

# THE PRE-RETIREMENT SEMINAR 2023



UNSMIS

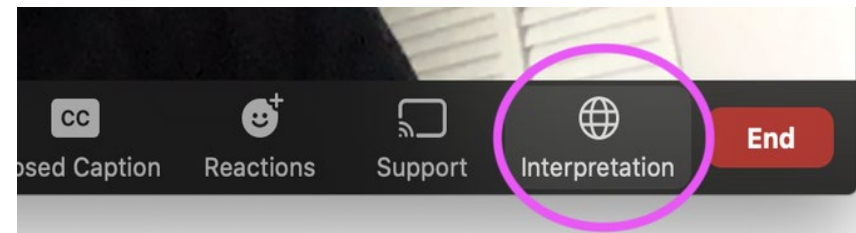
30 November 2023

Q&A

[www.slido.com](https://www.slido.com)

Event code: **#1248858**

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H.107  
SALLE DE RÉUNION  
MEETING ROOM



# 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?





# UNSMIS 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





# 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
  - Psychotherapy: 80% max CHF 110 per session
  - Dental: CHF 2,500 per annum (whitening excluded)
  - Optical: CHF 525 lenses and 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
- See list on UNSMIS website

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



# Prior Authorizations

OFFICE DES NATIONS UNIES À GENÈVE

ASSURANCE MUTUELLE  
CONTRE LA MALADIE ET LES ACCIDENTS  
DU PERSONNEL DES NATIONS UNIES



UNITED NATIONS OFFICE AT GENEVA

UNITED NATIONS  
STAFF MUTUAL INSURANCE SOCIETY  
AGAINST SICKNESS AND ACCIDENT

## **WHEN DO I NEED PRIOR AUTHORIZATION FROM THE SOCIETY'S MEDICAL ADVISER ?**

**1. 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 and psychotherapeutic treatment over 15 sessions per year;
- Speech therapy and/or psychomotricity sessions;
- All treatment cures (detoxication, drugs, etc);
- Thermal cures (*please download, fill and email the form to the email indicated below*);
- All weight loss treatment and surgery if BMI above 35;

Submit request to: [medrepunsmis@un.org](mailto:medrepunsmis@un.org)





# Reimbursements

- **Preventives measures reimbursed at 100%**

- ✓ Mammography
- ✓ PSA first test
- ✓ Test-HIV
- ✓ Covid and Flu vaccination.

- **Quotations and final bills**

- **Agreements and discounts**





# Supplementary plan

The supplementary plan kicks in once the out of pocket (the share UNSMIS does not reimburse) reaches **CHF 2,800** for an insured (CHF 4,600 for a family) 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, ...

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





# Hospitalization

UNSMIS negotiated direct pay agreement with hospitals and clinics around Lemanic arc.

In case of hospitalization, the provider will reach out to us to request a Guarantee of Payment. We will pay the bill in semi-private room to the hospital at 100%.

A reimbursement advice will be provided with the share (if any) to be paid to UNSMIS.

The surgeon will invoice the patient.

You will have to claim the bill. You can wait our reimbursement before paying the bill to the doctor.





# Hospitalization outside Europe

Before any planned hospitalization outside Europe, please always contact UNSMIS through eClaims portal / Find a provider.

An intermediary agency represents UNSMIS there and negotiates on the behalf of UNSMIS.  
Direct payment will be arranged.

**Healthcare providers may not be aware about UNSMIS.**



# Emergency Hospitalization

Emergency line is directed to appropriate providers based on the country:

1-Canada

2-USA

3- Rest of the world

✱ Emergency line 24/7




## IMPORTANT NOTICE


**This is an Emergency Number** to be used exclusively in the event of a medical emergency. An Emergency, in this case, is defined as a situation whereby you or any insured family members need to be admitted to a hospital for immediate care within 72 hours.

- **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.
- For all non-urgent queries please [contact](#) UNSMIS directly.

*Toll free number*

 +1-833-569-8740

*Collect call number*

 +1-819-569-8740





# 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.

**N.B. Accident Declaration Form**

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





# Watch Out!

We reimburse, you pay:

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

**Prescriptions are key to ALL reimbursements, valid 6 months, up to maximum one year (if indicated on the prescription).**

Prescriptions **MUST** be issued by a recognised Medical Doctor  
Acupuncture: Must be performed by a recognised Medical Doctor.

Food Supplements: NOT covered

Multi-vitamines: 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, signed.
- Proof of Payment
- Please add a brief but comprehensive free translation of all invoices and proof of payments in English or French








# E-Claims portal

← → ↺ 🏠 [eclaims.unog.ch/login/auth](https://eclaims.unog.ch/login/auth) ★ ⚙️ 📁 👤

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



	<input type="text" value="Insurance Number"/>	
	<input type="text" value="Username"/>	
	<input type="password" value="Password"/>	

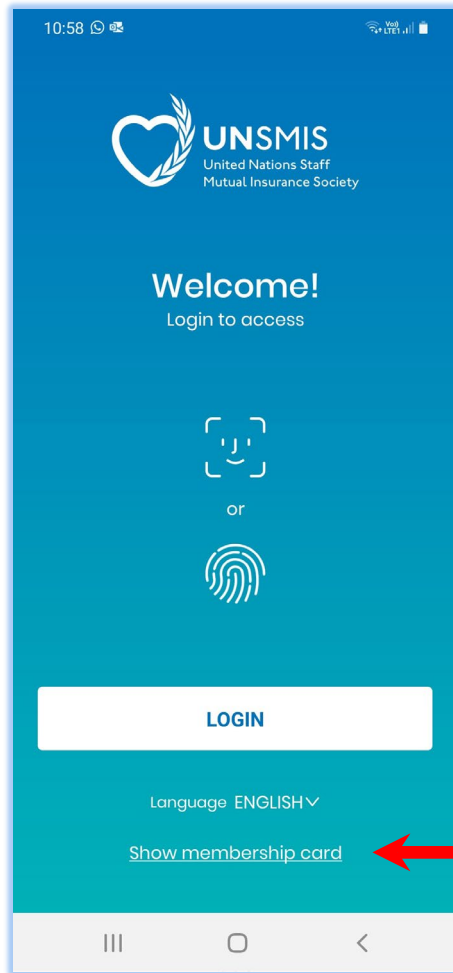
→ Log in

Issues logging in?

English | Français



# Mobile App



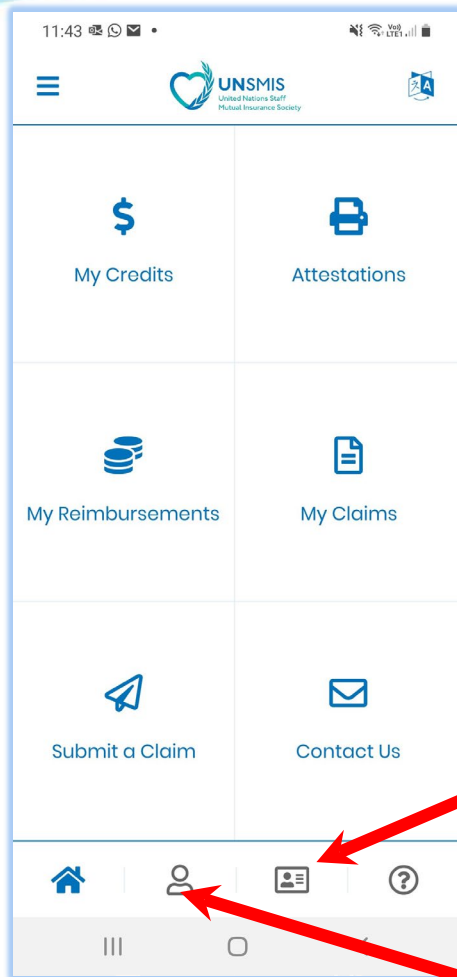
Same login credentials as for eclaims portal

Membership card





# 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)

Membership card

Help

Profile data





# When I Retire

- 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
- 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

Eligible and elect to receive a retirement, early retirement or deferred retirement benefit from Pension Fund

ST/AI/2007/3 - ASHI





# When I Retire

- 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

- 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.





# 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 contact us to request and pay the premium.
- During extension the insured pays 50% and the Organization pays 50%.
- The insured will have to pay in advance his premium to UNSMIS per bank transfer.





## **Contacts**

### **UNSMIS Client Support Center**

**E-MAIL: [unsmis@un.org](mailto:unsmis@un.org)**

**TEAMS: Schedule a meeting**

**TELEPHONE : +41 22 917 99 99**



# Thank You



**UNSMIS**

United Nations Staff  
Mutual Insurance Society