

LA MUTUELLE/GPAFI

Pre-Retirement Seminar – 21st October 2026

Presented by **Ms. Chloé PEILLIEN and Ms. Julie PEYSSON**

Agenda

What is La Mutuelle/GPAFI?

Overview of the Association and its two entities

Insurances Offered by GPAFI

Understanding your coverage options

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Benefits, strengths, and how it works

Assistance Insurance — Premium Version

Travel, medical assistance, and 24/7 support abroad

Premiums & Discounts

Conditions

Enrollment, Claims and Retirement

How to Enroll in Complementary Health Insurance, submit claims and what happens after retirement?

Contacts

How to reach us



Information for Q&A Session

Join the Q&A with Slido

During the Q&A session, you can submit your questions directly through Slido.

Simply scan the QR code displayed on the screen to access Slido and send us your questions.

Your questions will be collected and monitored throughout the session.



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What is La Mutuelle?

The International Civil Servants' Mutual Associations (ICSMA), founded in 1958, hereafter designated as "**La Mutuelle**", is a non-profit Fund exclusive to the United Nations at Geneva and Specialized Agencies. It operates under the patronage of the Director-General of the United Nations Office at Geneva.

La Mutuelle objective is to promote mutual assistance among staff members of the UN Office at Geneva and other Organizations within the UN family system stationed in Switzerland.



La Mutuelle

The Association currently operates through two entities (La Mutuelle and GPAFI). The complete integration of GPAFI into La Mutuelle's structure and the disappearance of GPAFI's name and logo will take effect in 2027, once the IT integration is fully completed.

The Association meets the specific insurance and financial needs of United Nations civil servants.

La Mutuelle

Loans, deposits, and mobility services

Contact: lamutuelle@un.org

La Mutuelle

GPAFI

Insurance products

Contact: gpafi@un.org

gpafi

Insurances Offered by GPAFI

GPAFI handles all administrative procedures, including enrollment, termination, and premiums management, while UNIQA is responsible for claims handling, including reimbursements and coverage inquiries.

UNIQA and GPAFI have been working together for more than 15 years and currently insure over 11,000 members.



Complementary Health Insurance

Full worldwide coverage for medical, pharmaceutical, and hospitalization costs.



Assistance Insurance – PREMIUM version

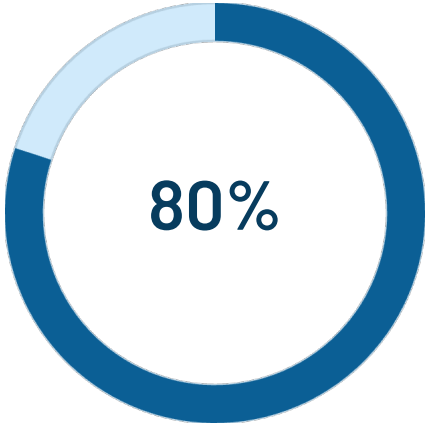
Premium protection for travel, medical emergencies abroad, and 24/7 support.

The benefits covered by this insurance are available for UNSMIS members only.

The Assistance Insurance PREMIUM version completes the Complementary Health Insurance.

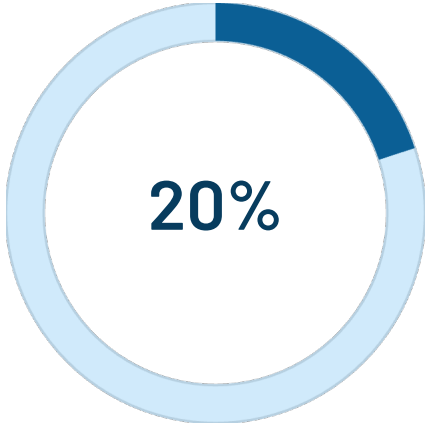
How does the Complementary Insurance work?

The two plans work together to ensure full coverage of your eligible health expenses and ensure you face **minimal out-of-pocket expenses**.



① UNSMIS – Basic Insurance

The basic insurance, UNSMIS reimburses **80%*** of eligible health costs, handling most of your medical expenses.



② UNIQA Complementary Health Insurance

The Complementary Health Insurance covers the remaining **20%*** of eligible costs – building on top of basic insurance to close the gap and minimize your out-of-pocket expenses.

*For few benefits, UNSMIS covers 90% of the cost and UNIQA covers the remaining 10%.

General Provisions

As a private company, UNIQA sets its own membership conditions according to the covered offered and is entitled to refuse affiliation to a civil servant and/or a member of his/her family.

A civil servant should not assume that his/her application for insurance cover will be automatically accepted and should therefore not cancel his/her current insurance policies before his/she has been granted cover

La Mutuelle cannot be held responsible if access to insurance cover is refused due to the general conditions of UNIQA



The Complementary Health Insurance — UNIQA

Worldwide Coverage

Protected wherever you are in the world.

Free Choice of Providers

Choose the doctor or specialist of your choice.

Full Medical & Hospitalization Coverage

Complements the coverage for medical care, treatments, and hospitalization expenses.

Coverage for Private-Room Hospitalization

Covers private-room hospitalization, up to the applicable insurance limit.

Alternative Medicine Package

Covers alternative medicines not covered by UNSMIS up to the applicable insurance limit.

Dental & Optical Benefits

Complements the coverage for dental and optical benefits on top of basic insurance coverage up to the applicable insurance limit.

Strengths of Complementary Health Insurance – UNIQA

UNIQA's coverage combines comprehensive health protection with a simple and efficient experience, helping staff access the care they need with confidence.

Fast Reimbursements

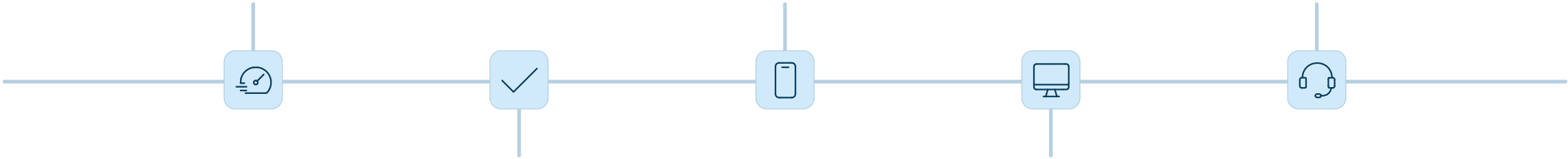
Short processing times so you are refunded quickly.

Dedicated portal - MyUNIQA.ch Mobile App

Manage your coverage and track claims through an easy-to-use and intuitive digital platform.

Dedicated Member Support Team

A personalized team available to assist you directly.



Easy Claim Process

Submit by email, online portal or by post.

Online Reimbursement Statements

Full visibility of your claim history anytime.

Alternative Medicine

The complementary health insurance covers 90% of alternative medicines treatment not covered by UNSMIS, up to CHF 1,250 per calendar year.

This coverage applies only if the therapy and the therapist are recognized. (cf. Alternative Medicine Notice for more details).

Examples of recognized therapies

- **Acupuncture**
- **Ayurvedic massage**
- **Homeopathy**
- **Osteopathy**
- **Reflexology**

Assistance Insurance – Premium Version

The benefits covered by this insurance are available for UNSMIS members only.

The Assistance Insurance (PREMIUM version) extends your complementary health insurance by providing additional protection and support during private travel abroad, covering a wide range of situations you may encounter.

Medical Assistance

Emergency medical support wherever your travels take you, with dedicated assistance to help coordinate care and guide you through unexpected health situations while abroad.

Trip Cancellation, Travel & Baggage Assistance

Protection for your journey and personal belongings, with support in the event of trip disruptions, cancellations, delays, or baggage-related issues.

24/7 Support with Hospital Cost Advance

24/7 assistance with the UNIQA guarantee, including advance payment of eligible hospital costs.

Complementary Health Insurance Premiums *(for staff insured under UNSMIS)*

Complementary Health Insurance

Monthly contribution rates for the UNIQA complementary health plan under the UNSMIS basic insurance scheme.

Age groups	0-18	19-25	26-35	36-45	46-55	56-65	>65
Premiums in CHF	49	83	86	108	120	143	175

UNIQA Assistance – Premium Version

The benefits covered by this insurance are available for UNSMIS members only.

Monthly contribution rates for the UNIQA Assistance Premium plan.

Individual	10,40 CHF
Family	16,70 CHF

Complementary Health Insurance Premiums *(for staff insured under CAPS)*

Complementary Health Insurance

Monthly contribution rates for the UNIQA complementary health plan under the UNSMIS basic insurance scheme.

Age groups	0-18	19-25	26-35	36-45	46-55	56-65	>65
Premiums in CHF	69	116	121	150	168	198	244

Discounts

UNIQA offers attractive discounts to make your complementary health insurance coverage even more accessible.



-10% Joint Affiliation Discount

Benefit from a 10% discount only if you enroll to the UNIQA Complementary Health Insurance within **2 months of joining UNSMIS.**



-50% Family Discount from the 3rd Child

Benefit from a 50% premium reduction for the third child and each additional child covered under the same policy.



-10% Prenatal Affiliation Discount

Benefit from a 10% premium reduction when the child is enrolled before birth, with no health questionnaire required and guaranteed acceptance without medical conditions or exclusions.

How to enroll?

1

Step 1–Contact GPAFI

The staff member contacts GPAFI by email or phone to express their interest in joining the complementary health insurance scheme.

2

Step 2–Receive the GPAFI Documents

GPAFI sends the staff member the required enrollment documents:

- GPAFI admission form
- UNIQA admission form
- UNIQA health form questionnaire

3

Step 3–Return the Required Documents to GPAFI

The staff member sends the completed forms back to GPAFI together with:

- A legible copy of a national passport;
- Bank account details (IBAN)
- Proof of Employment (Personal Action, Letter of Appointment…)
- UNSMIS attestation of coverage

4

Step 4–Send the UNIQA health form questionnaire directly to UNIQA's medical service

Complete the UNIQA health questionnaire and send it directly to UNIQA's medical service to ensure confidential review and assessment of your health information.

**UNIQA has the right to take medical information to find out the date of onset of the condition and treatment.*

5

Step 5–Receive Affiliation Confirmation

If UNIQA accept the admission request, UNIQA confirms the enrollment to GPAFI, and the applicant receives confirmation of affiliation from both UNIQA and GPAFI.

After validation, the insured staff starts paying the monthly premiums and a unique membership fees of 10CHF.

How to claim?

There is no need to submit multiple documents or invoices:

- **For additional coverage:** the UNSMIS reimbursement statement is sufficient to process your claim.
- **For alternative medicine treatments:** no medical prescription is required; only the treatment invoice needs to be submitted.

REIMBURSEMENT ADVICE Ms. XX. XX

Paying Member Number X - XXXXXX
Date 23 March 2026
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Claim number(s) XXXXXX

Dates Of Service From	To	Type of Service	Provider / Prescriptor	Claimed Currency Submitted		CHF Equiv.	Benefit CHF	Supplementary Benefit CHF	Notes
Credits available after reimbursement: Dental CHF 5,000.00 Optical CHF 525.00									
Cumulative amount considered for supplementary plan: CHF 0.00									
10.03.25	10.03.25	Medicaments		CHF	45.05	45.05	36.04	0.00	
25.11.25	25.11.25	Physicians		CHF	276.85	276.85	221.48	0.00	
29.11.25	29.11.25	Optical		CHF	1,035.00	1,035.00	828.00	0.00	
29.11.25	29.11.25	Medicaments		CHF	41.00	41.00	32.80	0.00	
				Totals	**CHF**	**1,397.90**	**1,118.32**	**0.00**	

Amount paid to : UBS **CHF 1,118.32**

How to claim?

All reimbursement requests must be sent to UNIQA

Three convenient options are available — choose the one that works best for you.



By e-mail

Simply transfer the reimbursement statement receive by email from UNSMIS to UNIQA at claims.gpafi@uniqa.ch.



Electronically

Submit and manage your claims easily via www.myuniqa.ch or the **MyUNIQA.ch mobile app**, anytime and from anywhere.



By postal mail

Send your claim documents directly to **UNIQA, Avenue de la Praille 26, 1227 Carouge, Switzerland**.

I am insured and I am retiring, what should I do?

If I maintain my basic health insurance and choose to keep the UNIQA complementary health insurance:

1. **I <u>must</u> inform GPAFI of my retirement :**

I notify GPAFI of my retirement date so that they can update my insurance status and ensure the continuation of my complementary health insurance under the appropriate conditions.

2. **I update my record with GPAFI : payment method, personal details :**

I provide GPAFI with my updated personal and administrative information, including my preferred payment method, contact details, address, and any other relevant information required for future correspondence and premium payments.

Contact

Our teams are ready to assist you with any questions

GPAFI

For administrative-related requests, including enrollment, termination, and premium management

Address

Palais des Nations
Avenue de la Paix 8-14
1211 Geneva, Switzerland

Phone

+41 (0) 22 917 99 99 (Press 7)

Email

gpafi@un.org

UNIQA

For medical-related requests, including reimbursement and coverage inquiries.

Address

UNIQA
Avenue de la Praille 26
1227 Carouge, Switzerland

Phone

+41 (0) 22 718 63 30

Email

contact.gpafi@uniqa.ch

Q&A Session



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