According to the amount, the spouse's/recognized partner's JSIS cover will be established: top-up cover or exclusion from the JSIS cover if the income exceeds the JSIS ceiling in force.

4. The spouse/recognized partner continues receiving a pension:

The requirement set under Point II Paragraph 1 of this document does not apply to the JSIS members who have received a letter from PMO stating that they are exempt from the obligation to continue submitting to the JSIS their tax declaration for the retired spouse/recognised partner (considering that the spouse's/recognised partner's pension is stable and below the JSIS ceiling).

5. The spouse/recognized partner stops working:

If the spouse/recognized partner stops working, he/she could be entitled to primary cover from the day on which he/she ceases his/her professional activity on condition that he/she receives no further income deriving from a professional activity: no allowance, no indemnity, no pension.

If the spouse/recognized partner who was in receipt of professional income which previously exceeded the ceiling is made redundant or retires, he/she could benefit from top-up cover from the 1st of July following the change in situation, on condition that his/her income resulting from the new situation does not exceed the ceiling.

For Paragraphs 2, 3 and 5 above, please inform PMO as quickly as possible and provide supporting evidence of the change of situation.

Please note that you must notify PMO of any change in the situation of the persons insured under your name (Article 22 of the Rules on sickness insurance and Article 72(4) of the Staff Regulations).

The JSIS reserves the right to recover any amounts unduly reimbursed if upon receipt of the required documentation, it appears that the spouse/recognized partner's professional situation does not correspond to the one declared previously.

If your spouse/recognized partner moves to join you at your place of work, he/she is required to transfer his/her social security rights, including health insurance rights, from his/her country of origin to the host country. The transfer is made by means of an S1 form issued upon request by the competent national authorities before leaving the country of origin. This form will allow your spouse/recognized partner to register with a compulsory legal or statutory sickness insurance scheme in the host country. The European Health Insurance Card (EHIC) is to be requested at the same time as the S1 form since it is the country of origin, which is competent for issuing it.

III. How to submit the supporting documents

Please choose **only one** of the following means:

1. **Sysper**, or
2. **Staff Contact** only if no access to Sysper is available, or
3. **Letter**, only if no access to Sysper nor Staff Contact is available

Once your request is processed, the result will be visible in your JSIS Online account. Click on "My Administrative Data", then on the spouse/recognized partner's name to check the cover granted and for which period

1) Via Sysper:

Staff working in Institutions/Agencies should declare their spouse/recognised partner's activity and amount of income by submitting a professional activity declaration under the following path in Sysper:

- "My File"
- "Rights & Privileges"
- "Declarations (schooling, family...)"
- "New spouse/recognized partner's professional activity declaration"
- "a declaration for a change or my annual declaration for a past year"

2) Via Staff Contact:

Please note this mean of transmitting documents is only for members who do not have access to the spouse/recognized partner's Professional Activity Declaration in Sysper.

Please submit the supporting documents electronically by clicking on the envelope in the upper right corner of your JSIS online account and then choosing the "JSIS insurance / Membership" domain, or by using the following link:
<https://myintracomm.ec.europa.eu/staff/EN/health/insurance/Pages/membership.aspx?ln=en> and then choosing the context: "Spouse - annual income declaration".

3) Via letter:

Please send a copy of your spouse's annual tax return by mail to the address of your JSIS Membership Team, indicated hereunder:

Brussels

European Commission
Joint Sickness Insurance Scheme
Avenue de Tervueren 41
B - 1049 BRUSSELS

Luxemburg

European Commission
Joint Sickness Insurance Scheme
Office DRB B1/061
12 rue Guillaume Kroll
L - 2920 LUXEMBOURG

Ispra

European Commission
Joint Sickness Insurance Scheme
TP 730
Via E. Fermi, 2749
I - 21027 ISPRA

IV. Ceilings by country – valid from 01/07/2023 until 30/06/2024

country	ceiling	device
GERMANY	44,689.46	EUR
AUSTRIA	48,332.14	EUR
BELGIUM	44,422.92	EUR
BULGARIA	56,473.53	BGN
CYPRUS	36,693.33	EUR
CROATIA	35,538.34	EUR
DENMARK	445,144.42	DKK
SPAIN	43,267.92	EUR
ESTONIA	41,801.97	EUR
FINLAND	52,108.09	EUR
FRANCE	51,885.97	EUR
GREECE	39,714.09	EUR
HUNGARY	12,190,487.95	HUF
IRELAND	60,548.44	EUR
ITALY	42,068.51	EUR
LATVIA	38,159.29	EUR
LITHUANIA	38,825.63	EUR
LUXEMBURG	44,422.92	EUR
MALTA	40,913.51	EUR

NETHERLANDS	48,776.37	EUR
POLAND	149,283.55	PLN
PORTUGAL	42,423.89	EUR
CZECH REPUBLIC	1,049,524.58	CZK
ROMANIA	153,893.07	RON
UNITED KINGDOM	41,865.27	GBP
SLOVAKIA	36,115.83	EUR
SLOVENIA	38,692.36	EUR
SWEDEN	592,837.87	SEK
AUSTRALIA	72,583.39	AUD
CANADA	64,650.90	CAD
IVORY COAST	25,409,666.09	XOF
JAPAN	5,890,929.24	JPY
MOLDAVIA	716,173.27	MDL
NORWAY	589,246.29	NOK
RUSSIA	3,734,738.75	RUB
SWITZERLAND	59,645.37	CHF
USA/New York	53,073.45	USD
USA/Washington	48,821.97	USD

As regards the determination of the spouse/recognized partner's right to benefit from the JSIS top-up cover, in countries for which no weighting factor exists, the coefficient applicable will be the one fixed for Belgium. The table of weighting factors outside the EU is updated and published in the Official Journal every year.