CHIS

CERN Health Insurance Scheme

Régime d'assurance maladie du CERN

Membership

Compulsory for :

- Staff members and fellows
- Students: Tech, Doc, Admin > 3 months

Starts automatically on the 1st day of the employment contract.

Membership of any **family member** (as defined in Article S IV 1.02 of the Staff Regulations and Rules) is **compulsory and automatic**.
Any change in family status must be declared to the Organization.

Spouses

- CHIS serves as **primary health insurance** for spouses with no other health insurance, and a monthly additional contribution may be payable according to their gross monthly income.
- CHIS will serve as **supplementary health insurance** for spouses with an other health insurance (recognised by CERN), without supplementary contribution.

On arrival, **Complete** a **SHIPID** (**S**pouse **H**ealth **I**nsurance and **P**rofessional **I**ncome **D**eclaration) form in EDH to declare your spouse's status.
Then any change in the spouse's gross income must be declared to the Organization. Students are not required to complete a SHIPID.

Health Insurance Benefits

- Health coverage is **worldwide**
- List of benefits, details of reimbursement rates and expenditure ceilings can be found in **Annex I** of the CHIS Rules
- **Reimbursement rate under the General Rule**

Cumulated Costs Borne by the Member (FCA)	Reimbursement rate
up to 500 CHF inclusive	80%
over 500 CHF	90%
up to 3 000 CHF inclusive	100%

- **Reimbursement Bonus**

If you go to France or in one the CERN Member States (all, except Denmark, Norway and Switzerland) to see a doctor, buy medication, have tests or scans, you will be reimbursed 85% of the costs instead of 80% or 95% instead of 90%

To claim and follow reimbursements, periodic statements, cards and insurance certificates, go to:

- **MYUNIQA.CH**

Claim reimbursement up to 12 months after the date of issue of the invoice.

Key informations

- **CERN** is the insurer
- **UNIQA** is the Third-party administrator
- CHIS is a **mutual system**, not a private insurance, to which both the Organization and those insured contribute
- **Contributions** 2020: **12.69%** (4,86% of Member's monthly remuneration + 7,83% CERN)

Contact & useful links

- **CHIS Website: chis.cern**
General information, procedures, forms, CHIS Rules and other official documents, FAQ…

- **UNIQA**
Questions on reimbursement rates, claims status, health coverage…
uniqa@cern.ch or +41 (0)22 718 63 00