The notion of "social insurance" covers protection against the economic consequences of the following risks: occupational and non-occupational accidents and illnesses, pregnancy and childbirth, disability and death, old age and unemployment.

Under the status agreements concluded with its Host States, Switzerland and France, CERN is required to ensure that all its Users have adequate social insurance cover. However, the Organization has discovered that some of its Users do not have such social insurance cover during their stay at CERN, in particular because the national schemes to which they belong cover expenditure incurred abroad only under certain conditions.

You are reminded that Articles V 1.07 and R V 1.03 of the CERN Staff Rules and Regulations, which apply to Users as Associated members of the personnel, provide that: "The social insurance coverage of associated members of the personnel shall be the responsibility of their employer." "Associated members of the personnel who are not entitled to social insurance coverage provided by their home institution shall be under the strict obligation to take the necessary measures to safeguard themselves and the members of their family against the economic consequences of illness, accidents and disability. They may join, on a voluntary basis, the health insurance scheme [of CERN]."

It is therefore the responsibility of the Users to check with their employers that they have proper social insurance cover during their stay at CERN against the following risks:

1. occupational and non-occupational illness, pregnancy and childbirth;
2. occupational and non-occupational accidents;
3. disability.

The level of cover should be sufficient to allow reimbursement of expenses incurred for illnesses, accidents, pregnancy and childbirth in Switzerland and in France. It should be noted that health costs in Switzerland are the highest in the world after those in the United States. The average cost of hospitalisation is about 10,000 CHF for the commonest pathologies and childbirth and it is not unusual for the cost of hospitalisation to exceed 100,000 CHF in the event of an accident or a serious illness.

Consequently, health insurance cover must be adequate to bear at least 80 to 90% of such risks.

**Without such cover, Users run the risk of falling into serious financial difficulties as well as putting their health at risk.**