

Programme de préparation à la retraite

UNSMIS

Le 21 Octobre 2022 |

Q&A

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UNSMIS

United Nations Staff Mutual Insurance
Society Against Sickness and Accident



UNSMIS

United Nations Staff
Mutual Insurance Society



Introduction

- What is UNSMIS?
 - Medical Insurance Plan
 - Self Insured and Self Administered
 - Part of the premium paid by the Organization
 - Is it mandatory?



Clients

Over 35,200 insured people worldwide
from different Agencies

At Sep 2022 the split was as follows

- Active and Dependents 75%
- Retirees and Dependents 25%

Premia and Claims

Figures in million USD

	2021	2020	2019	2018
Contributions (Premia)	155.9	166.9	120.9	118.9
Claims	140.6	118.4	105.0	103.4
Loss Ratio (%)	90.4%	70.9%	86.8%	87.0%



Basic Concepts

- Group Plan
- Principle of solidarity
- Worldwide Coverage
- Freedom of Choice
- Co-Share, up to a certain amount
- No pre-existing exclusions
- Organization subsidy
- No difference in coverage between Active and Retired
- 10 year vesting period

Premium Contributions

Category of person insured		
	Payable by insured	Payable by Org.
Staff member only	3.4 %	3.4 %
Staff member with one dependant	4.4 %	4.4 %
Staff member with more than one dependant	4.8 %	4.8 %
Retired staff member only	3.4 %	6.8 %
Retired staff member with one dependant	4.4 %	8.8 %
Retired staff member with more than one dep.	4.8 %	9.6 %
<u>Specialy protected persons</u>		
Non-dependent spouse		CHF 350.-
Non-dependent unmarried child under 21 years of age		CHF 130.-
Dependent unmarried child from 21 to 24 years of age		CHF 130.-
Dependent unmarried child from 25 to 29 years of age		CHF 200.-
Father, mother, brother or sister considered as secondary dependents		CHF 500.-

Reimbursements

- 80% for all medical expenses,
other than hospitalizations, 90%*
- No Private rooms**
- Certain treatments have annual ceilings or monetary limits per session
 - Physiotherapy: 80%, Max CHF 70 per session
 - Psychiatric consultations: 80% max CHF 110 per session
 - Dental: CHF 2,500 per annum (whitening excluded)
 - Optical: CHF 450 lenses + CHF 75 frames per calendar year

Reimbursements

- 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
 - Psychotherapy: from 16th session onwards



Watch Out!

We reimburse, you pay. It is your legal obligation to pay medical bills.

Prescriptions are key to ALL reimbursements

Prescriptions **MUST** be issued by a recognised Doctor

Acupuncture: Must be performed by a recognised Doctor
Heilpraktiker is NOT a recognised doctor

Food Supplements: NOT covered

Creams for topical use: NOT covered

Massages: NOT covered

Cross border internet purchases: NOT reimbursed

Glasses: Always submit frame/lenses breakdown

Heilpraktiker / Traditional medicine

Heilpraktiker – Unique to Germany. Agreed for physio, but Doctor prescription is necessary

Cannot accept Heilpraktiker prescriptions

Homeopathic products: Generally NOT reimbursed or reimbursed at 60% with a limit of CHF 1,000 if prescribed by a Doctor.

Traditional Medicine: Reimbursed only if carried out in a country where it is recognized as a medical profession.



Hospitalization

UNSMIS issues guarantees for hospitalization that are valid for 30 days.

In case, the hospitalization exceeds 30 days, the hospital needs to make a request to UNSMIS, which will be reviewed by the Medical Adviser.

A decorative header featuring a blue background with numerous white and light blue bubbles of varying sizes, creating a textured, aquatic effect. The bubbles are more densely packed on the right side and become sparser towards the left.

Hospitalization USA

Before any planned hospitalization in North America, please always contact UNSMIS.

An intermediary agency represents UNSMIS there and negotiates on behalf of UNSMIS.

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, but insured is never left without reimbursement.

Submitting a Claim

- 12 month time limit
- Try not to accumulate bills, send regularly
- E-Claims portal
- One claim form per insured member
- Fill in all details
- Other insurance: Complementary, second insurance , Third Party Liability
- ORIGINALS – Stamped, signed, etc....
- Proof of Payment
- KEEP PHOTOCOPIES

UNSMIS

Visit us:

Client Support Center

Mon - Fri 10 am to 4 pm

Tel: +41 (0)22 917 9999

Website:

<https://medical-insurance.unog.ch/?q=welcome>

Email us:

unsmis@un.org





Information for People Retiring

- Same Benefits
- No pre-existing exclusions
- Organization covers 2/3 of the premium
- 10 year vesting period
- 55 years of age or older
- Holder of fix term, continuing or permanent appointment



Information for People Retiring

- ASHI (After Service) Health Insurance is NOT automatic.
- You have to request it.

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

UNOG Client Support Center
E-MAIL: unsmis@un.org



Information for People Retiring

- Application Form F63 H
- Bank details Form
- Authorization for deduction of premium from your pension
- Advance premium payment at time of retirement: CHF 900 / CHF 1,400



Information for People Retiring

- There must be absolutely no interruption in coverage. ASHI is contingent on being insured when retiring.
- Family members cannot be affiliated after retirement.
- Once retired if insured family members are disaffiliated they cannot come back to the Plan.
- Divorced spouses:
 - If divorce happened when Insured was active: max 12 months for spouse
 - If divorce happened when insured was retired: spouse may continue as SPP (350 CHF per month)



Information for People Retiring

- Please advise of **new bank details**. This is imperative when you retire, when you elect for a lump sum, if you find another job.
- Please inform your spouses how the medical insurance works, in particular the claims submission procedure and the benefits.



Information for People Retiring

- Please note: unlike active (who pay the premium for the current month) retirees pay the month of coverage in advance



Early Retirement and Deferred Pensions

Remember: ASHI is subject to being in receipt of a monthly benefit from the UNJSPF

We have a provision for deferred/early retirement.

- Coverage may be extended, provided insured will be in receipt of monthly benefit before end of extension.
- 5 years participation = 12 month extension
- Every additional year = 2 additional months
- Maximum 60 months extension (29 years of membership)

During extension the insured pays their share and the share subsidized by the Organization.



Retiree Premiums and Contributions

- Contribution rate identical as for Active Staff, just that the share of the Organization now increases.
- It goes from 50-50 to 1/3-2/3
- Rate applied to the pension (inclusive of lump sum)
- Minimum contribution rate Projection:
 - 20 years of service, if hired before July 2007
 - 25 years of service if hired thereafter.



FAQ's

- Why do I need a prescription ?
- What is the reimbursement rate for hospital care ?
- When do I need prior authorization by the Medical Adviser ?



FAQ's

- Are Generic Drugs Reimbursed ?
- Why are certain drugs NOT reimbursable ?



FAQ's

- What is my dental/optical credits balance ?
- What is the "supplementary plan" ?
- Joining UNSMIS with two or more years of participation in similar UN plans



FAQ's

- Are contact lenses bought over the Internet reimbursed ?
- Have you settled my claim yet ?
- Why did you reject my duplicata bill ?



FAQ's

- Are Cures at Health resorts Reimbursable?
- OTHER?

Thank You



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