



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 (forever); 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)
- 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, ...

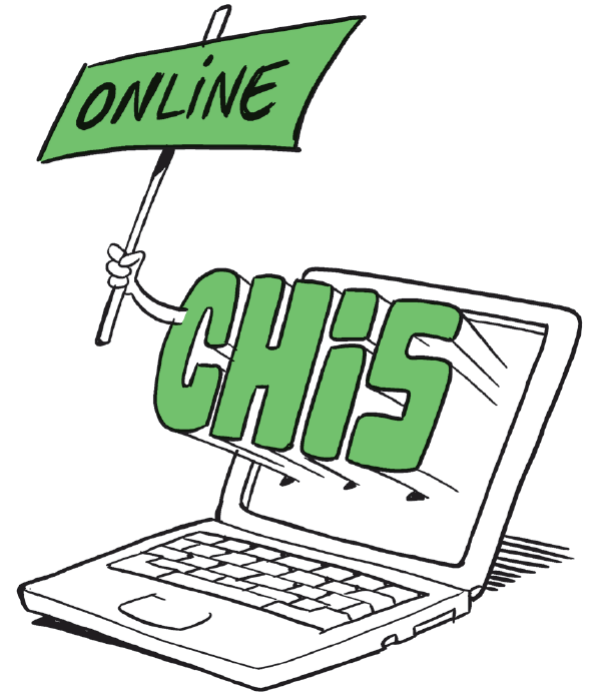
- ▶▶ uniqua@cern.ch ▶▶ 022.767 27 30
- ▶▶ UNIQA offices: CERN or downtown Geneva

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 news*

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

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CHIS Bull'

CERN HEALTH INFO SANTÉ

Bulletin of the CERN health insurance scheme No. 40 - June 2015

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6-8 Good to Know 2015 approved practices | 9 The UNIOQA Column assistance services
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TAKE ADVANTAGE! - REIMBURSEMENT BONUS



Did you know that if you go to France or one of 17 other Member States (UK, Austria, Denmark, Norway and Switzerland) to see a doctor, buy medicines, have tests or exams, you will be reimbursed 85 % of the costs instead of 80 % or 95 % (instead of 90 %)? Don't miss the treatment! The number you just mentioned is, if you want to pay less out of your own pocket, you can just get what the 15% bonus applies! Remember the bonus - your wallet and the CHIS will thank you!

Your health insurance scheme has already undergone a number of changes this year... Firstly following the decision by the Finance Committee in September 2014 to award the contract for Third-Party Administration of the CHIS to UNIOQA, reaffirming our confidence in our long-time partner, the new contract came into force on 1 January. Our aim is to ensure that the only change for you is an even better level of service. You may already have noticed UNIOQA's new and much-improved content web service, and that you can now access certain documents online. UNIOQA assistance, which was introduced in the previous edition of the CHIS Bull' to be accessible more easily in this column, has replaced the old 24-hour helpline, and you can also

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

CERN INNOVATORS TACKLE HUMANITARIAN NEEDS



At last mark THE DIRT back when the Rafter Rugby Race team embarked with a major anniversary



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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
- ## ● Check “*Information on compulsory health insurance in Switzerland*” on CHIS Website

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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