NEW FORMS

CONVENTIONS
LA MÉTAIRIE
NEW APPROVED HOSPITAL

NEW CONTRACEPTION AND STERILISATION PROCEDURES TO BE REIMBURSED FROM MARCH 2016

BENEFITS
COVERAGE FOR AUXILIARY TREATMENTS AND ALTERNATIVE THERAPIES

GOOD TO KNOW THE REIMBURSEMENT BONUS
The new contract with our third-party administrator UNIQA came into force at the start of last year, providing a perfect opportunity to implement a number of improvements relating to the administration of your health insurance scheme. UNIQA is switching to an electronic document management system, which should make the processing of your reimbursement claims much easier. Although claims will continue to be submitted on paper, i.e. by sending original invoices and supporting documentation to UNIQA, the documents will immediately be scanned before being processed for reimbursement. So, a day after submitting your claim, you will be able to monitor its progress via the UNIQA Member Lounge website. If you don’t already have an account on this site, create one today and take a look at the many services on offer, such as direct access to insurance certificates or reimbursement claim forms, and, of course, the facility for monitoring your reimbursement claims. You can also request no longer to receive breakdowns on paper, but instead to receive an e-mail when your request has been processed and the corresponding reimbursement statement is available for you online.

A new reimbursement claim form is now available, and we ask you to use it instead of the old forms for your claims, as it includes a barcode to allow UNIQA to identify you immediately, saving a lot of time. These forms are available on the UNIQA website, the CHIS website and of course from the UNIQA offices at CERN and in Geneva.

In this issue of the CHIS Bull’, you will once again find a detailed explanation of the reimbursement bonus, which allows you to spend less and incur less expense for your health insurance scheme: a win-win situation for the CHIS, which is founded upon the principle of mutuality. So, make an economical choice for both yourself and for the CHIS! In order to increase the choice of hospitals approved by the CHIS, a new tariff agreement has recently been concluded and others extended. You can make savings here too, by contacting UNIQA for information about reimbursement conditions before planning a hospital stay in a private hospital. Choosing a non-approved establishment can be very costly, as we won’t have established preferential rates and your reimbursement rate will be lower.

To end on a positive note, the financial health of our scheme is in good shape, thanks to your efforts, which we hope will continue, and also thanks to the measures taken during the last five-yearly review. No increase in contributions is anticipated in the coming years.

On behalf of the CHIS I would like wish you all the best in the year ahead, and of course, excellent health.

Philippe Charpentier,
Strategic Advisor to the Director-General on health insurance matters and Chair of the CHIS-Board
NEW FORMS
AND DOCUMENT MANAGEMENT AT UNIQA

As explained in this issue’s editorial, UNIQA has embarked upon the modernisation of its document-flow scheme by introducing a new electronic document management system for the handling of medical invoices and various CHIS forms. This new system will be implemented gradually during spring 2016.

The new system do not involve any significant changes for CHIS members. You will continue to submit reimbursement claims and invoices as usual, in paper form. UNIQA will scan them upon receipt and store them in a certified electronic archive.

The changes you will notice relate mainly to the introduction of bar-codes on the claim forms, the dental treatment estimate forms and the advance reimbursement forms. These bar-codes enable UNIQA to identify you as a CHIS member and to identify the type of claim so that it can be automatically forwarded to the appropriate processing officer.

We have also used the opportunity to enhance the layout of the form. The new version is available in paper and in “fillable” PDF format. If you wish, you can keep a template form on your personal computer, pre-filled with your CHIS insurance number (N.B. one form per family member), so you can re-use it every time you submit a claim. You can also print and make photocopies of the form for future claims.

Even though the old claim form will continue to be accepted until it has been phased out, we invite you to throw away as soon as possible any old forms you might have stored up, so as to ensure a rapid transition to the new form.

Finally, UNIQA wishes to call on all CHIS members to help optimise the processing of paper documents as follows:
The new claim forms are available on-line in the «Forms» section of the CHIS website: www.cern.ch/chis as well as in the UNIQA Member Lounge: https://extranet.uniqa.net. The UNIQA team is at your service if you require any more information.

MEMBER LOUNGE ACCOUNT
The new features offer advantages to anyone with an account in the UNIQA Member Lounge. Soon your claim file will appear on your account immediately after UNIQA has received it and you will be able to follow its progress until payment is made. You can also access reimbursement summaries in PDF format in the Member Lounge, set up e-mail alerts to notify you when payments are made or opt out of receiving hard copies of reimbursement summaries through the post. The latter two facilities are optional and reversible.

<table>
<thead>
<tr>
<th>DO</th>
<th>DON’T</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use one claim form per insured member and per case (accident, illness, maternity, etc.), and always indicate the insurance number</td>
<td>Send an invoice or any other document without a claim form and insurance number</td>
</tr>
<tr>
<td>Attach documents to one another using paper-clips, or leave them unattached</td>
<td>Use staples, adhesive tape or glue to attach one document to another</td>
</tr>
<tr>
<td>Use one envelope per claim or request</td>
<td>Send different types of document together in the same envelope. For example: do not send quotations for dental treatment in the same envelope as a reimbursement claim</td>
</tr>
</tbody>
</table>
It comes up again and again in the media: medications, blood tests and scans are much more expensive in Switzerland than in neighbouring countries. What’s not so widely reported is that outpatient consultations and treatments dispensed by medical auxiliaries also cost less outside Switzerland.

Although the Swiss Confederation has been working for several years to bring down the price of medications, the situation remains clear: according to the OECD, healthcare costs are considerably higher in Switzerland, Norway and Denmark than in the other CERN Member States. With this in mind, why don’t CHIS members take advantage of the situation to beat increasing healthcare costs whenever and wherever they can?

To encourage them to do precisely this, the Director-General introduced a reimbursement bonus applicable to a range of medical services as long ago as 2012. This bonus favours the use of the healthcare providers offering the best value for money. In particular, treatments by doctors, physiotherapists, psychotherapists, home nurses and speech and language therapists, as well as medications, medical imaging and tests, are reimbursed at a rate of 85% instead of 80%, and at 95% instead of 90%, if they are administered, bought or carried out in countries other than the three CERN Member States where the prices are highest (Denmark, Norway and Switzerland).

Don’t forget that medication prescribed by a doctor in Switzerland can be obtained in France (the pharmacist can identify and provide the equivalent if necessary – only in very rare cases does an equivalent not exist, in which case buying in Switzerland is unavoidable). If you tell your doctor that you plan to buy your medication in France, he or she will be able to check whether it is available and adjust the prescription accordingly. Please note that the customs allowance for residents of Switzerland buying their medication in person in France is 300 CHF per person per day. Similarly, blood tests, X rays, MRIs and other scans prescribed by a doctor in Switzerland can be carried out in France: the quality is identical, the protocol used is exactly the same and the results can be interpreted on either side of the border.

Please note
The bonus does not apply to hospitalisation, optical aids (glasses, contact lenses, or refractive surgery), dentures and dental care, etc.

To be sure that a service is eligible for the bonus, please refer to Annex I of the CHIS Rules or ask our third-party administrator, UNIQA, for more information.
As the insurer of the employed members of the personnel and of many beneficiaries of the Pension Fund, plus the families of both, CERN, the guarantor of the CERN Health Insurance Scheme (CHIS), offers high-quality benefits, but must also ensure that the budget of the Scheme remains balanced in the long term. With this in mind, the CHIS is pleased to announce that discussions with Clinique La Métairie have been a resounding success and that this clinic was therefore added to our approved list on 1 June 2015.

La Métairie is a private 75-bed psychiatric clinic with a long history of the hospital-based treatment of psychiatric disorders. For more than 150 years, the clinic has provided high-quality care, always using the latest methods. In particular, the clinic offers:

- integrated psychiatric and psychotherapeutic treatment for the whole spectrum of psychiatric disorders; and
- specialised and structured programmes for dependencies (alcohol, cocaine, heroin, etc.), eating disorders, mood disorders and geriatric psychiatry.

The approval of this clinic increases the range of affordable psychiatric services available to CHIS members in the local area. In addition, this clinic offers treatment and therapy in languages other than French, notably English. Last but not least, a child psychiatry programme for young people between 15 and 18 years of age has just been launched.

**OUR ADVICE**

To verify if a private establishment is approved by the CHIS and that you will be reimbursed according to the general rule:

- Refer to the exhaustive list of approved private establishments in Switzerland, available on [www.cern.ch/chis](http://www.cern.ch/chis), and
- Contact UNIQA regarding any private establishment outside Switzerland.

For more information, see [www.lametairie.ch](http://www.lametairie.ch) (trilingual site – FR/EN/IT).

### LA MÉTAIRIE NEW APPROVED CLINIC

<table>
<thead>
<tr>
<th>Establishment</th>
<th>CHIS approval</th>
<th>Sector</th>
<th>Reimbursement Rate</th>
<th>Maximum FCA (cost borne by the member)</th>
<th>Method of payment of invoice</th>
<th>Type of Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>Approved</td>
<td>Public</td>
<td>100%</td>
<td>0 CHF</td>
<td>Paid directly by the third-party administrator</td>
<td>Any type (but the member bears the full cost of the supplement for a private room)</td>
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<tr>
<td></td>
<td></td>
<td>Private or semi-private</td>
<td>General rule (80%, 90% or 100% depending on the annual FCA)</td>
<td>3000 CHF (counts towards annual FCA)</td>
<td>Paid directly by the third-party administrator</td>
<td></td>
</tr>
<tr>
<td>Private</td>
<td>Approved</td>
<td>All sectors</td>
<td>General rule (80%, 90% or 100% depending on the annual FCA)</td>
<td>3000 CHF (counts towards annual FCA)</td>
<td>Paid directly by the third-party administrator</td>
<td></td>
</tr>
<tr>
<td>Not approved</td>
<td>All sectors</td>
<td>80%</td>
<td>Unlimited (does not count towards annual FCA)</td>
<td>Paid by the member</td>
<td></td>
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</tbody>
</table>

Reminder of how hospitalisation costs are reimbursed

The choice of establishment, hospital section and type of room all affect the rate of reimbursement of inpatient treatment (hospitalisation). All aspects of hospital care are included under the heading “hospitalisation”: doctors, surgeons, anaesthetists, laboratory tests, X-rays, etc. The table above summarises the rates applicable in each case.
All members of the Scheme, except voluntary members with the reduced or the short-term cover, can claim reimbursement, up to a certain amount, for treatments provided by medical auxiliaries and for certain alternative therapies, provided that the treatment provider is recognised by the competent national authority in the country of practice and subject to the existence of a doctor's prescription.

Below is a non-exhaustive list of the medical auxiliaries whose services are the most frequently reimbursed:

- Nurses
- Physiotherapists
- Occupational therapists
- Midwives
- Speech and language therapists
- Dieticians
- Orthoptists
- Clinical psychologists holding a “diplôme d’État” (state-registered diploma) in France or an FSP or SSP diploma in Switzerland
- Chiropodists (under specific conditions, prior approval requested)

Most alternative therapies are not reimbursed by the state health insurance systems in Switzerland or in France. For this reason, the CHIS does not reimburse them either, except in the following specific cases and up to the ceiling for treatments provided by medical auxiliaries:

- Therapies such as acupuncture, Chinese medicine, chiropractic, osteopathy and etiopathy are reimbursed when provided by a doctor authorised by the competent national authority to practice these specific treatments (e.g. for treatment in Switzerland, see the list of FMH doctors).
- Osteopathy and etiopathy are reimbursed subject to a medical prescription when provided by a qualified practitioner who is recognised by the competent national authority; for treatments in Switzerland and in France, as follows:

OSTEOPATHY
In Switzerland if provided by:

- A qualified physiotherapist recognised by the competent national authority
- A qualified osteopath who is a member of the “Registre Suisse des Ostéopathes” (MRSO)
CONTRACEPTION AND STERILISATION PROCEDURES REIMBURSED FROM MARCH 2016

The article in the last issue of the CHIS Bull’ entitled “The CHIS is looking ahead... and you should too!” highlighted an excellent example of planning ahead when it comes to health insurance, namely the introduction of the long-term care (LTC) system in 2001 in anticipation of the rising costs associated with dependency, which are expected to peak between 2025 and 2030. Now it’s time to tackle an issue that the CHIS had not planned for, but in which it lags behind many health insurance schemes: contraception. While not the most important issue from a financial perspective, it does matter to the people concerned.

We are therefore pleased to announce that, from 1 March 2016, in line with the health insurance schemes of other international organisations and of many countries, the CHIS will reimburse, on the presentation of a medical prescription:

- Contraceptive medication (for example pills or implants)
- Intrauterine devices
- Sterilisation procedures (vasectomy and tubal ligation).

These methods of contraception will be considered as pharmaceutical costs or medical treatments, to which the reimbursement rate according to the general rule and the reimbursement bonus apply. No reimbursement can be claimed for treatments carried out or paid for before March 2016.

For further information, please contact UNIQA (call 72730 or 022 718 63 00 or e-mail uniqa@cern.ch).
IN BRIEF

WWW.CERN.CH/CHIS
General information, procedures, forms, the CHIS Rules and other official documents

HTTPS://EXTRANET.UNIQA.NET/
Your personal account with your reimbursement statements, periodic account statements, insurance card and certificates

UNIQA REMAINS AT YOUR DISPOSAL
FOR FURTHER INFORMATION CONCERNING THE CERN HEALTH INSURANCE SCHEME (CHIS)
Telephone: +41 (0)22 718 63 00 or 72730 from CERN
E-mail: uniqa@cern.ch

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