



CERN Health Insurance Scheme

*Régime d'assurance maladie du CERN*

# Preparing Your Retirement

Sandrine BAUDAT (HR-CBS-CMO)

# Topics

- Keeping the CHIS: What you must do & when
- What does and does *not* change
- Obtaining information
- Good to know tips
- Questions & answers

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# *To keep the CHIS*

Inform Pension Fund if you want to keep the CHIS,  
*within 30 calendar days of retiring*

- by default, your CHIS cover ends on the last day of your employment contract
- if you quit, you will *never* be allowed back

# *To keep the CHIS*

However, if your spouse is an MPE then you have to keep the CHIS as a Main Member.

Later, when your spouse also retires, both of you may then leave the CHIS (forever); if not, you both remain Main Members

# What does & does not change

- You become a “Post-compulsory Member”

# Specific information

**Specific information on the health insurance of staff members who are retiring,  
and their family members,  
who are resident or are taking up residence in Switzerland.**

From the first day after the expiry of your CERN contract, if you decide to remain affiliated to the CERN Health Insurance Scheme (CHIS<sup>11</sup>), your family members will automatically and compulsorily remain affiliated to the Scheme. They will thus continue, like you, to benefit from a health insurance cover and high-quality health-care benefits valid throughout the world.

However, this does not necessarily dispense you or your family members from your obligations under Swiss law deriving from the fact that you reside or are taking up residence in Switzerland. Indeed, you and your family members then become subject to the obligation to contract insurance cover in Switzerland with a LAMal<sup>12</sup> insurance provider, **unless** you and your family members<sup>13</sup> expressly apply for exemption. Applications for exemption must be lodged **during the three months** following the expiry of your employment contract with CERN. Please note that it is not possible to revoke the exemption or the renunciation of an exemption. For information on the procedure to be followed in this respect and to obtain the necessary documents, please contact UNIQA<sup>14</sup> directly.

[chis.cern](https://chis.cern)



# What does & does not change

- Spouse and dependent children fully covered  
\*\*\*Keep PF informed of any change in family situation\*\*\*
- Supplementary contribution required for spouse or partner with income from professional activity (or retirement pension) and no other adequate insurance; use *paper* [SHIPID](#) to keep CHIS informed of your spouse's situation

# SHIPID

## Spouse Health Insurance & Professional Income Declaration

**Main Member** Name (in full): \_\_\_\_\_ Telephone: + \_\_\_\_\_ *i1*  
CHIS ID: \_\_\_\_\_ Private (non-CERN) contact e-mail: \_\_\_\_\_ @ \_\_\_\_\_ *i1*

**Date of effective retirement** **01** / \_\_\_\_ / \_\_\_\_ *i2*      **500 Initial**

**Spouse** Name (in full): \_\_\_\_\_  
Country of residence<sup>1</sup>: \_\_\_\_\_ Telephone: + \_\_\_\_\_ *i1*  
Private (non-CERN) contact e-mail: \_\_\_\_\_ @ \_\_\_\_\_ *i1*

**Spouse Health insurance:**  
Does your spouse have primary health insurance other than the CHIS?  Yes  No **if No go to 1**  
National or IO\*\* scheme or insurer name: \_\_\_\_\_ Country<sup>1</sup>: \_\_\_\_\_  
Name or type of policy/cover (in full): \_\_\_\_\_ *i3*  
Does it cover<sup>2</sup> your spouse in his/her country of residence?  Yes  No in France?  Yes  No  
in Switzerland?  Yes  No elsewhere?  Yes  No  
*Please attach certificate of insurance recently obtained from insurer<sup>3</sup> and go to 2*

**1 Spouse Income (of a professional origin):**  
Does your spouse have an income (salary, self-employed income, pension)?  Yes  No **if No go to 3**  
Is your spouse  employed  
 self-employed  
 receiving a retirement pension } *tick as many as apply*

Spouse **salary** and/or **self-employed income** and/or **pension(s)** (AVS, LPP, CNAV ...): *i4*

Gross Monthly Amount <sup>4</sup>	Currency <sup>5</sup>	Is amount estimated? <i>i5</i>
_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

**2 Spouse Swiss Accident (LAA) insurance:** *i6*  
Name of insurance company: \_\_\_\_\_  
*Please attach certificate of insurance recently obtained from insurer or employer*

**3** I hereby certify that the information provided above is correct and complete.  
Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Signature of Main Member: \_\_\_\_\_

Sorry !  
Exists  
only on  
paper for  
retirees

# What does & does not change

- You have to remember to ask, fill-in and send back a **SHIPID** every time there's a change
  - your spouse retirees : her/his income drops, your supplementary contribution may drop too
  - your spouse reaches retirement age after a period without work & income : his/her income increases, your supplementary contribution may increase too

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# *Obtaining Information*

General questions : [uniqua@cern.ch](mailto:uniqua@cern.ch)

Claims: [www.MyUNIQA.ch](http://www.MyUNIQA.ch)

Medical assistance & *Medgate*

+41.22.718.63.77

CHIS Rules, general advice

<https://chis.cern>

# Obtaining Information

## CHIS Bull'

- newsletter: general info, news
- sent by email or postal mail
- available on the CHIS website

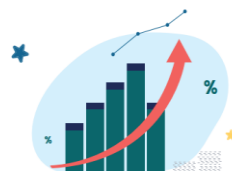
## CERN's Official news

- formal notices, major changes
- [home.cern/cern-people](https://home.cern/cern-people)

## CHIS Bull'

BULLETIN OF THE CERN HEALTH  
INSURANCE SCHEME

N° 46 - OCTOBER 2020



### EDITORIAL

When you received the last issue of the CHIS Bull', we were at the start of an unprecedented health crisis that has turned our professional and private lives upside down.

**We hope that you and your loved ones have been spared the worst consequences of this virus.**

At the time we are putting this issue together, we have unfortunately not yet made it through this "collective nightmare". In fact, the fear of a second wave in Europe is growing by the day and all efforts are now devoted to preventing and managing its effects.

We can therefore only strongly encourage you to follow and apply the recommendations issued by the competent public authorities, as well as those issued by CERN via the website with which you are already no doubt familiar:

<https://hse.cern/news-article/coronavirus-information-measures-and-recommendations>

*How has the CHIS been affected by the pandemic?* Although we have seen an increase in the number of pensioner deaths since March 2020, we are not yet able to evaluate the full impact of the crisis. We will keep you informed once we have a clearer picture.

**In this issue, as usual, you will find some very interesting and useful information.**

With regard to the MoTINOA platform which was developed at the start of April, we are pleased



### STATISTICS

Statistics 2019



### UNIQA MESSAGE

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# *Good to know tips*

Long Term Care (LTC) benefits are there to help when dependency impacts daily life

- three dependency levels (low, moderate, high)
- do not wait for **high** dependency to act



# Good to know tips

- Contact CERN Social Service and ask for guidance (ask relative to help with procedure when needed)
- The amount of the daily allowance, which depends on the level of dependence, is as follows:
  - a. Low-level dependence: 48 CHF
  - b. Moderate dependence: 72 CHF
  - c. High-level dependence: 120 CHF

# Good to know tips

## Using CHIS as supplementary insurance

- if you or your spouse or your child(ren) have another insurance (*Sécurité sociale*, NHS, ...)
- use other insurance first, submit other insurance's reimbursement statement to UNIQA
- 😊 get much better overall reimbursement rate

# Good to know tips

Your claims can be sent in 4 ways:

- Electronic submission on MyUNIQA website.
- Electronic submission on MyUNIQA application for smartphone.
- Safe deposit of your "blue envelopes" in the "UNIQA" mailbox (building 33/Visitors' Reception or Main building/UNIQA's office)
- Send your stamped "blue envelopes" by regular mail to the following address : UNIQA, Avenue de la Praille, 26- CP 1431 - 1227 Carouge.

Get **attestations** and other personal documents through your account on MyUNIQA website.

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