Users’ Office News

- Allianz Health Insurance for MPAs
- Language requirements for (some) Swiss Permits
- Brexit
Allianz Health Insurance for MPAs
Allianz Health Insurance for MPAs

- **Annual renewal meeting on 22 January 2019**
  Allianz, Kessler S.A. (insurance brokers), ANTAE (service provider: web page, documents, etc.), Carmelo Saitta (CERN-FAP), MH
  - statistics
  - results of general satisfaction survey
  - discussion of possible changes of conditions, benefits, prices for next period: 1 April 2019 – 31 March 2020
  - possible future change of scheme
Statistics

• Average number of lives (MPAs + family members)
  1 April 2018 – 31 December 2018: 262 (227 in 2017)
• Gender
  male: 67%, female: 33%
• Population
  MPAs: 81%, spouses: 12%, children: 7%
• Claims by population
  MPAs: 46%, spouses: 42%, children: 12%
• Claims by country
  Switzerland: 94%, France: 5%, other countries: 1%
**General client satisfaction survey**

- **Survey conducted between July and October**
  - three reminders were sent
  - 50 out 176 MPAs replied (28% = quite high!)
- **Overall satisfaction very good**
  - compared to other international organizations
  - NPS: 22 (average for other surveys: 16)
    - net promoter score NPS = % Promoters - % Detractors
  - many useful comments received
  - weak point: helpline (already known)
    - extremely / fairly / not at all satisfied: 40% / 20% / 40%
Premiums I

• Premium increase as of 1 April 2019
  more expensive claims (> 10 k€) in 2018
  inflation of medical costs in Switzerland (94% of claims spent)

Proposals
  Allianz: +20%
  Brokers: +10%

• Final result after negotiations between Allianz and brokers: +15%
  • 260 € / 30 days → 299 € / 30 days
Premiums II (History)

- Allianz Health Insurance for MPAs started on 17 December 2014
  - Initial premium: 139 € / 30-days / person
  - April 2016 – March 2017: 246 € (+77%)
  - April 2017 – March 2018: 288 € (+17%)
  - April 2018 – March 2019: 260 € (-10%)
  - April 2019 – March 2020: 299 € (+15%)
Benefits/Reductions to be decided by ACCU

Possible additional benefits

1) routine visits for newborn and children: +0.5%
2) vaccination: +2%
3) health and wellbeing checks up to 500 CHF per year: +3%

Possible price reductions

4) out-patient (doctor fees, physio, drugs, etc.) 10% → 20% co-payment: -3%
5) out-patient deductible
   a) 100 CHF deductible (per insurance period): -4.25%
   b) 200 CHF deductible (per insurance period): -6.5%
6) in-patient (hospitalization) 10% co-payment up to a limit, then full refund
   a) 1000 CHF limit: -4.5%
   b) 2000 CHF limit: -6%

policyholder would need to make sure that the partial payments are paid to the hospital when seeking treatment

→ any changes (additional benefits and/or price reductions) affect all policyholders
   no choice to opt-in or opt-out some of the options for an individual contract
La Tour Hospital

- Discussions have started with La Tour hospital
  - closest and most frequently used hospital by CERN people, but very high costs
  - Allianz (and CHIS/UNIQA too) only pay general/public ward
    any supplements for semi-private (2-bed) or private (1-bed) ward has to be paid by policyholder
  - Problem: La Tour has no general ward
    CHIS/UNIQA have special agreement with La Tour

- Aim for agreement with Allianz similar to CHIS/UNIQA
  - with ceiling of out-of-pocket expenses to max. 3000 CHF per claim for (semi-)private ward (as in CHIS/UNIQA)
  - La Tour seems open to negotiate, but still ongoing
Future Developments

• Long-term wish often asked by Users
  • 12-months cover period
    possibly with automatic extension of insurance contracts

• Positive feedback by Allianz
  less admin overhead for them, but details still to be discussed
  • would replace current scheme of 30, 60, 90, 120, 150, 180 days
  • only 12-months cover period but earlier cancellation possible
  • gives possibility of having different premiums for family members, e.g. less premium for children
earliest possible implementation by April 2020, feedback welcome
Language requirements for (some) Swiss Permits
Language Requirements for Swiss Permits I

- Changes to Swiss law on foreigners and integration (*Loi fédérale sur les étrangers et l’intégration*) as of 1 January 2019
  - introduction of language requirements for Swiss permits B, C
    - B: valid 5 years for EU/EFTA citizens or up to 1 year for non-EU/EFTA nationals
    - C: permanent residence permit
  - also affects spouses with EU/EFTA and non-EU/EFTA citizenship of CERN Members of Personnel who apply or keep these permits
    - note: Ci permits are NOT affected (usually issued to family members of personnel of international organizations like CERN)
  - also affects ex-CERN Members of Personnel, who wish to live in Switzerland after their end of contract
Reminder: Swiss Permits and Legitimation Cards

• Updated rules (improved conditions) for family members (since 1 July 2018)

  • Family members who are EU or EFTA nationals may make use of the provisions of the agreement on the free movement of persons by requesting, upon their arrival in Switzerland, the issue of a Permit B. The Permit B replaces the legitimation card and the request of a Ci permit.

  • Family members, who are already in Switzerland with a Permit B or C, can choose to keep their permit without exchanging it for a legitimation card

    Previously, this was granted only to EU or EFTA nationals
    Now it is extended to all family members and this regardless of their nationality
Language Requirements for Swiss Permits II

• Required language level varies from A1 oral to B1 oral / A2 writing, depending on permit, nationality, etc.
  
  A1: Elementary, can ask a few basic questions and ideas, but with a lot of mistakes
  A2: Pre-intermediate, limited vocabulary, but with some help can participate in basic conversations, still making a lot of big mistakes
  B1: Intermediate, can converse in many situations, with less serious errors

  more details:
  https://www.ge.ch/exigences-linguistiques-titres-sejour

• An official communication is expected from the Swiss Mission soon, will be announced through the Bulletin
Brexit
**Brexit I**

- **Several activities**
  - meeting of Brits@CERN on 12 February with representatives of UK authorities in Switzerland and France
  - frequent contacts of Relations to Host State Service with Swiss and French authorities

- **No changes to UK Members of Personnel**
  - status kept, but family members could be affected
  - e.g. few children of UK Users have no French Card (*titre de séjour*)
    - no need as long as they are EU citizens
  - need French Card after they lose EU citizenship
    - problem: need to be applied within 3 months after arrival, after that rights lost
  - French authorities made sure, that they can apply within 1 year after Brexit → internal meeting on 11 March on this issue
Brexit II

- Switzerland
  - several agreements in place, coming into force after Brexit

- France
  - situation uncertain, depending on Brexit type (deal, no deal)
    - https://www.interieur.gouv.fr/Actualites/Le-ministere-de-l-Interieur-se-prepare-au-Brexit