

UNSMIS

United Nations Staff
Mutual Insurance Society

AGENDA

1. UNSMIS
2. ASHI



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Clients

Over 33,000 insured people worldwide from different Agencies

- Active and Retired Staff
- Dependents

- Geneva, Bonn and The Hague
- Other locations worldwide

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Basic concepts

- Group Plan
- Principle of solidarity
- Worldwide coverage
- Free choice of health care provider
- No pre-existing exclusions
- Organization participation
- No difference in coverage between Active and Retired

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ASHI

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Premium contributions

CATEGORY OF PERSON INSURED	FROM 1 JANUARY 2016	
	PAYABLE BY THE INSURED PERSON	PAYABLE BY THE ORGANIZATION
Staff member only	3,4%	3,4%
Staff member with one dependent	4,4%	4,4%
Staff member with more than one dependent	4,8%	4,8%
Retired staff member only	3,4%	6,8%
Retired staff member with one dependent	4,4%	8,8%
Retired staff member with more than one dependent	4,8%	9,6%
SPECIALLY PROTECTED PERSONS		
Non-dependent spouse	CHF 500.-	-
Non-dependent unmarried child under 21 years of age	CHF 150.-	-
Dependent unmarried child from 21 to 24 years of age	CHF 150.-	-
Dependent unmarried child from 25 to 29 years of age	CHF 230.-	-
SECONDARY DEPENDENT		
Father, mother, brother or sister considered as secondary dependents	CHF 575.-	-

	Active		Retiree	
	SM	ORG	SM	ORG
SM	3,41%	3,41%	3,41%	5,88%
Dependent Spouse	1,87%	1,87%	1,87%	3,22%
Each Child	0,44%	0,44%	0,44%	0,76%

New Structure and New rates
As of 1Jan 2027

**For purposes of this calculation "net salary" means gross basic salary less staff assessment, plus post adjustment, spouse allowance, single parent allowance, transitional allowance, non-resident's allowance and language allowance where applicable.*

***For retirees the monthly contribution is calculated on basis of all income paid under the Terms and Regulations of the UN Joint Staff Pension Fund, or appendix D of the Staff Rules, or both, taking into account, where appropriate, the lump sum withdrawn on retirement. The minimum contribution is calculated on basis of a pension corresponding to at least 20 year's service for staff members recruited before 1 July 2007 and 25 years service for staff members recruited on 1 July 2007 or thereafter.*

When I retire

- Available only as a continuation, without interruption between active service and retirement status, of previous active-service coverage in a contributory health insurance plan of the United Nations. ASHI is contingent on being insured when retiring.
- Same Benefits, no changes
- No pre-existing exclusions
- Organization covers part of the risk premium
- 10 year vesting period (on fix-term or permanent appointment)
- Available for members 55 years of age or older who
  - Hold fix term, continuing or permanent appointment
  - Are eligible and elect to receive a retirement, early retirement or deferred retirement benefit from Pension Fund
- Further details: ST/AI/2007/3 - ASHI

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Dependents during ASHI

- Family members cannot be added to the plan **after** retirement.
- The dependent must be recognized by the Organization and may continue to be covered under ASHI if he has been affiliated for 5 years prior to the date of retirement.
- SPPs may continue to be covered under ASHI if they have been affiliated for a year prior to the date of retirement.
- Children can be affiliated until they qualify as SPPs (i.e.: they are under 30, unmarried, in full-time school/university attendance or having regular employment/income). Members should inform us about any changes impacting eligibility
- Once retired, if insured family members are disaffiliated they cannot be re-enrolled to the plan.

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Dependents during ASHI

- Divorced spouses:
  - If divorce happened when Insured was active:
    - Spouse may be covered for max 12 months at SPP premium rate paid in advance.
  - If divorce happened when insured was retired:
    - Spouse may continue lifetime as SPP

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How to request ASHI

- Send an email to unsmisaffiliations@un.org requesting ASHI **no later than 31 days following the date of separation**

- UNSMIS will confirm eligibility and send:
  - ASHI Application Form
  - Banking details update form
  - Authorization for deduction of monthly contributions form

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To remember

- Please remember to update your **banking details** and **contact details:**
  - whenever your details change
  - when you retire
- Please inform your family how the medical insurance works, in particular the claims submission procedure and the benefits.
- Please inform UNSMIS in case you find another job.

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Deferred Pension

- Remember: ASHI only applies if you receive a monthly benefit from UNJSPF.
- We have a provision for deferred pension.
  - Coverage may be extended only if insured contacts us to **request it and pays the premium** prior to the extension.
  - During extension insured pays 50% and the Organization pays 50% of the premium.
  - Premium must be paid to UNSMIS in advance via bank transfer.

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Q&A

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FAQ - ASHI

- When should I apply for ASHI?
  - No later than 31 days after your separation.
- What shall I do in my pre-retirement period to keep my health insurance?
  - Send your ASHI request via email to unsmisaffiliations@un.org prior to your retirement or **within 31 days following the date of your separation**.
- What will be my monthly premium during retirement?
  - Please see premium rates on SLIDE 6 of this presentation.
- I participated in another UN health insurance for many years before joining UNSMIS. Will that previous insurance count towards my ASHI eligibility? Can my 10 (or 5) years vesting period be cumulative or do I have to have continuous coverage with UNSMIS to qualify for ASHI?
  - Yes it will. Vesting period is calculated cumulatively, and periods under other UN-provided medical insurance coverages are also considered.

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FAQ - ASHI

- Is ASHI available only for normal retirement or also for early retirement?
  - You can already be eligible to ASHI upon early retirement depending on the lenght of your coverage.
- Can I include my dependents in my ASHI plan? What if they have not been recorded as dependents before with HR?
  - Dependents can be enrolled before retirement, but new dependents cannot be added during retirement. For further details please see SLIDE 8.
- What is the age limit for my children being covered during my ASHI?
  - 30, if they qualify for SPP coverage. For further details please see SLIDE 8.
- When will my ASHI stop once enrolled?
  - In case you request to disaffiliate, otherwise it is lifetime.

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FAQ - ASHI

- My spouse is active staff at a UN Agency. Should I enrol to his/her health insurance as a dependent when I retire?
  - You may do so, but please consider:
    - You will not be able to later request enrolment to ASHI with UNSMIS
    - Will your spouse be eligible for ASHI upon retirement? What if they separate before retirement?
    - Please check with the other Agency whether they allow it (e.g.: with UNSMIS former staff are not allowed to be covered as SPP spouse).
- And also, what happens when my spouse retires?
  - You cannot return to your own ASHI once you opted out.
- What if we divorce?
  - Divorced spouses can keep health insurance coverage as explained on SLIDE 9.

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FAQ - ASHI

- Can my dependents submit claims on their own on the Portal/Mobile App?
  - No, as you are the Main member, you will be able to select your dependents on the eClaims Portal/Mobile App and submit their claims.
- Does UNSMIS have member self-service where I could change my personal details (address, banking details, etc. during my retirement?)
  - Please send your request via email to: unsmisaffiliations@un.org .
- Will I receive new physical insurance cards for myself and my dependents upon retirement? Will they be sent to my private mailing address?
  - We recommend using digital insurance cards available through the UNSMIS Mobile App. If you need a physical card, please request it via email to: unsmisaffiliations@un.org .
- In my country, mostly cash payments are accepted, and they are often above CHF 500. Will UNSMIS accept these bills?
  - These may be accepted on exceptional basis. Please send a message to unsmis@un.org for further details.

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FAQ - ASHI

- Is there UN support/coverage for retirees who have to go into residential care for the aged/infirm, including for the later stages of residential private hospital level care or dementia level care?
  - Residential care is covered by UNSMIS, pursuant to Items 6-10 in Annex III of our Internal Rules (pages 19-20). For further details, please click HERE.
- Does ASHI provide global coverage without ceilings applied based on residency?
  - ASHI offers global coverage. However, to maintain the long-term solvency of the plan, costs are limited to the equivalent treatment prices in the Canton of Geneva, Switzerland.
- I will relocate to the USA upon retirement. What are my options to keep my health insurance?
  - Please submit your request to enrol in a US-based plan to NY HQ via email to hlis@un.org .
  - If your request is not accepted, we recommend to explore Medicare where UNSMIS can act as secondary insurance.

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Refresher on UNSMIS

Reimbursements, Prio Authorization, Supplementary Plan, Hospitalization, Emergencies, Accidents, Claims Submission, eClaims Portal/App.

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Reimbursement

- Hospitalizations: 90%
- All other medical expenses: 80%
- No private rooms
- Certain treatments have annual ceilings or monetary limits per session
  - Physiotherapy: 80%, max CHF 70 per session
  - Psychotherapy: 80%, max CHF 120 per session
  - Dental: CHF 2,500 per annum (whitening excluded)
  - Optical: CHF 525 lenses and frames per calendar year

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Reimbursement

- Preventives measures reimbursed at 100%
  - Mammography
  - PSA first test
  - Test-HIV
  - Covid and Flu vaccination

- **Usual, reasonable and customary (URC) charges**: request a quotation prior to your surgery, check your bills.

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Reimbursement

- Original invoice (duplicates, reminders, copies are not accepted) less than 24 months

- A medical prescription issued by a medical doctor is needed for:
  - Pharmacy
  - Physiotherapy/kine/osteo
  - Psychotherapy
  - All treatments/sessions not done by a doctor

- Verify if a Prior Authorization is needed

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Prior Authorization

Certain treatments require Prior Authorization of the Medical Advisor:

- Long Term hospitalization
- Long Term Nursing care
- Dependency benefits
- All treatments performed by laser
- Detox / weight loss / infertility treatment
- See list on UNSMIS website and Internal Rules
- https://unsmis.org/benefits

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Prior Authorization

You must obtain prior authorization in writing from the Society's Medical Adviser in order to claim reimbursement for the following treatments:

- Long-term hospitalization over 30 calendar days;
- Psychotherapeutic hospitalization;
- Dependency benefits;
- Nursing care, over 30 days;
- Home-help over 30 days;
- Psychiatric treatment over 12 sessions per year;
- Speech therapy and/or psychomotricity sessions;
- All treatment cures (detoxication, drugs, etc);
- Thermal cures
- All weight loss treatment and surgery if BMI above 35;
- Any reconstructive and/or plastic surgery;
- Lymphatic drainage sessions (if following cancer treatment, no need for prior authorization);
- Transport other than emergency transport by ambulance;
- Orthopedic shoes, electrostimulation and light therapy lamps and any prosthetic appliances not listed in this list;
- Wheelchair;
- Maxillo-facial surgery;
- Chiropodist/podiatrist consultations;
- Any type of laser treatment;
- Infertility treatment;
- Change of gender;
- Organ transplant;
- Medication for erectile dysfunction;
- Expensive medicine that costs at least CHF 500.- per month for a consecutive duration of at least three months;
- Genetic analysis;
- Routine preventive medical check-ups without diagnosis (prescription should detail the required exams and medical reason);
- Any type of experimental treatment;
- Any type of treatment involving electricity, magnets, heat, tecar therapy.

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Prior Authorization

Before the beginning of the treatment, please forward your prior authorization request including:

- Medical prescription
- Detailed medical report with diagnosis
- An estimate if required
- Specific documentation based on the care (e.g. BMI for weightloss treatment, X-ray for maxillo-facial surgery, etc.)

Submit via **email** to the medical advisor: medrepunsmis@un.org

Further details: https://unsmis.org/benefits

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Supplementary Plan

The supplementary plan kicks in once the out-of-pocket amount (the share UNSMIS does not reimburse) reaches CHF 2,800 for an insured member (or CHF 4,600 for a family member) for treatment incurred in any calendar year.

Thereafter all bills related to hospital fees, doctor fees, imagery, lab fees are reimbursed at 100%.

It does not concern optical, dental, physiotherapy, psychotherapy, etc.

Further details: https://unsmis.org/benefits

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Hospitalization

Negotiated direct pay agreement with hospitals and clinics around the Lemanic arc

- In case of hospitalization, the provider will reach out to us to request a Guarantee of Payment
- UNSMIS will pay the entire bill in semi-private room to the hospital
- A reimbursement advice will be provided with the share (if any) to be paid to UNSMIS by the insured
- In private establishments the surgeon will invoice the patient separately
- Check the bill you receive before submitting your claim to make sure you are not overcharged
- You can wait for our reimbursement before settling the bill
- For support, please contact us

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Hospitalization outside Europe

Before any planned hospitalization outside Europe, please always contact UNSMIS through

eClaims portal > Find a provider

- Intermediary agency represents UNSMIS and negotiates on behalf of UNSMIS
- Direct payment will be arranged

- **Healthcare providers may not be aware of UNSMIS**

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Emergency hospitalization

- Emergency Helpline ensures prompt hospital admission assistance for members and their dependents facing urgent medical situations
  - This service is available exclusively for emergencies where immediate hospitalization is required within 72 hours.
  - Emergency line is directed to appropriate providers based on the country:
    - Canada
    - USA
    - Rest of the world
- Important:
  - In case immediate assistance is needed, you are advised to first call the **local emergency** phone number to be taken to hospital by an ambulance, if needed.
  - This 24/7 emergency number is **purely for emergency admission to a hospital**.
  - This is **not a Medevac number.** All Medevacs must be approved in line with established procedures and obtain necessary clearance from the Organization you are working for.

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Accidents

- Important to establish responsibilities: is a third party liable?

- If so, UNSMIS, to safeguard its financial liquidity, will encourage insured member to pursue matter with the insurance of the third party. UNSMIS may advance funds and/or ultimately pay.

- Accident Declaration Form:

https://unsmis.org/claim-following-accident

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Important to note

- **We reimburse, you pay**:

It is your legal obligation to pay medical bills. You must check and verify your invoices for plausibility

- **Prescriptions** are key to ALL reimbursements, **valid 6 months**, up to maximum one year (only if indicated on the prescription)
- Prescriptions MUST be issued by a recognized **Medical Doctor**
- **Acupuncture** MUST be performed by a recognized **Medical Doctor**

- Food Supplements: NOT covered
- Multi-vitamins: NOT covered
- Creams for topical use: NOT covered
- Massages: NOT covered
- Cross border internet purchases: NOT reimbursed

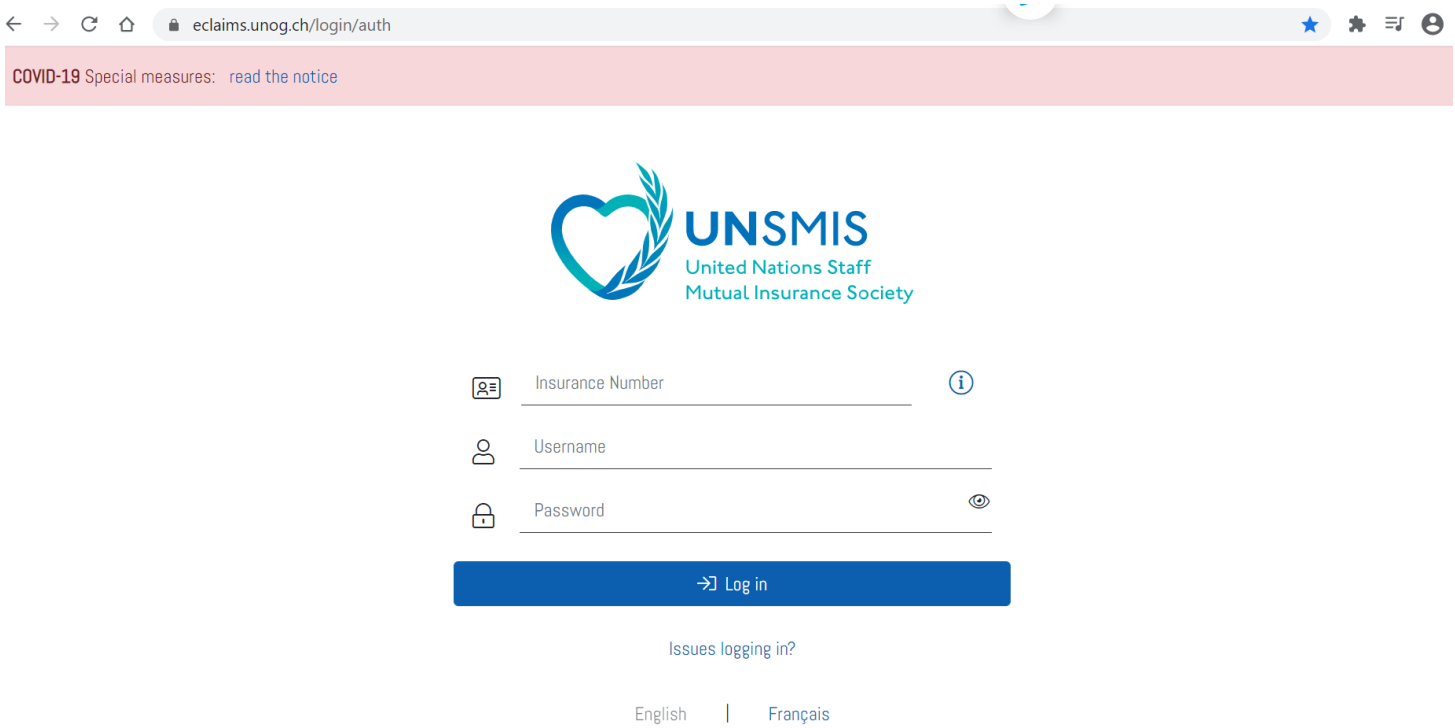
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Submitting a claim

- 24-month time limit from date of invoice
- Do not accumulate bills, send regularly
- One claim form per insured member
- Fill in all details with good scan quality
- Other insurance: Complementary, second insurance, Third Party Liability
- **ORIGINAL bills** (stamped and signed)
- Proof of Payment
- Please add a brief but comprehensive free translation of all invoices and proofs of payments in English or French

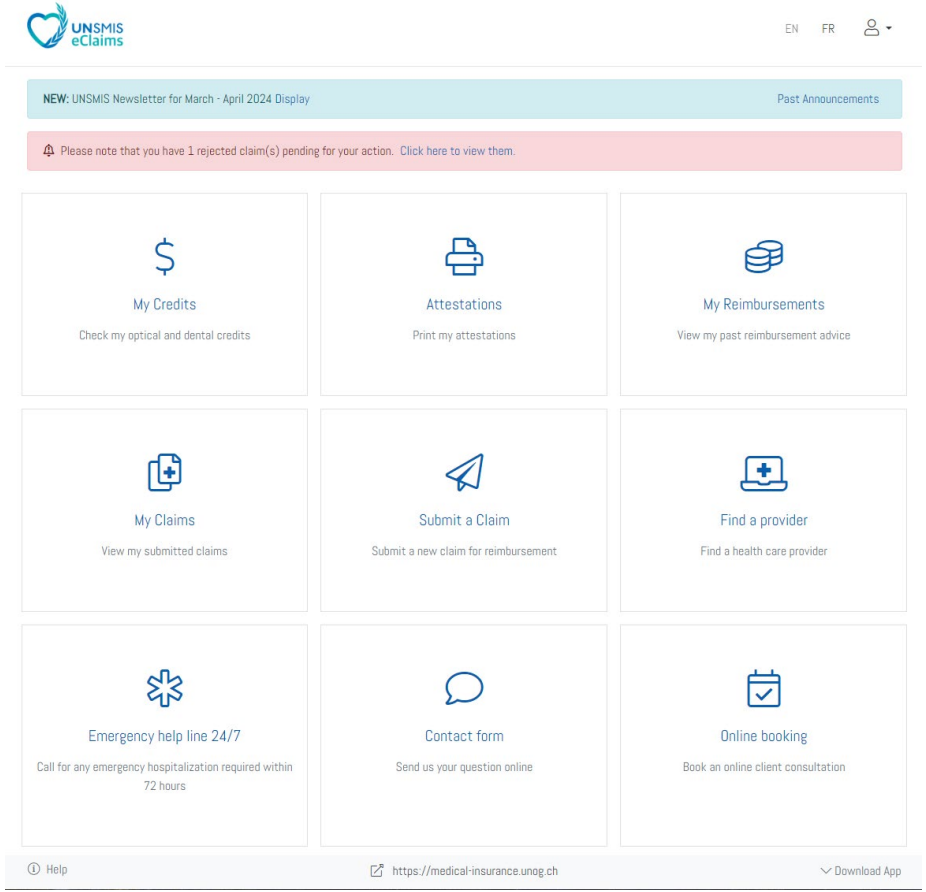
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eClaims Portal



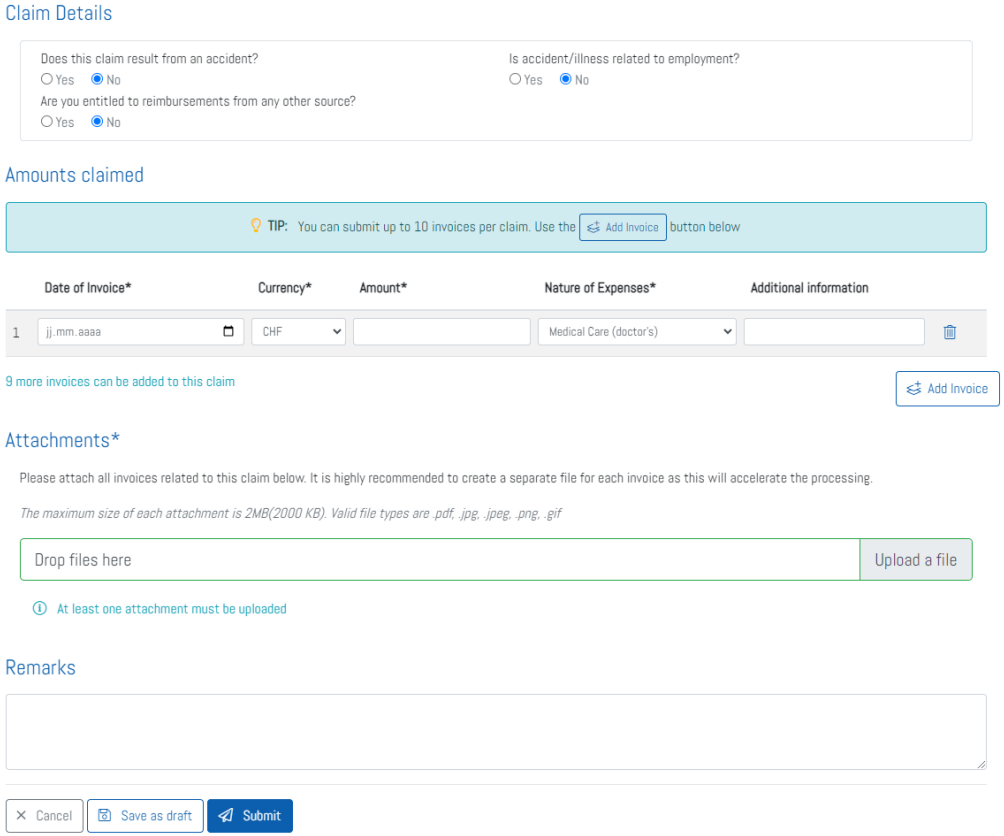
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eClaims Portal



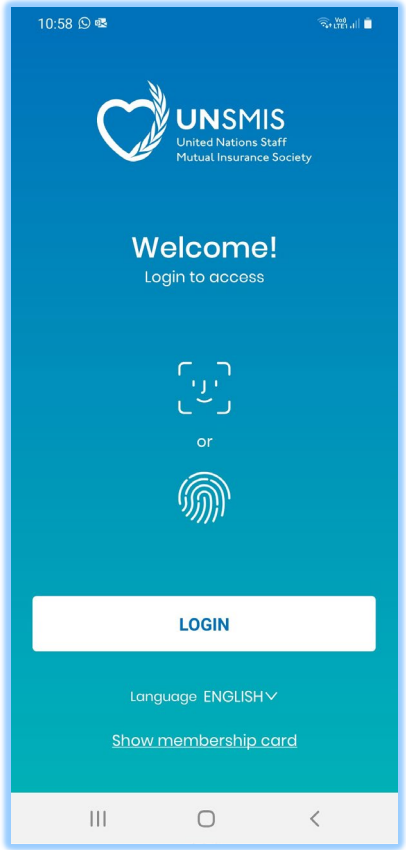
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eClaims Portal – Submitting a claim



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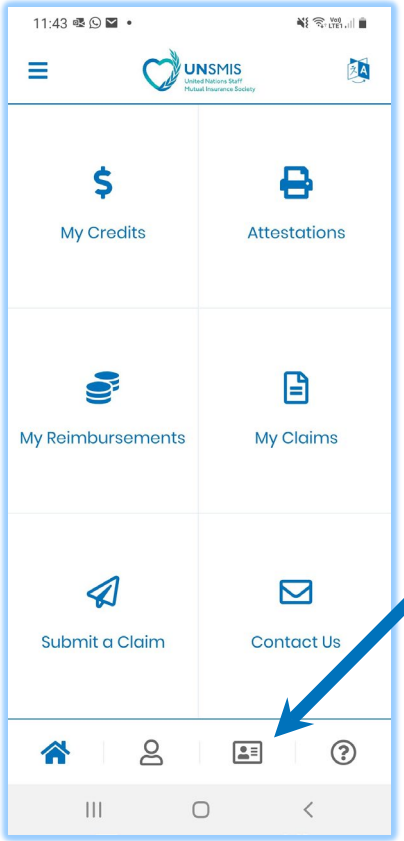
UNSMIS Mobile App



Same login credentials as for eClaims Portal

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UNSMIS Mobile App



- Similar functionalities (except claim update/resubmission)
- **Only ONE bill per submission** on the mobile application
- Simplified claims submission (up to 5 pages only)
- Access Your UNSMIS Digital Insurance Card

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News

- Rule, structure and rate changes
- Ongoing agreements/prices list with health care providers
- Bi-monthly Newsletter

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Contact us

UNSMIS Client Support Center

- Teams: Schedule a meeting via the online portal
- Email: unsmis@un.org and
  unsmisaffiliations@un.org
- Opening hours:
  - Phone calls: 10.00-12.00 & 14.00-16.00 CET
  - In-person client support in Building H:
    - Monday-Friday 10.00-16.00 CET
- Telephone : +41 22 917 99 99 -> Option 1
- Address: Building H, Palais des Nations, Geneva

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Thank you!

