Status of the Health Insurance Project for Users

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In 2014 the Insurance Plan with Allianz World Wide Care (AWC) was negotiated and established

- Individual Benefit Guide reviewed
- Table of Benefits reviewed
- “Conformity” with LAMal and CHIS scrutinized
  - Some additional treatments considered
  - Consequence, monthly premium = EUR 139.- / pers.
- Plan reviewed by CERN Legal Service → ✔
- Plan reviewed by Permanent Mission of Switzerland → ✔
December 2014

- **Release** of the insurance plan on 17. December 2014
- The Swiss Financial Market Supervisory Authority **FINMA** reviewed insurance companies and asked AWC to put any new insurance plans on hold.
- CERN negotiated an **interim solution**.
  - Under the given constraints this plan could be proposed only for a **maximum of 180 days without possibility for renewal**.
  - The price and benefits package remained unchanged.
January 2015

**AWC** Switzerland held a booth at CERN.

- People were very interested but the mentioned restrictions were a obstacle

In parallel to the work with AWC, contact and investigations with other insurance companies were launched

- Two companies are prepared to make an offer; the conditions seem to be less favorable and legal restrictions will need to be solved.
Current status and steps

- In February 2015 FINMA gave AWC permission to offer insurance solutions in Switzerland.
- We are currently working on a sustainable solution based on:
  - the same price and the same package of benefits as retained in the previous offer
  - renewable policy
  - removal of the restriction to stay no longer than 6 months in Switzerland.
- We aim for the new solution to be in place before the termination of the interim solution.
- Meanwhile we continue to follow up the interaction with the other insurance companies.

Information about the current plan may be found at:

http://usersoffice.web.cern.ch/health-insurance-information
Thank you for your attention