





Provident and Insurance Group of International Officials

ILO – 4 October 2016



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Complementary health insurance



Complementary health insurance

GPAFI provides 3 different complementary health insurance, each tailored to the following basic plan:

- United Nations Staff Mutual Insurance Society (UNSMIS)
- WHO Staff Health Insurance (SHI)
- ILO Staff Health Insurance Fund (SHIF)



Complementary health insurance

If at the time of retirement, you remain affiliated to the SHIF, you can of course keep your complementary health insurance and we strongly recommend not to terminate.



Complementary health insurance

Increasing life expectancy, growth of the population, new expensive drugs, medical technology ever more sophisticated, are all factors that contribute to a steady increase of medical costs.



Complementary health insurance

During the last 15 years, health care costs in Switzerland have increased by an average of 5% per year.

The Staff Health Insurance Fund (SHIF) does not reimburse in full the expenses related to sickness or accident.



Complementary health insurance

Summary of the main benefits of the SHIF:

80% Doctor's services, surgical operations, medical imagery (X-ray, CT-scan, MRI), laboratory analyses and tests, drugs.

80% Accommodation in a semi-private room in hospital or private clinic
(Maximum approved expenses \$ 550.-/day
Maximum ordinary benefits \$ 440.-/day).

100% Stay in a common (public) ward in a public hospital.



Complementary health insurance

Where approved expenses incurred in any calendar year by an insured person and his/her dependents exceed an amount (the “threshold”), supplementary benefits shall be paid by the SHIF.

The threshold is set for each insured person at 25% of annual income.

Beyond that threshold, the rate of reimbursement is increased from 80% to 100% of approved expenses (and not of effective expenses).



Complementary health insurance

Regardless of your place of residence, the complementary health insurance will cover you 100% for medical and pharmaceutical expenses and for accommodation in a private room in hospitals and clinics of the Lake Geneva and those of most countries in the world.



Complementary health insurance

MAIN BENEFITS	STAFF HEALTH INSURANCE FUND - SHIF	COMPLEMENTARY HEALTH INSURANCE UNIQA	FULL COVERAGE
Doctor's services, surgical operations (surgeon, anaesthetist, operating theatre, etc.), medical imagery (X-ray, CT-scan, MRI), laboratory analyses and tests, medicaments	80%	20%	100%
Accommodation in a semi-private room or in a private room (hospital or private clinic)	80% of the cost of a semi-private room max. USD 440.- per day	100% of the remaining amount up to CHF 500.- per day	100% in hospitals and private clinics
Dental care	80% up to USD 1,200.- per year (cumulative over 3 years)	20% up to CHF 500.- per year (cumulative over 3 years)	100% up to CHF 1,676.- per year * (cumulative over 3 years)
Optical care	80% up to USD 256.- per year (cumulative over 3 years)	20% up to CHF 300.- per year (cumulative over 3 years)	100% up to CHF 550.- per year * (cumulative over 3 years)
Alternative or natural medicine	no benefit	90% up to CHF 1'000.- per year	90% up to CHF 1'000.- per year

* Average exchange rate USD / CHF : 0,98



Complementary health insurance

Example of benefits for accommodation in a hospital or a private clinic:

1) In a semi-private room

Daily rate of a semi-private room **CHF 430.-**

Reimbursement of the SHIF: **80%**

(Max. approved expenses \$ 550.- per day

Max. ordinary benefit \$ 440.- per day) **CHF 344.-**

Complementary health insurance GPAFI:

100% of the amount borne by the insured

(Max. benefit CHF 500.- per day)

CHF 86.-
CHF 430.-



Complementary health insurance

Example of benefits for accommodation in a hospital or a private clinic:

2) In a private room

Daily rate of a private room

CHF 680.-

Reimbursement of the SHIF: **80%**

(Max. approved expenses \$ 550.- per day

Max. ordinary benefit \$ 440.- per day)

* CHF 431.-

Complementary health insurance GPAFI:

100% of the amount borne by the insured

(Max. benefit CHF 500.- per day)

CHF 249.-

CHF 680.-

* USD/CHF : 0,98



Complementary health insurance

Example of benefits for accommodation in a hospital or a private clinic:

3) In a semi-private room

with access to supplementary benefits of the SHIF:

Daily rate of a semi-private room **CHF 430.-**

Reimbursement of the SHIF: 100%
(Max. ordinary benefit \$ 550.- per day) **CHF 430.-**

Complementary health insurance GPAFI:
100% of the amount borne by the insured
(Max. benefit CHF 500.- per day) CHF 0.-
CHF 430.-



Complementary health insurance

Example of benefits for accommodation in a hospital or a private clinic:

4) In a private room

with access to supplementary benefits of the SHIF:

Daily rate of a private room **CHF 680.-**

Reimbursement of the SHIF: 100%
(Max. ordinary benefit \$ 550.- per day) * **CHF 539.-**

Complementary health insurance GPAFI:
100% of the amount borne by the insured
(Max. benefit CHF 500.- per day) **CHF 141.-**
CHF 680.-

* USD/CHF : 0,98

Complementary health insurance

Monthly premiums in CHF	
0 - 18	70.00
19 - 35	117.00
36 - 45	146.00
46 - 55	172.00
56 - 65	192.00
66 and over	224.00

Premium depend on the age of the insured person
on 1st January of each year



Complementary health insurance

Refund of medical expenses is based on the reimbursement advice of the SHIF (there is no form to complete), within 12 months of the date of edition.



Complementary health insurance

A photocopy of the invoice must be attached in the following cases:

- Inpatient treatment (hospitalization, cure);
- Treatment limited in number of days or sessions (physiotherapy, nursing services);
- Optical care, appliance, transport.



Complementary health insurance

Reimbursement of natural medicine expenses, not covered by the SHIF, is made on presentation of the original invoices with proof of payment, sent by postal mail within 12 months of the invoice date.



Complementary health insurance

Documents for the same claim (reimbursement advice of the basic insurance, invoice copies if necessary) should be transmitted only once:

- either by uploading them into the UNIQA extranet <https://extranet.uniqua.net>
- or by email by using only the following address claims.gpafi@uniqua.ch
- or by postal mail to UNIQA Assurance SA,
Rue des Eaux-Vives 94, Case postale 6402,
1211 Genève 6



Complementary health insurance

If you don't have the complementary health insurance, you can apply for admission until the age of 65.

However admission is subject to a health questionnaire and can be refused or accepted with a reserve for a limited period.



Complementary health insurance

Strong points:

- Worldwide coverage
- Free choice of the healthcare provider
- Full coverage of medical and pharmaceutical expenses and hospitalization in private room
- Reimbursement of alternative or natural medicine
- Easy claim procedure
- Extranet dedicated to insured persons
- Short reimbursement periods



Accident insurance, Capital in case of death or disability



Accident insurance

This insurance coverage can be provided or kept only if you live in Switzerland or in the border area.

This insurance provides benefits only in case of non-professional accident.



Accident insurance

This insurance provides three types of benefits independent of each other:

- Expenses for unlimited treatment during 5 years after an accident.
- Capital in case of death.
- Capital in case of disability
(converted into whole life pension if the accident occurs after the age of 65).



Accident insurance

Benefits of this insurance may be paid in the following cases:

- In addition to benefits paid by your basic insurance in case of accident.
- To cover the costs of search or rescue operations.
- If a third-party is responsible for the accident.



Accident insurance

Types of accidents

Domestic accidents (e.g., fall, burn, cut, poisoning), sport accident, drowning, accident during hikes, etc...

Benefits of your basic insurance (SHIF)

80% of the expenses for outpatient treatments and hospitalization (max. \$ 440.- per day).

Benefits of the accident insurance (GPAFI)

20% of the expenses for outpatient treatments and difference between the expenses for accommodation in a private room and the amount reimbursed by your basic insurance.



Accident insurance

Types of accidents

Costs of search or rescue operations.

Examples : mountain rescue by helicopter following a ski or hike accident, rescue at sea after a boating accident, water skiing or windsurfing.

Benefits of your basic insurance (SHIF)

No benefits.

Benefits of the accident insurance (GPAFI)

Up to an amount of CHF 20,000.-.



Accident insurance

Types of accidents

Traffic accident which is the responsibility of a third-party.

If you are injured, for example in a car accident, it is the insurance of the third-party liable who will have to cover your medical expenses.

In this case, you will have to take the necessary action against the third-party.

Benefits of your basic insurance (SHIF)

No benefits (Article 2.8 2. (ii) of SHIF Regulations).



Accident insurance

Types of accidents

Traffic accident which is the responsibility of a third-party.

However, if you have problems to secure compensation (for example if the driver is insured by an insurance company abroad or if he/she doesn't have an insurance for his/her vehicle or if he/she has no driving license), you may need a lawyer and have to take legal action.

Benefits of the accident insurance (GPAFI)

100% of unlimited medical expenses during 5 years.
The insurance company will turn against the third-party.



Accident insurance

Benefits

Unlimited expenses for treatments
during 5 years after an accident

CHF 120.-

Capital in case of death or disability*

0,06%

Examples :

Capital CHF 100'000.-

CHF 60.-

Capital CHF 300'000.-

CHF 180.-

Capital CHF 500'000.-

CHF 300.-

Capital CHF 1'000'000.-

CHF 600.-

*Disability capital is paid proportionally to the disability degree



Accident insurance

Admission is possible until
the day you retire.



Loss of salary insurance



Loss of salary insurance

This insurance ensures the payment of 50% of the staff member's salary in case of sick leave on half pay.

This insurance is provided for active staff members, it must be therefore cancelled at the time of separation.

Cancellation must be made by writing to GPAFI with one month's notice.



Loss of salary insurance

However be careful not to terminate too early and thus take the risk of losing the right to any benefits after contributing for years.

If you didn't have any day of sick leave during the last 4 years before retirement, you can terminate no earlier than 9 months before you leave.



Loss of salary insurance

If this is not the case, we recommend not to terminate before the last 3 months.

**One month of benefits represents
more than 5 years of premiums!**



Formalities at time of separation



Formalities at time of separation

If you are member of GPAFI, before you retire, please come to our office in order to:

- Check your address;
- Check your bank details for the payment of benefits;
- Possibly change the payment method of your insurance premiums.



Reminder

GPAFI sends to its members:

- correspondence relating to insurance;
- annual premium statement;
- premium certificate for tax declaration (only upon request - the possibility to deduct from taxes the premiums paid depends on the tax laws of the country of residence).



Reminder

UNIQA sends upon request, or can be downloaded from the extranet:

- insurance certificate;
- annual benefit statement for tax declaration.



We remain at your disposal
for any information or advice on insurance:

G.P.A.F.I.

**Office C.419 - Palais des Nations
CH - 1211 Geneva 10**

Open Mo-Fr: 10:00-12:00 / 14:00-16:00

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