Who is eligible for refractive surgery reimbursement?
This benefit is only available to beneficiaries of normal coverage (Art. VIII 3.01) who have been affiliated for more than 12 months at the time the prior authorization request is made (Annex I, item 10.b).

Can the surgery possibly take place in my home country?
Yes. As the coverage provided by the CHIS is worldwide, there is no territorial limitation.

What is the procedure to follow to obtain prior agreement?
A formal written request must be sent to the Third-Party Administrator (hereafter TPA- currently UNIQA) with a medical certificate from the ophthalmologist indicating the treatment, its justification, its duration and the expected result (Art. VI 3.03). Requests for prior approval must be submitted to UNIQA at least 14 calendar days before the medical expenses are incurred (Art. VI 3.02). The request can be sent by letter or email to uniqa@cern.ch.

Do we need to provide a prior approval?
No, it is not mandatory. However it is always advisable to obtain a quote from the practitioner or the clinic.

In which language(s) can the medical documents be submitted?
Only in English, French or German.

Who takes the decision?
The decision is made only by UNIQA’s consulting medical practitioner. No manager has access to your medical record and can find out about this. In the absence of a response from the Third-Party Administrator within 14 calendar days, the request is deemed to have been accepted (Art. VI 3.02).

How is the reimbursement calculated?
The reimbursement is calculated on the basis of a maximum expense of CHF 2’000 per eye. Depending on the costs borne by the insured member (FCA) crossed for the calendar year at the time of submitting the claim, the reimbursed amount may vary between CHF 1’600 (FCA 80% threshold) and CHF 2’000 (FCA 100% threshold) per eye.

What happens if I do not obtain a prior approval?
The costs incurred will not be reimbursed by the Scheme (Art. VI 3.04).