CERN Health Insurance Scheme for Users

Presentation to ACCU
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Overview

• Introduction of CHIS
• Some figures
• Users and CHIS
  ➢ what should they know and do
  ➢ developments 2012
Introduction: Social protection

- **Convention with Host States:**
  CERN Personnel exempt from contributing to national protection systems if CERN provides own social protection

- **Staff rules and regulations:** creation of a
  - a pension fund
  - a health insurance scheme (CHIS)
  - an unemployment scheme

- **Social protection of associated members of personnel**
  - must be adequate for duration of their stay in the Geneva area
  - is the responsibility of the home institute
  - can join CHIS on a voluntary basis
### Introduction: CHIS organisation

<table>
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<tr>
<th>Plan design</th>
<th>External</th>
<th>Internal</th>
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<tr>
<td></td>
<td>• National scheme</td>
<td>CERN (CHIS)</td>
</tr>
<tr>
<td></td>
<td>• Negotiated package with private insurer</td>
<td></td>
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</tbody>
</table>

| Risk              | • Government                                  | CERN personnel                  |
|                   | • Insurance company                           |                                 |

| Operation         | UNIQA                                         |                                 |
|                   |                                               |                                 |
Introduction: basic principles

Mutuality
solidarity between members

Global Coverage
- worldwide
- family members

Freedom of choice provider
flexibility

Responsability
cost containment
## Types of Cover

<table>
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<tr>
<th>Category of members</th>
<th>Cover</th>
<th>Nature</th>
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<tr>
<td>Staff Fellows Students Apprentices</td>
<td>Normal</td>
<td>Obligatory</td>
</tr>
<tr>
<td>Beneficiaries CERN Pension Fund</td>
<td>Normal</td>
<td>Voluntary</td>
</tr>
<tr>
<td>Users Associates</td>
<td>Normal, Reduced, Short-term</td>
<td>Voluntary</td>
</tr>
</tbody>
</table>
Members (31.12.2010)

6 462 main members (contributing):
- 3 238 staff, fellows, students, apprentices
- 2 973 retirees
- 251 users and associates
  - 161 normal
  - 88 reduced
  - 2 short term

6 617 family members
- 3 028 children (150 of users/associates)
- 3 724 spouses/partners (130 of users/associates)

Total: 13 214 Members (531 or 4%)
Expenditure CHIS 2010

HIS : 62 MCHF (-8.5% compared to 2009)

+ LTC : 3.3 MCHF (+7.5% compared to 2009)
Revision rules - history

5 revisions since 2000 (= start of CERN as insurer of CHIS)

- **2001**: introduction Long Term Care
- **2003**: change in benefits: new rules for hospitalisation
- **June 2010**: integration of many minor changes needed for smooth operation of Scheme

Most important changes (with impact for Users)

- delay for claiming reimbursement (2 years -> 1 year)
- delay for affiliation (60 days -> 30 days)
- introduction of possibility to join during contract (under strict conditions)

- **January 2011**: new contribution rates for period 2011-2015
- **January 2012**: several changes in benefits

-> 2nd part presentation
Other important issues for Users

Affiliation

- Within 30 days of start of contract (or event) - no exceptions
- Extended automatically with extension of CERN contract
  - (= done by Users’ Office)
- Age limit of 65 for Normal cover
  - no limit for Reduced or Short Term
- Resignation from Scheme
  - For the end of the month + notice period of at least 30 days
  - Irrevocable
- No possibility to continue affiliation beyond contract with CERN
Other important issues for Users

Coverage of family
- Automatic with Normal Cover ;
- Reduced Cover : excluded by definition
- Premium per family member with Short Term Cover

Please note
- Partners can not be affiliated
- Dependent children (up to 25y + on condition of studying)

Impact of pro-rata temporis rule
Start and/or end date in the middle of year
+ Benefits with a ceiling = reduced reimbursements
  Smoothened by new rules 2012 (cumulative ceilings for dental & optical care)
Questions ?

More info

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If not, thank you for your attention.
Let us move to second part of presentation :

New Rules 2012