



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 contract at 24:00
- !! if you quit, you will never be allowed back

To keep the CHIS

②

However, if your spouse is an MPE then you have to keep the CHIS as a Main Member

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

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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 & does not change ②

- Spouse and dependent children fully covered
 - !! Keep PF informed of any change in family situation
- 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



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? <input type="checkbox"/> Yes <input type="checkbox"/> No → 1	

Sorry !
Exists
only on
paper
for
retirees

What does & does not change ③

- You have to remember to ask, fill-in and send back a **SHIPID** every time there's a change
 - your spouse retires : 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, ...

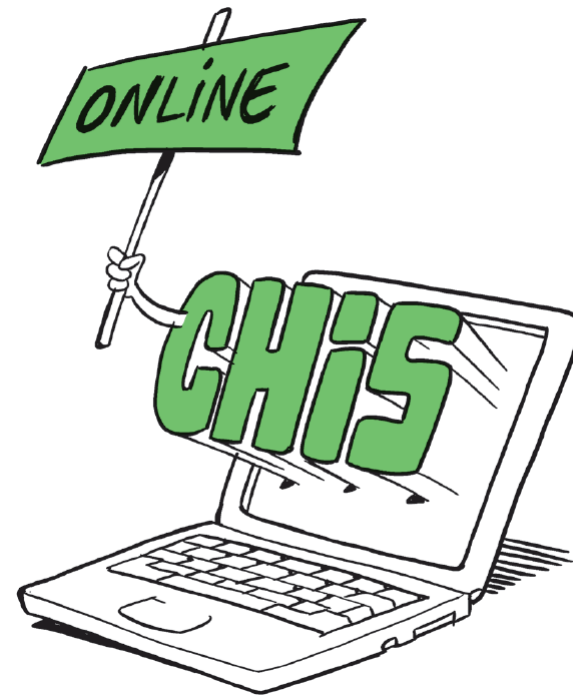
- ▶▶ uniqua@cern.ch ▶▶ 022.767 27 30
- ▶▶ UNIQA offices: CERN or downtown Geneva

Medical assistance & *Medgate*

- ▶▶ +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

CHIS Bull'

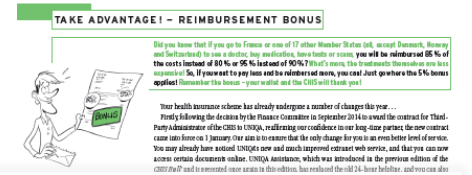
- newsletter: general info, news, tips
- sent by postal mail to your home

CERN's *Official communications*

- formal notices, major changes
- home.cern/cern-people

New

2



CERN Bulletin

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More articles at: <http://bulletin.cern.ch>

CERN INNOVATORS TACKLE HUMANITARIAN NEEDS



At last week's THE DIRT hackathon, the Rafter Ruffo Race team teamed up with a major innovation...



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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

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 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)

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