



# Preparing Your Retirement – CHIS (CERN Health Insurance Scheme)

Jean-Pol MATHEYS (HR-CB-HIS)



# Topics

- Keeping the CHIS: What you must do & when
- What does and does not change
- Obtaining information
- Good to know tips
  
- Questions & answers

# ~ ***New as of 1 January 2016*** ~

*“Pursuant to a decision of the CERN Council [...] legally-registered partnerships will be treated as equivalent to marriage in determining family rights and obligations within the CERN pension scheme as from 1 January 2016.” (PF Rules)*

▶▶ Retirees’ partners get CHIS cover like spouses

# *To keep the CHIS you should*

Within 30 calendar days of retiring, inform PF if you want to keep the CHIS on voluntary basis

- !! by default, your CHIS cover ends on the last day of your employment contract at 24:00
- !! if you quit you will never be allowed back, unless your spouse/partner remains Main Member (active staff member)

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# What does & does not change ①

- Your CHIS contributions will be adjusted when your pension is adjusted (no more when salaries are adjusted), LPP mechanism taken into account (8% loss of purchasing power occurs before 1<sup>st</sup> adjustment)

# What does & does not change ①

- Spouse and dependent children fully covered  
!! Keep PF informed of any change in family situation
- Partners are now covered by the CHIS  
!! New as of 1 January 2016
- Supplementary contribution required for spouse or partner with income from professional activity (or retirement pension) and no other insurance



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# Obtaining Information

①

## General questions, claims, ...

- ▶▶ [uniqua@cern.ch](mailto:uniqua@cern.ch) ▶▶ 022.767 27 30
- ▶▶ UNIQA offices: CERN or downtown Geneva

## Medical assistance

- ▶▶ +41.22.819.44.77 (esp. when travelling)

## CHIS Rules, general advice

- ▶▶ [www.cern.ch/chis](http://www.cern.ch/chis)  
(no admin e-guide access anymore – let's hope this changes soon)



# Obtaining Information

## CHIS Bull'

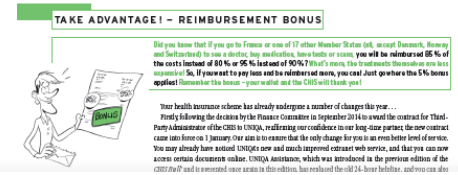
- newsletter: general info, news, tips
- sent by postal mail to your home

## CERN's *Official communications*

- formal notices, major changes
- [home.cern/cern-people](http://home.cern/cern-people)

**New**

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## CERN Bulletin

Issue No. 30-31/2015 - Monday 20 July 2015  
More articles at: <http://bulletin.cern.ch>

### CERN INNOVATORS TACKLE HUMANITARIAN NEEDS



At last wasn't THE Dove had when the Rafter Ruffi Race team emerged with a major announcement



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# *Good to know tips*

①

Long Term Care (LTC) benefits are there to help when dependency impacts daily life

- contact CERN Social Service and ask for guidance
- ask relative to help with procedure when needed
- three dependency levels (low, medium, severe)
- do not wait for *severe* dependency to act

# Good to know tips

②

Bonus: Go to France or 18 other Member States (all, except DK, NO and CH) to see doctor, buy medication, have tests or scans, and get reimbursed ~~80%~~ 85% or ~~90%~~ 95%



# Good to know tips

④

## Using CHIS as complementary insurance

- if you or your spouse/partner or your child(ren) have another insurance (*Sécurité sociale*, NHS, ...)
- use other insurance first, submit other insurance's reimbursement statement to UNIQA
- ☺ get much better overall reimbursement rate

# Good to know tips

⑤

- Send your claims by postal mail or drop them in UNIQA's office mailbox (it's safe, no need to enter) having checked you attached proof of payment
- Get attestations and other personal documents through your account at `extranet.uniqua.net` (set it up *before* you retire)



# Good to know tips

⑥

- Declare any change in the income or health insurance situation of your spouse or partner
  - income may drop when they retire
  - insurance itself may change when they retire
  - ▶▶ send paper form within 30 calendar days of change  
(ask PF for form or visit [cern.ch/CHIS-CDFS](http://cern.ch/CHIS-CDFS) & send back to PF)

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[www.cern.ch](http://www.cern.ch)