

# News from ACCU, Health Insurance, Young Physicists

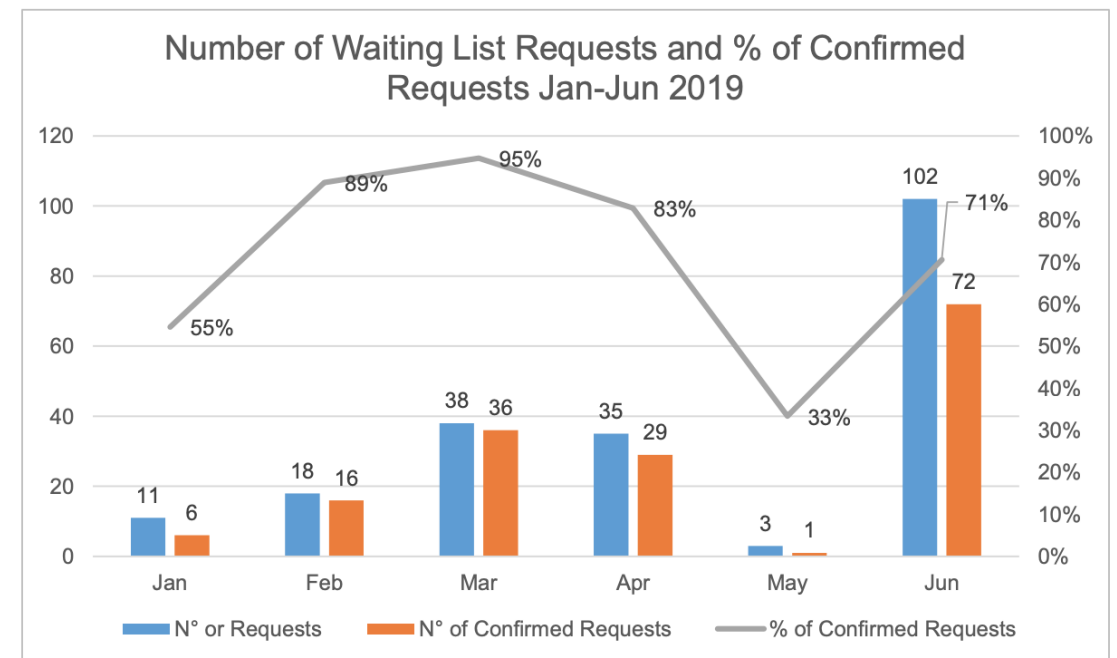
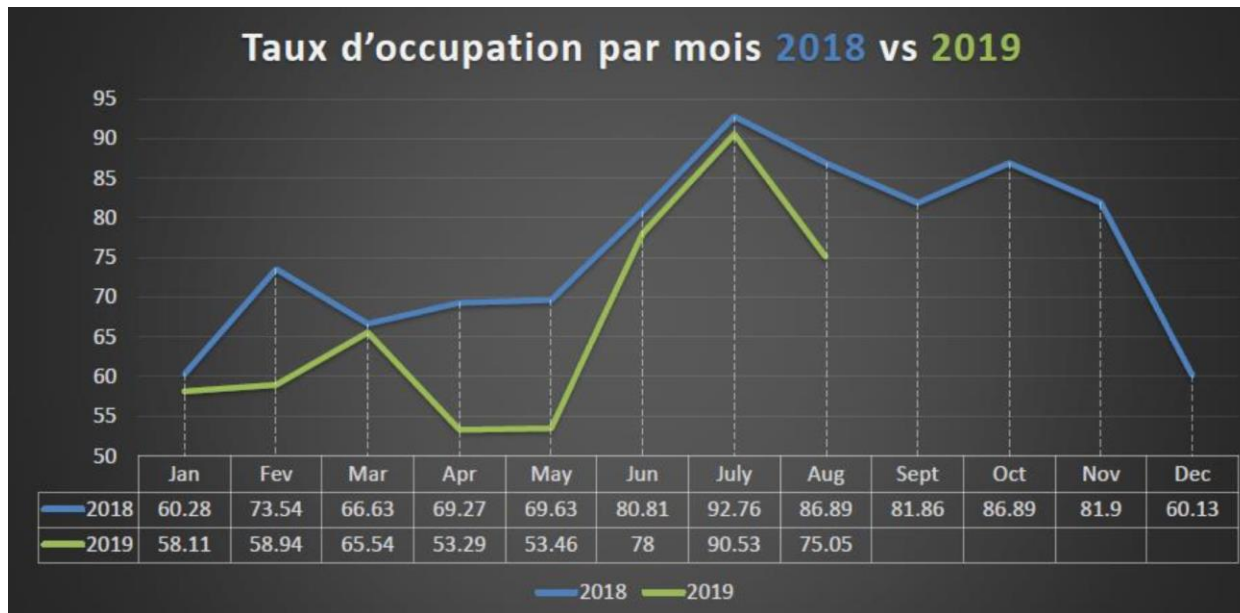
Darin Acosta (UF), on behalf of US LUA Executive Committee

# Advisory Committee of CERN Users

- ▶ Richard Teuscher has been our contact - he is one of the Non-member states delegates
- ▶ Has been very helpful in providing us the latest news from the ACCU meetings
- ▶ ACCU advises the Director General on the practical measures to be taken and administrative internal arrangements to be made by the CERN Management for the utilization of the CERN facilities for research. This concerns in particular the working conditions and the arrangements for technical support to the CERN Users for their activity at the CERN Laboratory.
  - ▶ Quality of life issues at the lab
  - ▶ ACCU Chair is Dragoslav-Laza Lazic

# Housing

- ▶ CERN Hostel occupancy down slightly during LS2 (less so during summer)
- ▶ Increased need for long-term stays in St.Genis because of LS2
- ▶ Waiting list works to some degree
- ▶ A reduction of the reservation lead time from 12 months to 4 months was implemented.
- ▶ B38 renovation to start end of 2019
  - ▶ B39 and apartments under study



# Transportation

- ▶ A bus stop in front of the CERN Prévessin entrance is foreseen in 2019.
  - ▶ The new bus line 66
- ▶ The tram extension to St. Genis is on hold since some years and will not be realized in the near future. However, a high capacity bus line towards France and other traffic improvements for next year are under discussion.
- ▶ Bike fleet @500, met summer wave
- ▶ The bicycle path at the Entrance A roundabout is still to be modified, but it has been postponed until after the completion of the works for the Science Gateway...
- ▶ Some misuse of car sharing service: kept too long, not returned, not picked up
- ▶ Tickets through Service Now must be applied for several requests:
  - ▶ Long-term parking: to park a vehicle at CERN for more than 5 days (i.e. during holidays).
  - ▶ Taxi: to be picked-up inside CERN. Entering CERN with a taxi works without prior authorization by showing the access card to the security guard.

# Subsistence and Taxation

- ▶ As of 2020, no Internal Taxation Certificate will be automatically issued for MPAs without a statutory entitlement to subsistence (i.e. User, Cooperation Associate, Guest Professor or Visiting Scientist). It will be replaced by a Certificate of Payment that has been drafted and that will contain the amount and the nature of payment.
- ▶ The wide spread of subsistence allowances to MPAs, that is paid by CERN on behalf of institutes and collaborations and that can be very high, raised concerns at the Host States authorities. French tax authorities indicated that the vast majority of subsistence allowances isn't taxable in France, but some high amounts, about 2% of the cases, are problematic.
- ▶ The proposal was made that subsistence allowances up to a certain threshold (5163 CHF per month, as advised in the Staff Rules and Regulations) are not taxed. This proposal still needs to be approved by higher authorities in Paris. If approved, the same proposal (same threshold) will be made to the Swiss authorities.

# Science Gateway project

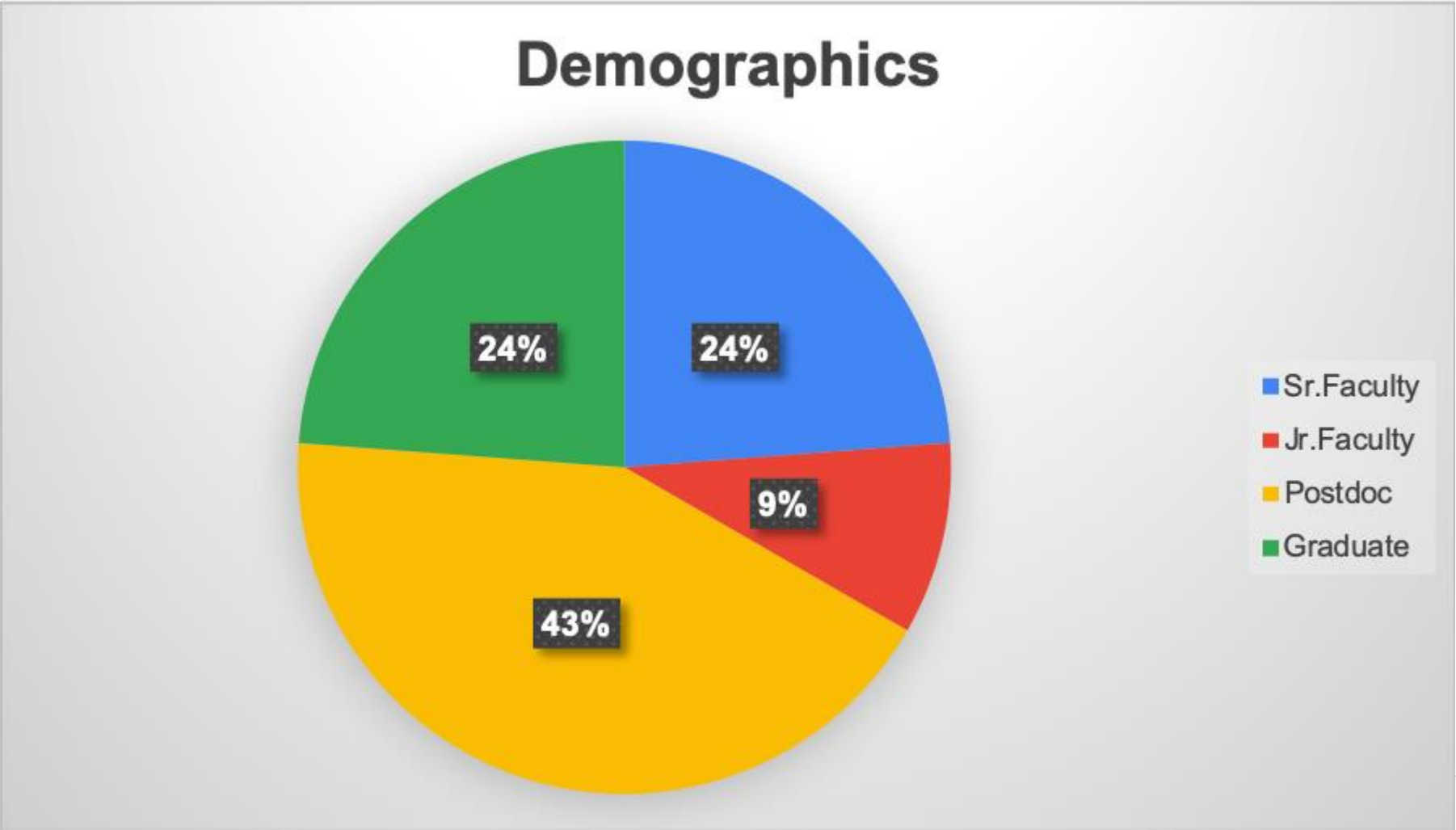
- ▶ new hub for education, training and outreach
- ▶ CERN gets 300K visit requests per year
- ▶ Total project cost (for a building size of 7000 m<sup>2</sup>) is 79 MCHF, with 59.5 MCHF being secured so far (June 2019)
- ▶ Will be on both sides of the Route de Meyrin, on the present Globe Parking and on the location of the Kindergarten, linked by a bridge.



# USLUA Health Insurance Survey

Darin Acosta, on behalf of US LUA Executive Committee

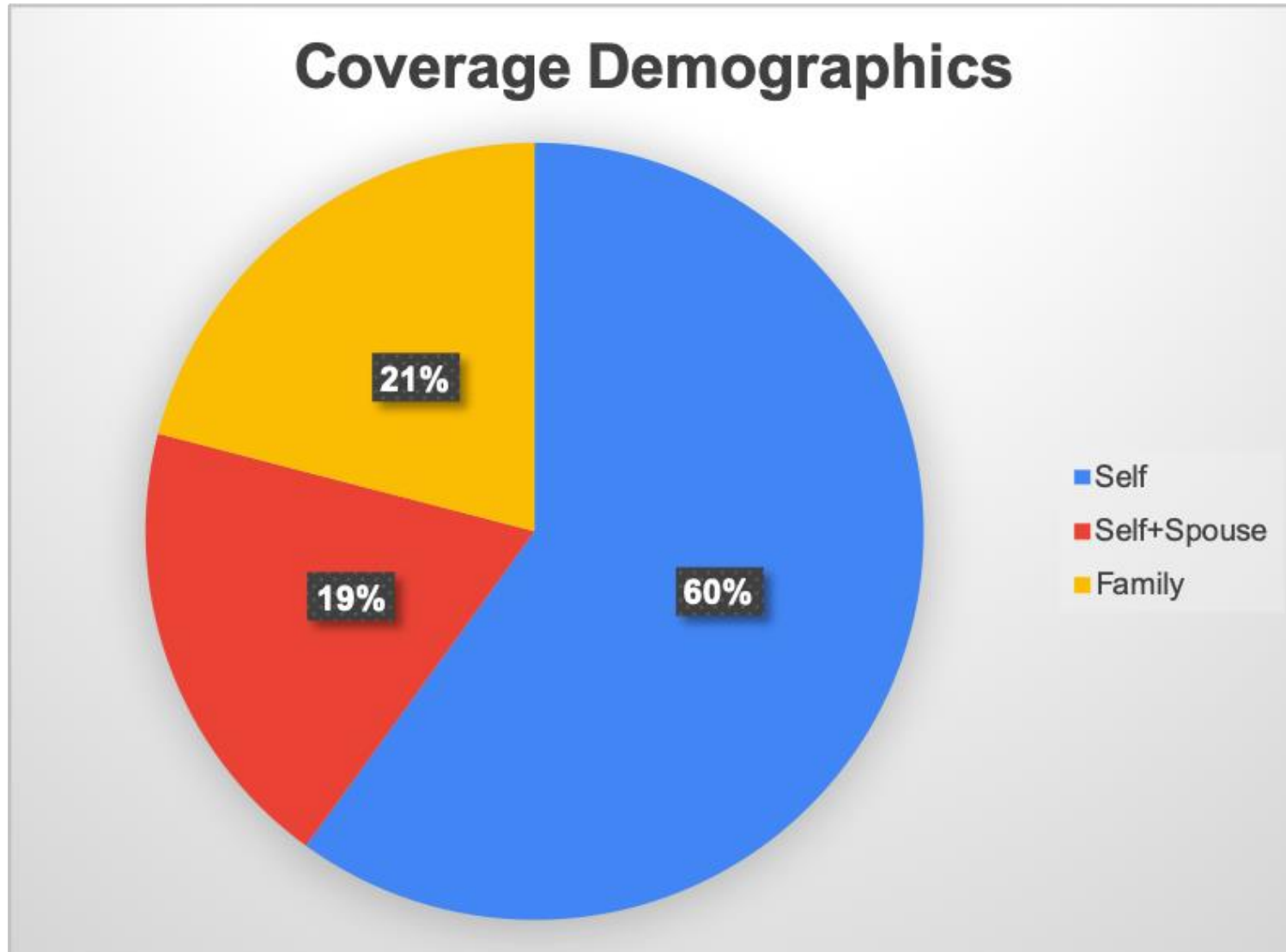
# Demographics



Advertised July 17<sup>th</sup>, 106 respondents by mid-Sept.



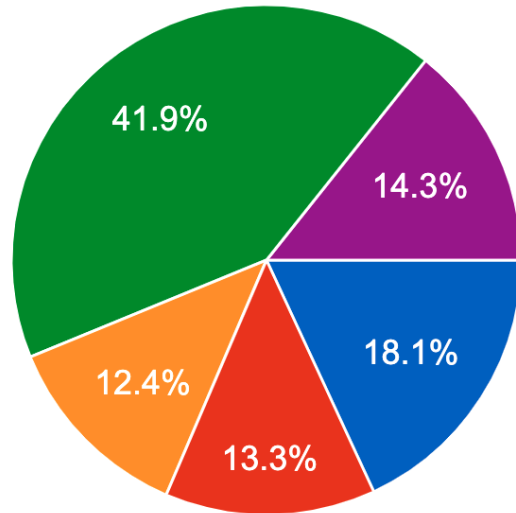
# Coverage Type



# Primary Insurance

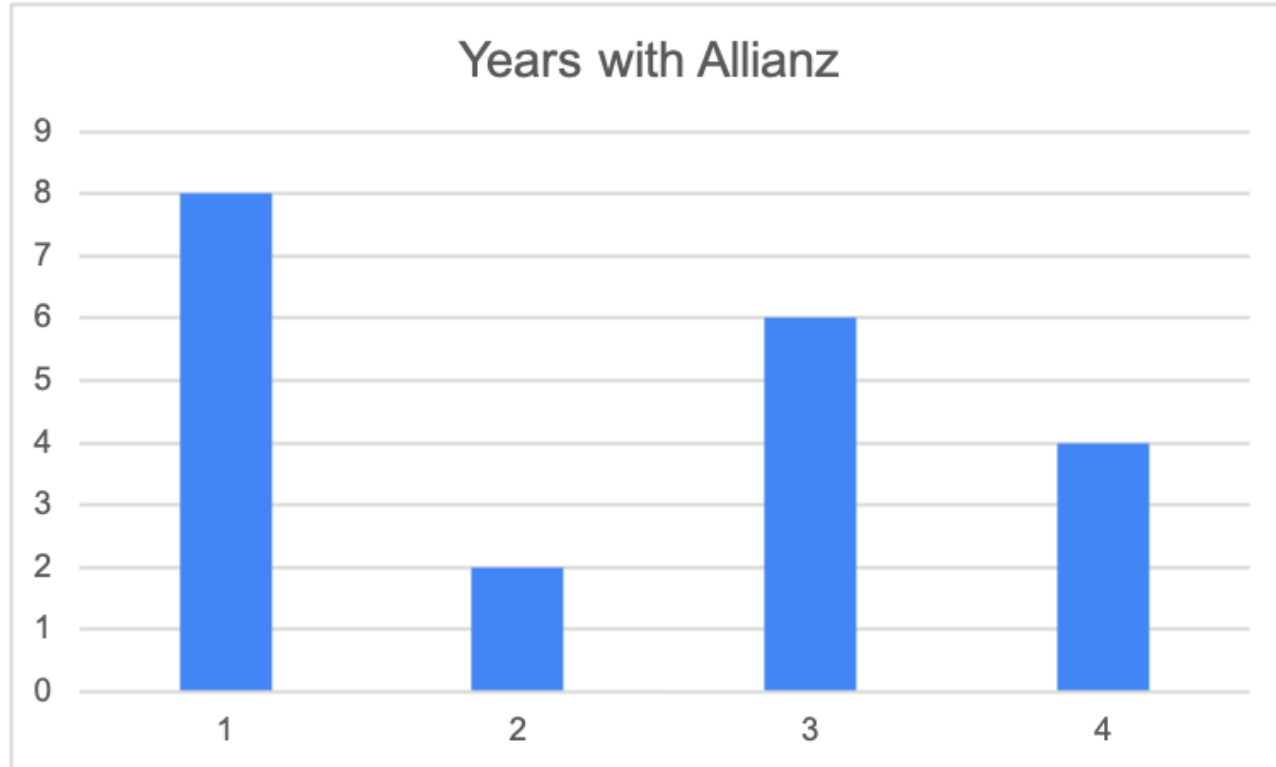
## 1) What is your primary health insurance while at CERN?

105 responses

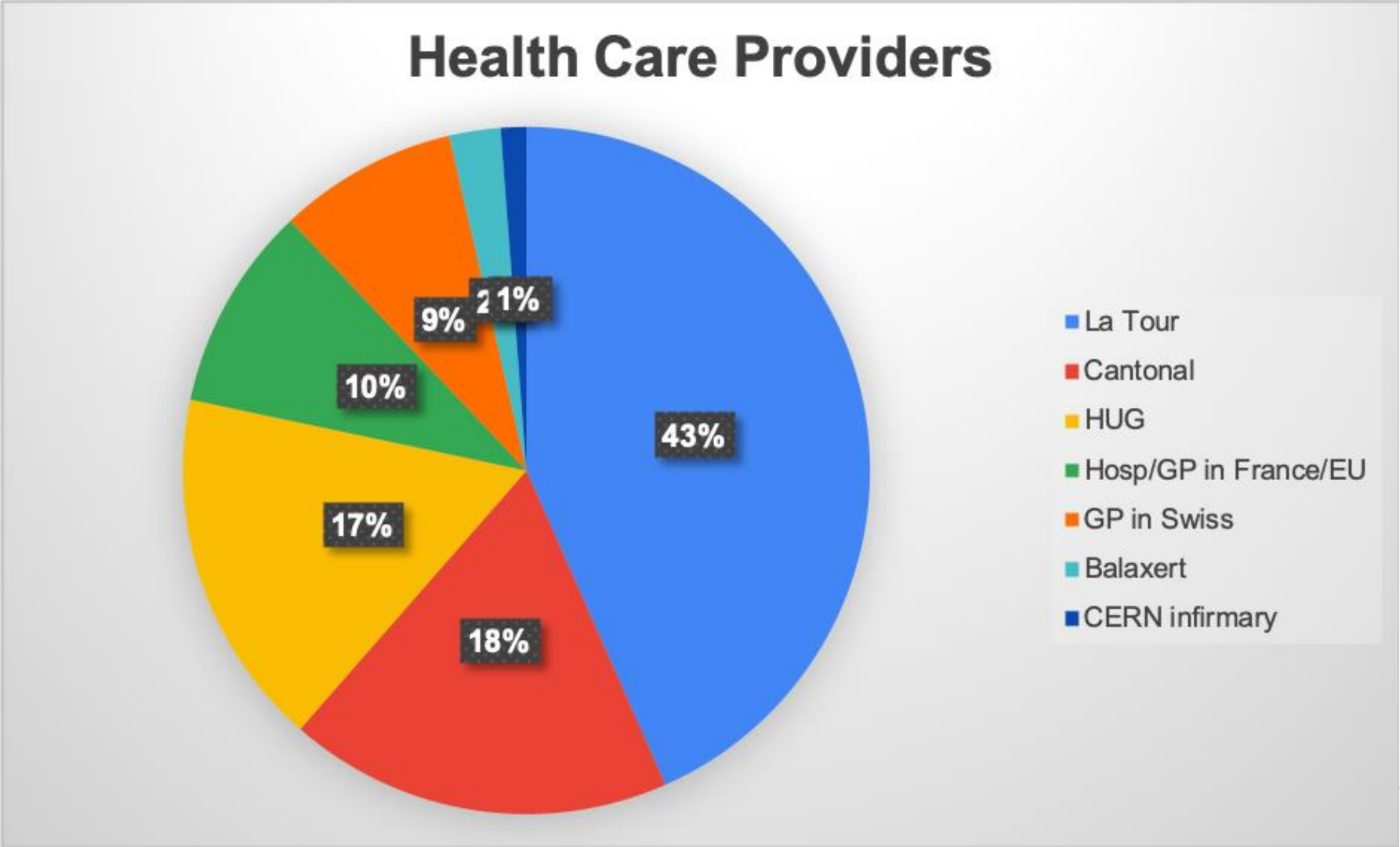


- Allianz Health Insurance for CERN Users: (<http://usersoffice.web.cern.ch/health-insurance-information>)
- UNIQA
- Local Swiss or French Insurance
- Insurance via Home Country (e.g. Blue Cross / Blue Shield, OHIP, ...)
- Other insurance (Travel insurance, ...)

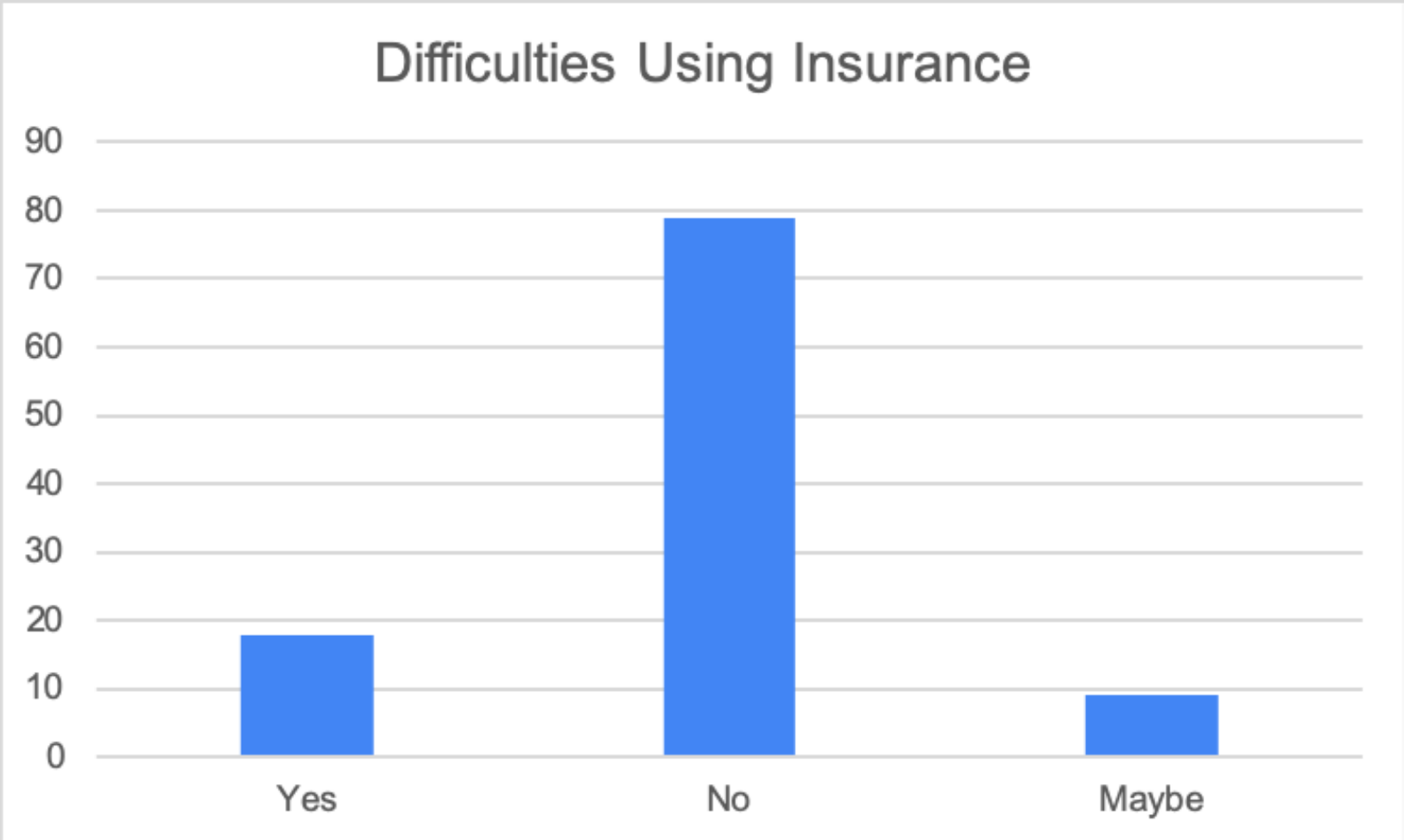
# Years Covered by Allianz



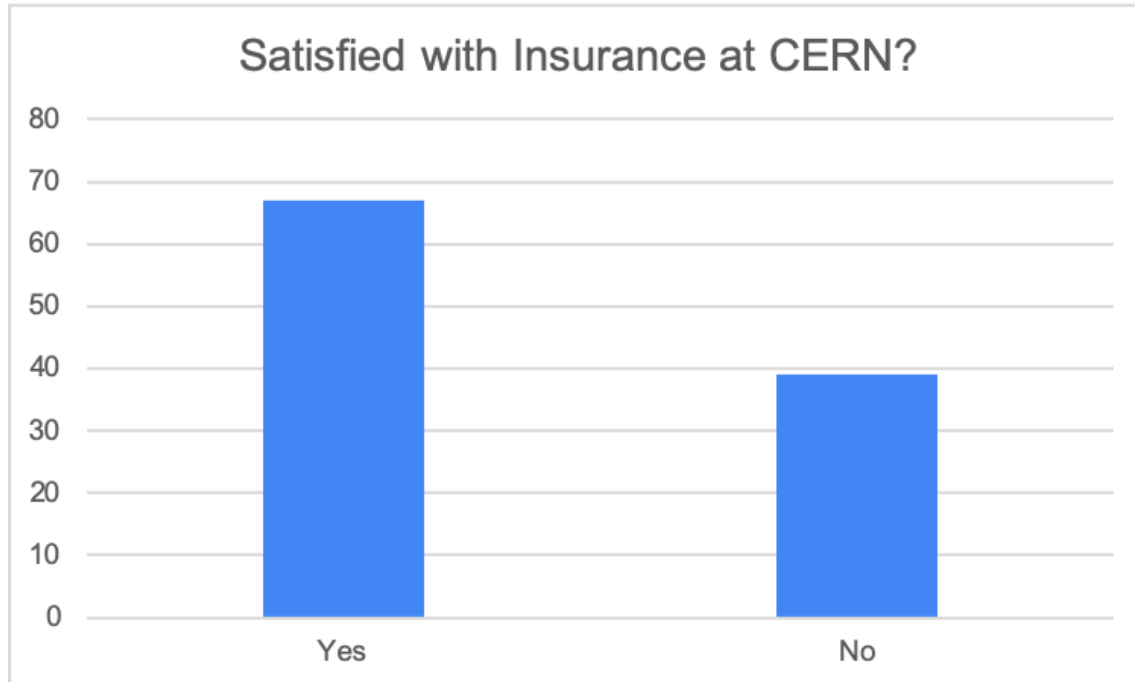
# Providers



# Problems Using Insurance?

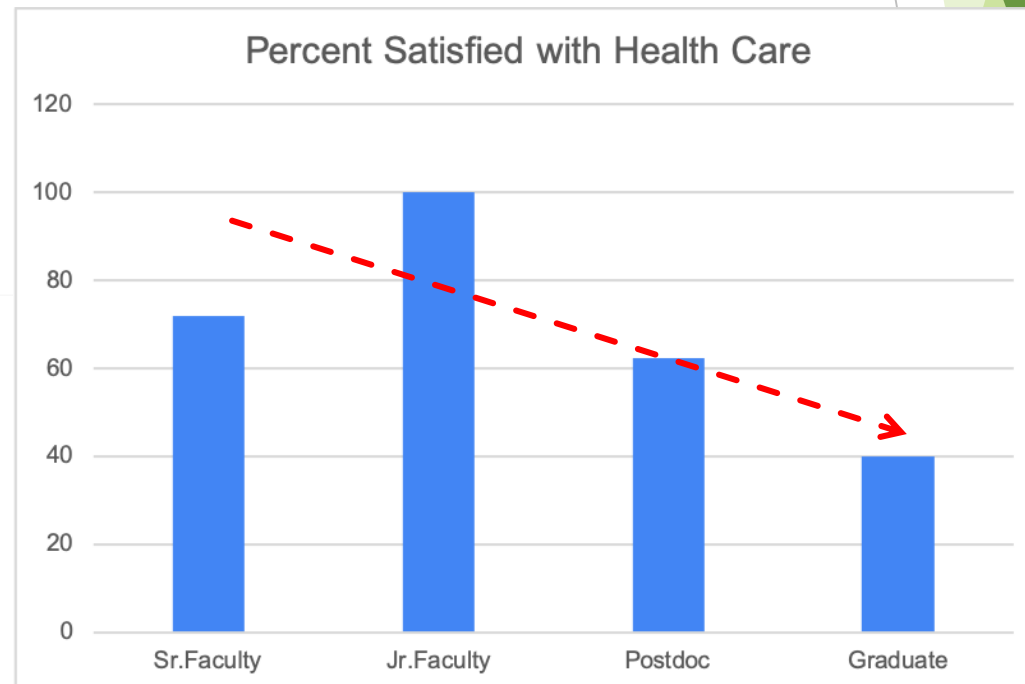


# Overall Satisfaction

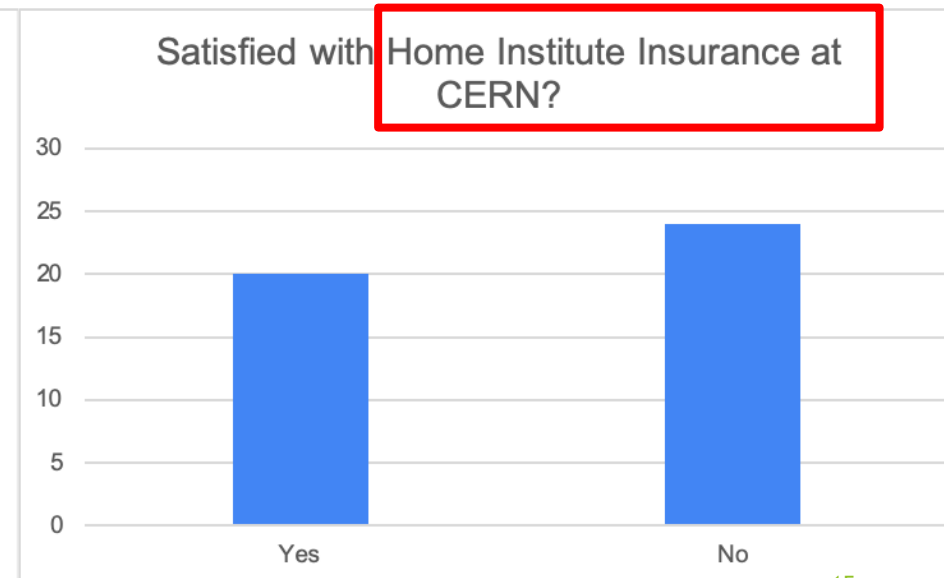
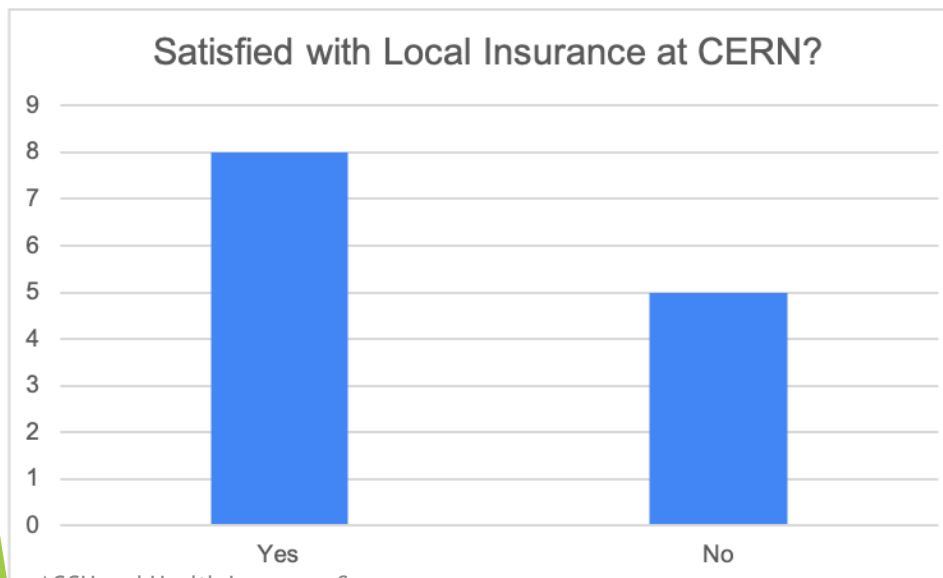
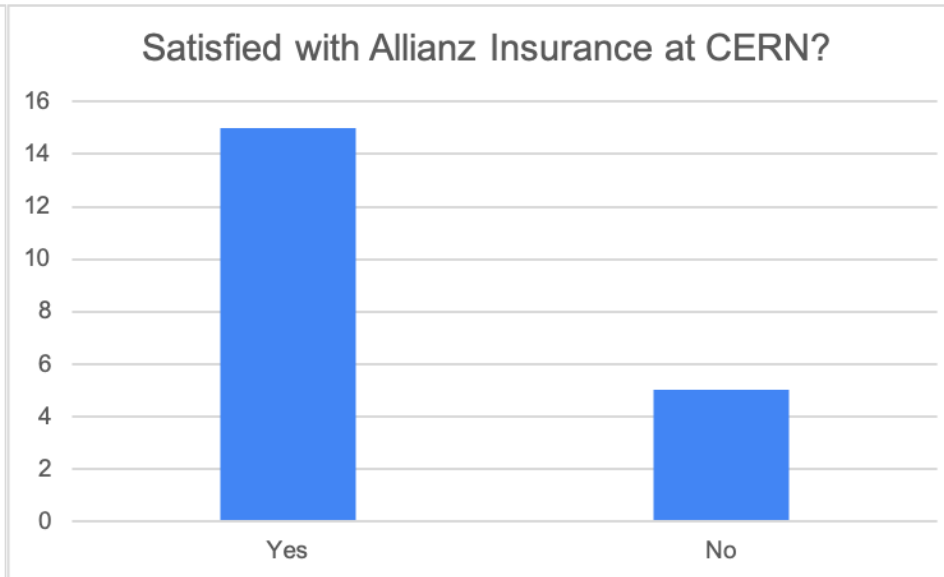
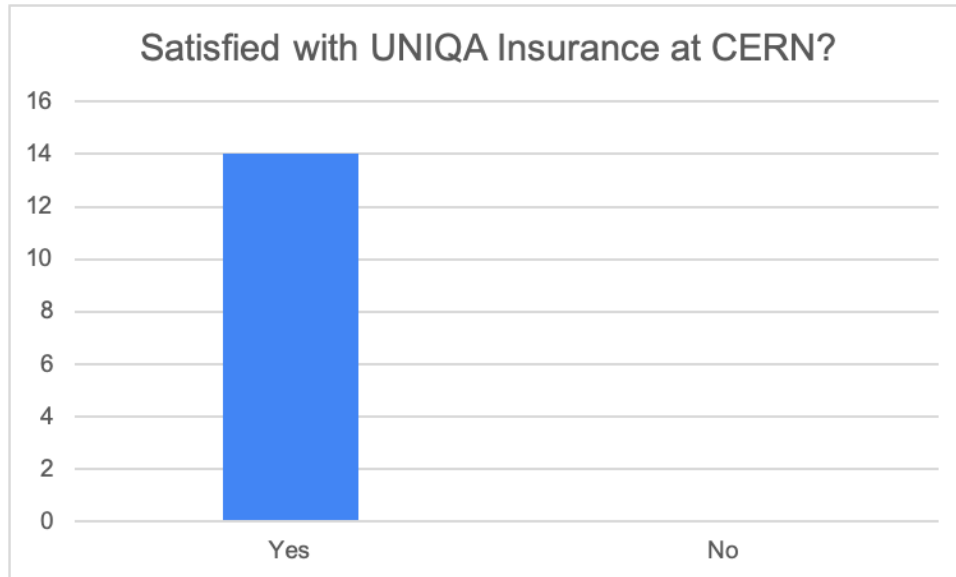


Faculty most happy

Grad students least happy



# Satisfaction by Insurance Type



# Comments about Institute Insurance

**Must pay in advance,  
difficult to be reimbursed**

- ▶ Insurance through US university can be impossible get reimbursed!
- ▶ I pay out of pocket and claim the insurance on my own. They don't recognize the company.
- ▶ My American insurance (Blue Cross) was not recognized at Hôpital de la Tour.
- ▶ My insurance company nominally covers everything I need here, but they struggle so much with French that they constantly deny my claims and I have to call back many times (3+) in order to get things approved.
- ▶ Very complicate to get reimbursed - bills to be translated - medical reports to be provided and translated - large deposit required in case of hospitalization - very long time to get reimbursed
- ▶ I have to pay in cash before I can get reimbursed by my insurance company; the hospitals here do not accept my insurance.
- ▶ The selection of doctors is somewhat limited and one has to file for reimbursement with the BCBS after every visit.
- ▶ It takes between 3 months and 15 months(!) to get reimbursed, my claims constantly get rejected due to "improper proof of payment", and because it's out-of-network, I only get 55% of the money back.
- ▶ Reimbursement is only 70% at best.
- ▶ Need to submit everything for slow reimbursement
- ▶ It is difficult to get reimbursed for non-emergency medical treatment/doctors' visits, and the health insurance also refuses to cover any injuries obtained while doing "something dangerous" (i.e. every outdoor hobby in Switzerland)
- ▶ It only covers emergencies.
- ▶ Everything except emergency care requires prior approval, which is a pain to obtain, especially while ill.
- ▶ Does not properly cover anything beyond emergency treatment (emergency as determined with hindsight) or transport if I die, proper insurance while at CERN is beyond my means as a graduate student
- ▶ I functionally did not have anything but emergency insurance, and I was suspicious of its efficacy even then
- ▶ Barely any coverage
- ▶ I'm worried that any emergencies will be too expensive for me.

**May only cover  
emergencies**



# Comments about Allianz

- ▶ Premiums has increased steadily since I started buying it 2 years ago.
  - ▶ Very expensive for students, and no access to therapy.
  - ▶ It would be nice to have some reduced rate for the spouses/family.
  - ▶ Current premium is too high
- 
- ▶ People should be able to sign-up and make monthly payments for as long as they stay at CERN and cancel with a month's notice or so.
  - ▶ 12 months scheme minimum, the maximum 6 months is too short
  - ▶ Monthly renewal would be much more convenient
  - ▶ as I'm resident in switzerland I can apply only for 3 months, a longer ensurance is better
- 
- ▶ there is no coverage for well-being checks such as physicals and other exams that are recommend to ensure one's well-being.
  - ▶ I have had a lot of difficulty with customer service. I need to call to ensure that I am going to be covered for upcoming appointments, however, the customer service agents are usually not familiar enough with the CERN plan to provide an accurate answer. In this regard, using this insurance requires me to spend too much time trying to get information.
  - ▶ Finally, there are barriers to usage. For more costly appointments/procedures, we are required to have the health provider estimate the cost of the appointment/procedure and provide reasons that it is medically necessary. Failure to obtain this, could result in only receiving 50 or 80% reimbursement as opposed to full reimbursement.

Cost is high

Need longer term coverage

Doesn't cover everything, barriers to use

# Further info on Allianz Insurance: ACCU

- ▶ Info here: <https://www.allianzcare.com/en/group-hub/cernmpa.html>
- ▶ Premiums are 306 euro per 30 days, renewable up to 180 days
  - ▶ 18% increase this year
- ▶ ACCU approved coverage for vaccinations and routine visits for newborns and children (+2.5%). Not health and well being checks (+3%), nor higher deductibles or co-pays to reduce cost
- ▶ Allianz statistics (June ACCU minutes)
  - ▶ On average, everyone who renewed over the past year had an average period of cover of 71 days, which is rather low, a larger average was expected.
  - ▶ The renewal rate amongst the total population insured is of 85%, a high renewal rate that is expected.
  - ▶ On average, from everyone who renewed, each member had 3.7 (almost 4) policies, which means they renew ~4 times during the year, which is consistent with the high renewal rate.
  - ▶ 6% of the people insured, and who renewed during the last year, were covered for more than 300 days, which is a rather low number of MPAs, who seem to have long-term coverage and is unexpected.
- ▶ Possible 12 month scheme being recommended (June ACCU minutes)
  - ▶ October: Allianz to make proposal
  - ▶ December: discuss with ACCU
  - ▶ April 2020: earliest possible implementation
- ▶ La Tour:
  - ▶ 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 the policyholder. However, the La Tour hospital has no general ward. Allianz insured are too small in number for special disposition as with UNIQA

At odds with our survey

# Other Options

- ▶ Fermilab provides its employees at CERN with GeoBlue, a Blue Cross product designed for expats. It works very well, overall at least as well as UNIQA, which I have used during previous times being stationed at CERN.
- ▶ Fermilab's Geoblue insurance is not conforming to Swiss or French laws, i.e. it cannot replace the mandatory health insurance imposed by these countries.
- ▶ Notre Dame arranged that there was a version of the insurance for people living overseas, but we have to pre-pay for any treatments (other than emergency) and get reimbursed. N.B, they will not reimburse us if we go to a US doctor - so its for here only.
- ▶ I have a private German Health insurance designed for Global Expatriots. It is available to everybody pays everything and costs half as much as UNIQA or ALLIANZ.
  - ▶ *Comment to the authors of the survey: Not including Research Staff in the list of current positions is bad.*
- ▶ I'm using Expacare(Used to be Swisscare), I think it works for people living in Switzerland, but employed in a foreign country. It's generally cheaper then Swiss insurances.
- ▶ Private swiss insurance (ScoreStudies) is far cheaper than offerings from cern.

# Supporting Young Physicists

# Supporting Young Physicists

- ▶ Need to revive the young physicist group at CERN that Usha had set up
  - ▶ Used to get list of newly registered US users at CERN
  - ▶ Would reach out and advertise our organization, parties at CERN
  - ▶ Some privacy laws issues, so may need to just advertise our existence
- ▶ Also need to revamp our web site and update information

