Social protection of the Associated Members of the Personnel (MPA) during their stay at CERN

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Need to ensure that any person working on the CERN site is properly insured against the economic consequences of illness, accidents and disability, whether non-occupational or occupational
Introduction (II): CERN legislation

- SRR Chapter V
- Social protection of the MPAs shall be the responsibility of their employer
- MPAs who have no adequate social protection through their employer shall be “under the strict obligation to safeguard themselves against the economic consequences of illness, accidents and disability”.
Introduction (III): demand and subsequent actions

Demand from ACCU to specify CERN’s requirements as regards social protection

- Slight change in the registration form in order to improve information
- Change of the letter of invitation in order to be more precise on CERN’s requirements
Introduction (III): demand and subsequent actions

- **Questionnaire** sent to the ACCU delegates on the social protection offered by the institutes of their respective countries in order to identify the MPAs’ needs as regards insurance
Questionnaire on social protection (I)

- 24 States represented at ACCU
- 17 replies: Austria, Belgium, Bulgaria, Denmark, Finland, France, Germany, Greece, Hungary, India, Japan, Poland, Portugal, Switzerland, Sweden, Spain, United Kingdom.
Questionnaire on social protection (II)

Rate of reply:
more than 2/3

Thanks to all those who have replied
Questionnaire on social protection: provisional conclusions

- Most employers offer an adequate protection through schemes which are either national and/or private.

- However, in most cases, certain formalities are to be completed at home, before coming, in order that the cover is extended.
Questionnaire on social protection: provisional conclusions

• In a minority of countries, there are no special provisions to extend the social protection abroad.

• Moreover, no particular protection for people sent by the institutes but not really employed by them (especially students).
Questionnaire on social protection: provisional conclusions

WHEN THE EMPLOYER CANNOT OFFER AN ADEQUATE SOCIAL PROTECTION

Solutions are needed regarding:

- Health insurance
- Disability
HEALTH INSURANCE

- **CERN HEALTH INSURANCE SCHEME (CHIS)** administered by UNIQA

- Offers solutions to all typical cases: stays of less than 3 months, more than 3 months / cover of single people or people with dependants.

- Price: from 330 CHF to 922 CHF / month

- [http://www.cern.ch/chis](http://www.cern.ch/chis)
HEALTH INSURANCE (II): alternatives to the CHIS

- People residing in France: Assurances frontaliers such as la Strasbourgoise, Lloyds, etc.

- People residing in Switzerland for more than 3 months: Assurances LAMal

- Minimum prices: 100 euros in France/200 CHF in Switzerland per person, per month
DISABILITY

• Cover not provided through the CHIS
• Proposals by UNIQA as a private insurer
• Individual contracts
• Discussions are still going on between CERN and UNIQA
What’s next?

FROM CERN

• Look into insurance possibilities regarding disability for those who have no cover of this type valid in France and/or Switzerland.

• Review the Short-term Health Insurance cover provided by the CHIS in order that it fits more the MPAs’ needs.
What’s next?

FROM YOU

• Make the institutes, the team leaders, and the MPAs themselves aware of the need to have adequate social protection while at CERN

• ... especially for those who are the most vulnerable, such as the students