Follow up of the questionnaire on social protection of the Associated Members of the Personnel (MPA) during their stay at CERN
Outline

Introduction (framework, legislation, demand, subsequent actions)

- Primary responsibility of the employer: conclusions of the questionnaire
- Subsidiary possibilities should no social protection be provided by the employer
- Final conclusions
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 (b): 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”.
Demand from ACCU to specify CERN’s (minimum) requirements as regards social protection
Introduction (d): Subsequent actions

2002:
- 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
- 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
I. Primary responsibility of the employer:

Questionnaire on social protection

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

Employing institutes within the EU:

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

- Recent entry into force of the bilateral Agreement EU/ CH ➔ extension of the national coverage to CH facilitated

- However, certain formalities are to be completed at home, before coming, in order that the cover is extended (e.g. “E” Forms).
I. Questionnaire on social protection

Employing institutes outside the EU:

- Some offer an adequate protection through schemes which are either national and/or private. (Japan/ India)

- However, in a minority of countries, there are no special provisions to extend the social protection abroad, or at least protection related to health insurance.
I. Questionnaire on social protection: conclusions

Most of the institutes collaborating with CERN offer an adequate social insurance cover.

However, a minority do not...
I. Conclusions on the questionnaire on social protection

When the employer does not offer social insurance, solutions are needed regarding:

- Health insurance (illness, accidents, maternity)
- Disability
II. Subsidiary possibilities should no social protection be provided

Minimum level of protection:

- A- Health insurance (illness, accidents, maternity)
- B- Disability
II. Subsidiary possibilities should no social protection be provided

Minimum level of protection:

**Impossible** to set a schedule of benefit with minimum rates of reimbursement.
II. A- Health Insurance: Minimum level of protection

- Criteria: reimbursement of the “main part” of the medical expenses.

- Generally, at least 80% of the costs and 100% in public hospital.
II. A- Health Insurance: Minimum level of protection

Different possibilities:

- CERN HEALTH INSURANCE SCHEME (CHIS)
- French private insurance for “frontaliers”, covering both in France and Switzerland for those residing in France
- Swiss basic insurance LAMal for those residing in Switzerland more than 3 months
II. B- DISABILITY: Minimum level of protection

- Cover not provided through the CHIS
- Few products on the private market
- However...
II. B- DISABILITY: Minimum level of protection

- UNIQA, as a private insurer (no link with the administration of the CHIS) proposes a product designed for MPA: ACCIDENTA
II. B- DISABILITY: Minimum level of protection

- ACCIDENTA is the result of discussions held by CERN with UNIQA.

- It is therefore a subsequent action from CERN following ACCU’s demand.
II. B- DISABILITY: Minimum level of protection

ACCIDENTA offers:

- a lump-sum of up to 175 000 CHF in case of disability
- A lump-sum of 20 000 CHF in case of death
- ... and is a possibility to have a minimum protection against disability
II. Subsidiary possibilities should no social protection be provided

<table>
<thead>
<tr>
<th>HEALTH INSURANCE</th>
<th>DISABILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. CHIS</td>
<td></td>
</tr>
<tr>
<td>2. Private insurance in France</td>
<td>ACCIDENTA proposed by UNIQA</td>
</tr>
<tr>
<td>3. LAMal insurance in Switzerland</td>
<td></td>
</tr>
</tbody>
</table>
III. Social protection of the MPA: FINAL CONCLUSIONS

- CERN does not have any responsibility whatsoever regarding the MPA’s social protection since it is the employer’s primary concern.

- CERN only offers facilities...

- ...that have to be taken by the employer and/or each individual, whenever applicable...

A. Nganga Malonga, HR Division, CERN