



UNSMIS

United Nations Staff
Mutual Insurance Society

AGENDA

1. UNSMIS
2. Retirement – ASHI
3. Reimbursement
4. Hospitalization & Emergency
5. eClaims Portal and Mobile App
6. Q&A



What is UNSMIS?

- Medical Insurance Plan
- Self Insured and Self Administered
- Part of the premium paid by the Organization

Clients

Over 37,000 insured people worldwide from different Agencies

- Active and Retired Staff
- Dependents
- Geneva
- Other locations worldwide

Basic concepts

- Group Plan
- Principle of solidarity
- Worldwide coverage
- Free choice of health care provider
- Co-share, up to a certain amount
- No pre-existing exclusions
- Organization participation
- No difference in coverage between Active and Retired

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.-	-

**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Staff Pension Fund, or appendix D of the Staff Rules, or both, taking into account, where appropriate, the lump sum withdrawn on retirement.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 pre-existing exclusions
- Organization covers 2/3 of the 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](#)

Dependents during ASHI

- Family members cannot be added to the plan after retirement.
- The dependent must be recognized by the Organization.
- 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.

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

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:
 - Advance payment instructions (CHF 900/CHF 1400)
 - ASHI Application Form
 - Banking details update form
 - Authorization for deduction of monthly contributions form

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.

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.

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

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

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
- Prior Authorization if needed

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://medical-insurance.unog.ch/prior-authorization>

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;
- Chiropracist/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.

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://medical-insurance.unog.ch/prior-authorization>

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://medical-insurance.unog.ch/en/what-supplementary-plan>

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

Hospitalization outside Europe

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

eClaims portal > Find a provider

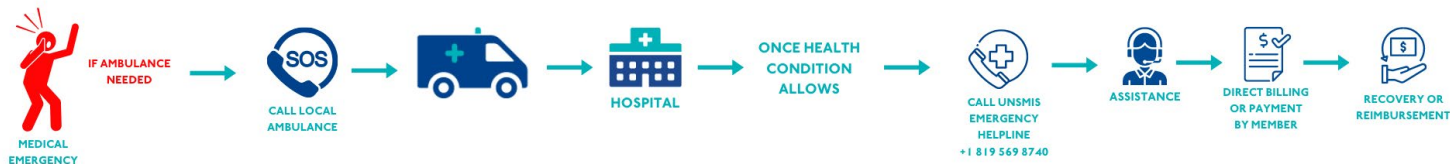
- Intermediary agency represents UNSMIS and negotiates on behalf of UNSMIS
- Direct payment will be arranged
- Healthcare providers may not be aware of UNSMIS

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.

MEDICAL EMERGENCIES

IF AMBULANCE IS NEEDED



IF AMBULANCE IS **NOT** NEEDED



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://medical-insurance.unog.ch/declaration-accident-form>

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

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



eClaims Portal


← → ↺ 🏠 🔒 eclaims.unog.ch/login/auth





COVID-19 Special measures: [read the notice](#)



 Insurance Number 

 Username

 Password 

→ Log in

Issues logging in?

English | Français




eClaims Portal



EN FR 

NEW: UNSMIS Newsletter for March - April 2024 Display

[Past Announcements](#)

 Please note that you have 1 rejected claim(s) pending for your action. [Click here to view them.](#)



My Credits

Check my optical and dental credits



Attestations

Print my attestations



My Reimbursements

View my past reimbursement advice



My Claims

View my submitted claims



Submit a Claim

Submit a new claim for reimbursement



Find a provider

Find a health care provider



Emergency help line 24/7

Call for any emergency hospitalization required within
72 hours



Contact form


Send us your question online



Online booking

Book an online client consultation

 Help

 <https://medical-insurance.unog.ch>

 Download App

eClaims Portal – Submitting a claim

Claim Details

Does this claim result from an accident?

☐ Yes ☒ No



Are you entitled to reimbursements from any other source?

☐ Yes ☒ No

Is accident/illness related to employment?

☐ Yes ☒ No

Amounts claimed

 **TIP:** You can submit up to 10 invoices per claim. Use the  **Add Invoice** button below

	Date of Invoice*	Currency*	Amount*	Nature of Expenses*	Additional information
1	<input type="text" value="jj.mm.aaaa"/>	<input type="text" value="CHF"/>	<input type="text"/>	<input type="text" value="Medical Care (doctor's)"/>	<input type="text"/>

9 more invoices can be added to this claim

 **Add Invoice**

Attachments*

Please attach all invoices related to this claim below. It is highly recommended to create a separate file for each invoice as this will accelerate the processing.

The maximum size of each attachment is 2MB(2000 KB). Valid file types are .pdf, .jpg, .jpeg, .png, .gif

Drop files here

Upload a file

 At least one attachment must be uploaded

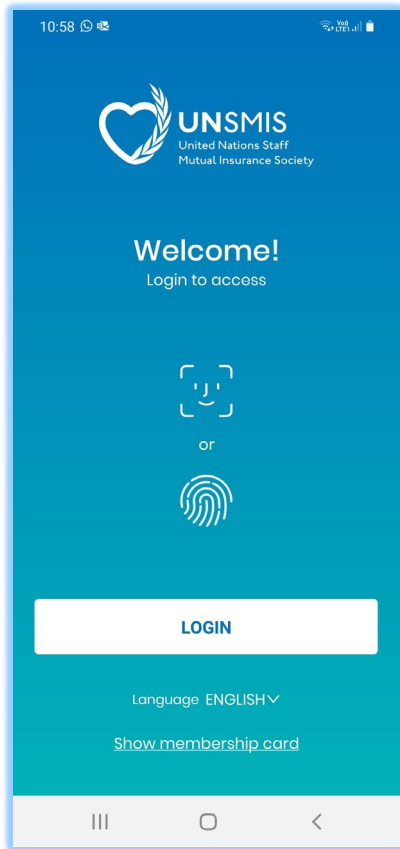
Remarks

× Cancel

 Save as draft

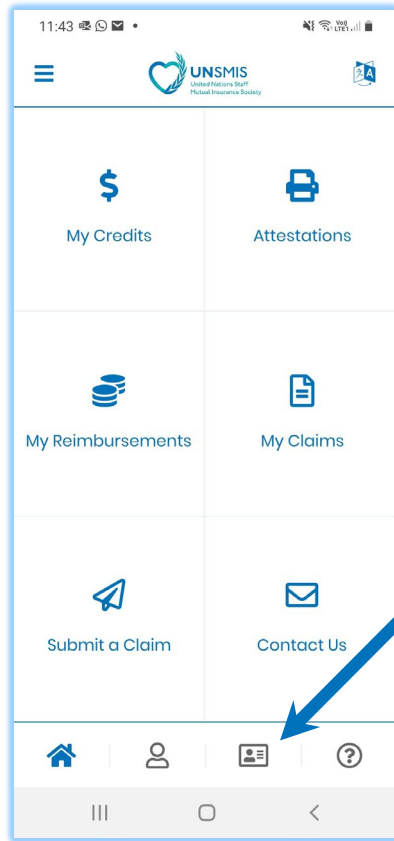
 Submit

UNSMIS Mobile App



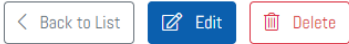
Same login credentials as for eClaims Portal

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

Tips

- Use the mobile app for pharmacy bills
- Update / withdraw an eClaim through the Portal (not the app)
Three small rectangular buttons are shown. The first is light gray with a left arrow and the text 'Back to List'. The second is dark blue with a white pencil icon and the text 'Edit'. The third is light red with a trash can icon and the text 'Delete'.
- Track status of claims / all reimbursement advices
- Access attestation of coverage and tax attestations
- Book a Teams meeting with us
- Find a provider /request a guarantee of payment outside Europe and US
- 24/7 Emergency helpline

News

- Rule changes
- Ongoing agreements/prices list with health care providers
- Bi-monthly Newsletter
- UNSMIS Email and Medical Adviser Email submission: reduced turnaround time
- UNSMIS website: upcoming new design

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

Q&A

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.

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 length 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.

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](#).

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.

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.

Thank you!

