



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

Topics

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

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

Topics

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

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 (CHIS¹¹), 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 LAMal¹² insurance provider, **unless** you and your family members¹³ 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 UNIQA¹⁴ directly.

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 residence¹: _____ 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: _____ Country¹: _____
Name or type of policy/cover (in full): _____ **i3**
Does it cover² 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 insurer³ 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 ⁴	Currency ⁵	Is amount estimated? i5
_____	_____	<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: _____

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 retires : 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

Topics

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

Obtaining Information

General questions : uniqua@cern.ch

Claims: 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

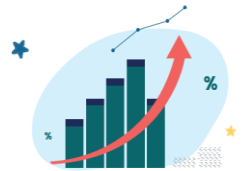
CERN's *Official news*

- formal notices, major changes
- home.cern/cern-people

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

Topics

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

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

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.

Topics

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