Who is eligible for refractive surgery reimbursement?

This benefit is available to beneficiaries of normal coverage (Art. VIII 3.01) affiliated for over 12 months at the time the prior approval request is made (Annex I, item 10.b).

Can the procedure possibly take place in my home country?

Yes, the coverage provided by the CHIS is worldwide, there is no geographical limitation.

What is the procedure to follow to obtain UNIQA’s prior approval?

A formal written request (letter or email to uniqa@cern.ch) along with a medical certificate from 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).

Do we need an estimate?

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 (UNIQA) within 14 calendar days, the request is deemed to have been accepted (Art. VI 3.02).

How is the reimbursement calculated?

The reimbursement will be calculated on the basis of a maximum expense of CHF 2'000 per eye. Depending on the FCA threshold crossed 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)