HEALTH INSURANCE FOR SUMMER STUDENTS THROUGH THE CERN HEALTH INSURANCE SCHEME (CHIS)

SUBJECT

This leaflet is a summary of the provisions of the CERN Health Insurance Scheme (CHIS) applicable to Summer Students.

MEMBERSHIP

Membership of Summer Students to the CHIS is compulsory without exceptions. The contribution is 4.86% of the remuneration and is automatically deducted each month from your subsistence allowance. The length of membership corresponds to the duration of your contract. **It does not cover the journey to take up the appointment or on leaving CERN.**

PRESENTATION OF THE CHIS

The CHIS is a mutual system, not a private insurance, to which both CERN and those insured contribute. Pursuant to its outsourcing policy, CERN has entrusted the daily administration of the CHIS services to UNIQA Assurances S.A., also called the Administrator of the CHIS. In other words, CERN is the insurer and UNIQA the Administrator.

BENEFITS

Membership to the CHIS entails coverage against occupational and non-occupational illnesses and accidents. However, coverage against disability is not provided through the CHIS and should be sought elsewhere, if necessary. Such coverage is proposed for example by UNIQA, as a private insurance company, not as the Administrator of the CHIS.

The cover is valid worldwide, though certain restrictions may apply outside Europe.

Medical expenses arising from injuries incurred in sport are covered. However, for activities such as mountaineering, supplementary insurance (to cover the cost of mountain rescue, etc.) should be arranged, preferably in the home country before arrival.

Medical expenses are generally reimbursed at 90%. However, please note that ceilings on reimbursement may apply to certain benefits, such as medical auxiliaries and dental treatments. These ceilings on reimbursement are reduced proportionally according to the duration of your contract.

The full list of benefits, as any other information on the CHIS, is available on the web at [www.cern.ch/chis](http://www.cern.ch/chis)

DISCLAIMER

This leaflet is for information purposes. Only the Rules of the CERN Health Insurance Scheme, which is the legal text, are authoritative. These Rules can be requested upon arrival or are available from the web site mentioned above.