Preparing Your Retirement – CHIS (CERN Health Insurance Scheme)

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Topics

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

- Questions & answers

To keep the CHIS ①

Inform Pension Fund if you want to keep the CHIS, within 30 calendar days of retiring

- ‼️ by default, your CHIS cover ends on the last day of your employment <u>contract</u> at 24:00
- ‼️ if you quit, you will never be allowed back

To keep the CHIS ②

If your spouse is an MPE then you <u>have to</u> keep the CHIS as a <u>Main Member</u>

Later, when your spouse also retires, both of you may then leave the CHIS (for ever); if not, you <u>both</u> remain <u>Main Members</u>

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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 1st adjustment)

- You become a "Post-compulsory Member"

What does & <u>does not</u> change ②

- Spouse and dependent children fully covered
  ‼ Keep PF informed of any change in family situation
- Partners are now covered by the CHIS
- Supplementary contribution required for spouse or partner with income from professional activity (or retirement pension) and no other adequate insurance; use paper **SHIPID** to keep CHIS informed of your spouse's situation

SHIPID

CERN Health Insurance Scheme – CHIS

Spouse* Health Insurance & Professional Income Declaration

*Guidance is provided overleaf – Items for which specific guidance is provided are indicated by an **i** sign*

Main Member	Name (in full): _____
	CHIS ID: __ __ __ __ __ __ ● __ __ Telephone: + __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ **i1**
	Private (non-CERN) contact e-mail: _____ @ _____ **i1**

Effective Date	__ __ / __ __ / __ __ __ __ **i2**
	day month year

Spouse	Name (in full): _____
	Country of residence ^{1}: __ __ Telephone: + __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ **i1**
	Private (non-CERN) contact e-mail: _____ @ _____ **i1**

Health insurance:

Does your spouse have <u>primary</u> health insurance other than the CHIS?   ☐ Yes   ☐ No → ①

Sorry !
Exists
only on
paper
for
retirees

What does & <u>does not</u> change ③

- You have to remember to ask, fill-in and send back a **SHIPID** every time there's a change
  - your spouse retirees : her/his income drops, your supplementary contribution may drop too
  - your spouse reaches retirement age after a period without work & income : his/her income increases, your supplementary contribution may increase too

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Obtaining Information ①
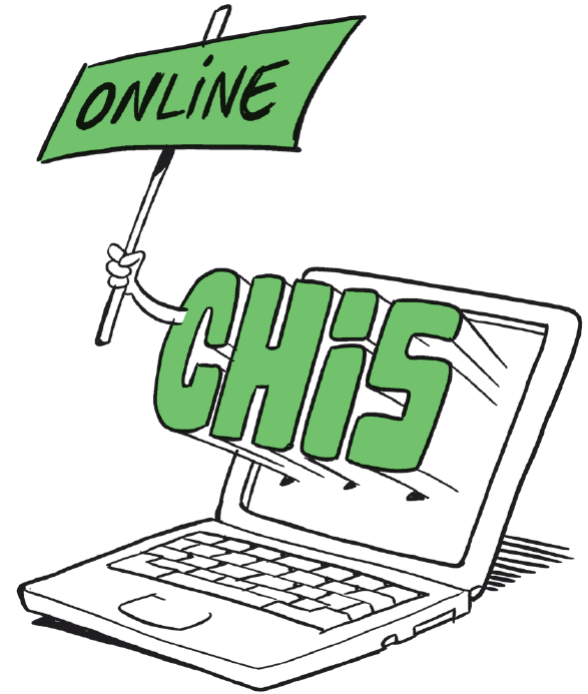
General questions, claims, …

▶▶ `uniqa@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`

(no admin e-guide access anymore – let's hope this changes soon)
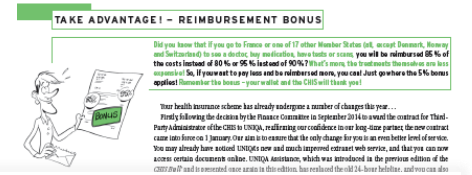
Obtaining Information ②

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`

New

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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

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   ③

New CHIS Rules provide for representation

V 3.02
REPRESENTATION OF A MEMBER

A Member may arrange to be represented by a third party, if necessary, in all actions relating to the Scheme.

The Third-Party Administrator may require the third party to provide evidence of his or her power of representation in the form of a written authorisation or a court decision.

- ask relative to help, but inform the CHIS
- later formalize, before it's too late

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 <u>claims</u> 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 <u>attestations</u> and other personal documents through your account at `extranet.uniqa.net` (set it up *before* you retire)

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www.cern.ch

~ *Since 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