



CERN Health Insurance Scheme

*Régime d'assurance maladie du CERN*

## Welcome session

# Key information



## CERN Health Insurance Scheme

Contributions 2024: **12.69%**

- ▶ 4.86% of Member’s monthly remuneration
- ▶ 7.83% CERN

CHiS is a **mutual system** based on solidarity among Members:

the amount of the contribution to the CHiS is not based on the composition of the family, age or medical condition of the insured persons, it is rather in proportion to income. Thus, everyone contributes according to their means and makes use of the cover according to their needs.



**Third-party administrator**

**Contract with CERN for the day-to-day administration of the CHiS**

# Membership

## Compulsory for :



- ▶ Staff members, fellows, GRAD
- ▶ Students: Tech, Doc, Admin

And their family

**Starts automatically** on the 1st day of:

- the employment contract
- the partnership/ marriage
- life for child.

**Finishes automatically** on the last day of:

- the employment contract,
- the partnership/ marriage.



Membership of any **family member** (as defined in Article S IV 1.02 of the Staff Regulations and Rules) is **compulsory and automatic** and the **coverage is the same** as the main Member.



**Any change in family status** must be declared to the Organization.

## Spouses

- ▶ Spouses with **no other health insurance**: CHIS serves as **primary health insurance**, and a monthly additional contribution may be payable according to their gross monthly income.
- ▶ Spouses with **another health insurance** (recognised by CERN): CHIS serves as **supplementary health insurance** without supplementary contribution.

# On arrival

## ► For **Staff members, Fellows, GRAD** and **Students**:

- Cancel your health insurance (national or not) with a certificate of insurance to be requested to UNIQA.
- Return your insurance cards and do not use them anymore.

## ► **Only** for **Staff members, Fellows and GRAD** who have a spouse:

(Students who have a spouse are not required to complete a SHIPID)

**Complete** a **SHIPID** (**S**pouse **H**ealth **I**nsurance and **P**rofessional **I**ncome **D**eclaration) form in [EDH](#) to declare your spouse's status.



**Any change** in the spouse's gross income or health insurance situation must be declared to the Organization.

## **Special attention for people who want to settle in Switzerland or who are already settled in Switzerland.**

Your family members are automatically and compulsorily affiliated to the CHIS. However, this does not necessarily dispense them from their obligations under Swiss law deriving from the fact that they reside or are taking up residence in Switzerland. This applies whether they have **Swiss nationality** or **hold a B- or C-type residence permit**. In such cases, they become or remain subject to the obligation to contract insurance cover in Switzerland with a LAMal insurance provider, unless they apply for exemption.

You have 3 months to apply for the exemption.

# Health Insurance Benefits

- ▶ Health coverage is **worldwide**
- ▶ List of benefits, details of reimbursement rates and expenditure ceilings can be found in [Annex I](#) of the CHIS Rules.
- ▶ Reimbursement rate under the **General Rule**

Total of medical bills*	Cumulated Costs Borne by the Member (FCA)	Reimbursement rate
Up to 2 500 CHF	up to 500 CHF inclusive	80%
Over 2 500, up to 27 500 CHF	over 500 CHF, up to 3 000 CHF inclusive	90%
27 500 CHF	3 000 CHF	100%

\*over one civil year (January to December)

## ▶ Reimbursement Bonus

If you go to France or in one the CERN Member States (all, except Denmark, Norway and Switzerland) to see a doctor, buy medication, have tests or scans, you will be reimbursed 85% of the costs instead of 80% or 95% instead of 90%.

## ▶ Reimbursement of medical expenses

You pay the health care provider first then you send your medical bills with the proof of payment to UNIQA who then reimburses you.

There is no third-party payment except for hospitalization in public and agreed private hospitals

Type	CHIS approval	Ward	Reimbursement rate	Maximum FCA	Method of payment of invoice
Public	Always approved	Public	100%	0 CHF	Paid directly by the TPA
		Private or semi-private	General Rule (80%,90% or 100% depending on the annual FCA)	3000 CHF	Paid directly by the TPA
Private	Approved	All wards	General Rule (80%,90% or 100% depending on the annual FCA)	3000 CHF	Paid directly by the TPA
	Unapproved	All wards	80%	Unlimited (excluded from FCA)	Paid by the Member

# How to send your medical bills for reimbursement?



To claim and follow reimbursements, periodic statements, cards and insurance certificates, go to:

► [MYUNIQA.CH](https://myuniqua.ch) (Please wait 15 days before creating your account)

Your insurance number is your CERNid followed by .0 = Principal Member (xxxxxx.0)

**Claim reimbursement up to 12 months after the date of issue of the invoice.**

**You will receive your insurance card within 15 days.**



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Insurance card  
Carte d'assurance

Jean MODELE

Prénom NOM - First name NAME

28.02.1964 - M

Date de naissance, sexe - DOB, Gender

4001234.0

N° Assuré / Insurance No.



Remboursements et demandes de garanties/Claims and guarantees for hospitalisation:

UNIQA

uniqua@cern.ch

Tél. +41 22 718 63 00

Fax. +41 22 718 63 63

uniqua.ch

cern.ch/chis

UNIQA Assistance 24\*7  
+41 22 718 63 77

USA Hospitalisation  
+1 844 477 0777

This card does not guarantee payment to third parties.  
Cette carte d'assurance ne peut tenir lieu de garantie vis-à-vis d'un tiers

# Who to contact for what ?

## CHIS



To be contacted for any question or request regarding  
SHIPID or experiences with TPA

SHIPID Service

Chis.shipid@cern.ch

CHIS Manager

chis.manager@cern.ch

► **CHIS Website:** [chis.cern](https://chis.cern)

General information, procedures, forms, CHIS Rules and other official documents, FAQ...



To be contacted for any question or request regarding :

- your cover and your benefits;
- your spouse's and children's cover and benefits;
- your claims and reimbursements;
- membership cards and insurance certificates;
- the approved hospitals and health care providers in general;
- the application of the CHIS Rules.

► **UNIQA**

uniqa@cern.ch or +41 (0)22 718 63 00



# THANK YOU !