EDITORIAL

Twenty years have already gone by since the CHIS Bull’ started bringing you regular news of our Health Insurance Scheme and suggesting ways of keeping it (and you!) in shape.

I'm very proud to be writing this, my first CHIS Bull’ editorial. Keeping you closely informed is a top priority for me, and I want to start as I mean to go on.

The CHIS had an array of challenges to overcome in 2018 – the follow-up of new Rules introduced in September 2017, the pensioners’ spouses information update campaign (so much paper!), problems with the LAMal exemptions and opt-outs, and successive changes in the CHIS team (see page 2). We would like to thank everyone for your help - and sometimes patience - without which we would not have made it!

In this issue of the CHIS Bull’, we will remind you how important it is to keep us informed of your family status, your contact details and your spouse's professional income circumstances (i.e. the “SHIPID”, Spouse Health Insurance and Professional Income Declaration, form). We also remind you of two important principles: the right choice of hospital and the reimbursement bonus. These ensure that, while receiving the highest level of care, you pay less, get a higher rate of reimbursement and cost the Scheme less. A triple bonus!

This issue also sets out, as usual, the composition of the CHIS Board (I take this opportunity to thank its members for their commitment and help), and provides information on the Medgate telemedical service, on long-term outpatient treatments that generate high costs (“serious cases”) and on the new directive concerning the recovery of undue payments. As you can see, this issue is positively bursting at the seams with useful information!

I wish you all the best for the coming summer season and hope, of course, that you stay in great health!

Happy reading.

Carmelo Saitta,
Chair of the CHIS Board
The team that runs the CHIS and supervises its third-party administrator, UNIQA, has undergone some major changes in the past few months. Even though the team works almost exclusively behind the scenes, we thought we should let you know what has changed and what is set to change in the near future.

First of all, at the end of the summer, Sofia Slotte, one of the people who used to process your SHIPID forms, answer questions about them and publish the CHIS Bull’, was looking to expand her professional horizons and moved to the benefits team in HR. She has been working there full time since 1 September 2018. We would like to thank Sofia for everything she has done for the CHIS and for the efficiency, care and attention she showed in all her dealings with our members. We wish her every success in her new duties.

At nearly the same time, Sandrine Baudat started working for the team, gradually taking on more hours in anticipation of my own reduction in working hours as of the start of 2020. She has been working full-time for the CHIS since 1 January 2019. Sandrine has extensive experience of CERN as a member of the Finance and Administrative Processes (FAP) department, where she was most recently in charge of personnel accounting and, in that role, was already quite familiar with social security-related matters. On 1 January 2020, she will take over as Scheme Manager, the first woman to assume that role, which brings me great pleasure.

On 1 March 2019, the team was boosted by the arrival of Sophie Wanert-Calaga, who will ultimately take over most of the duties previously assigned to Sofia Slotte and be named Deputy Scheme Manager. Sophie has worked in the health insurance field at both the national (French Social Security) and international (UNOG) levels, and will certainly have much to contribute.

Many responsibilities have changed hands in recent months, and that will continue to be the case for some time to come. Sandrine and Sophie still need to find their bearings, including in areas that are quite obscure or even totally invisible for you, the members. I’m sure you’ll understand if everything doesn’t fall into place overnight or if you happen not to get an answer to a question as quickly as you might like. We thank you in advance for your patience and understanding.

Last but not least, beyond the people themselves, it is worth noting that two permanent full-time posts have now been assigned to the CHIS in the HR department’s staff plan. This is a great commitment to the Scheme and its members that deserves our acknowledgment. I’m sure you will all join me in extending a warm welcome to Sandrine and Sophie.

Jean-Pol Matheys,
CHIS Manager
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CHANGES IN YOUR FAMILY AND PERSONAL SITUATION

DON’T FORGET TO DECLARE!

DON’T WAIT, DECLARE...
When you took up your duties at CERN (recently, or less so), you had to supply official documents proving your family and personal situation (spouse, children) in order to receive the corresponding benefits to which you were entitled. Your situation may have changed since then. Any change in your personal situation or that of your family members must be declared in writing to the Organization within 30 calendar days, whether you are still working or retired. Within this period, the following changes must be declared:
- Marriage or civil partnership officially registered in a Member State;
- Birth or adoption;
- Divorce or dissolution of a partnership;
- Change of nationality or acquisition of a new nationality;
- Change of situation of a dependent child (e.g. marriage, employment, completion or resumption of studies).

For active members, these declarations must be made by completing the EDH document “Change of family and personal situation”. For pensioners, a written declaration should be sent to the Pension Fund.

AND YOUR PERSONAL DETAILS TOO!
It is also important that we have up-to-date contact details for you, so please remember to inform us of any change of:
- address (place of residence);
- private e-mail address;
- private telephone number (landline or mobile);
- emergency contacts.

For active members, the declaration can be made by completing the corresponding EDH document (“Change of Local address” or “Emergency Contacts”). For pensioners, a written declaration should be sent to the Pension Fund.

These up-to-date details will allow us to provide you with the services to which you are entitled but also to keep you better informed where necessary.

1 For deaths, please contact the secretariat of your unit.

CHIS BOARD
MEMBERS 2019

The CERN Health Insurance Scheme Board (CHIS Board) is a sub-group of the Standing Concertation Committee (SCC) responsible for the preparatory work preceding concertation at the SCC on proposals for adjustments to the CERN Health Insurance Scheme (CHIS) submitted to the Board by the Strategic Advisor. The Board is also kept regularly informed about the Scheme’s operations.

Some of the members of the CHIS Board are appointed by the Management and others by the Staff Association and the CERN Pensioners’ Association (GAC).

STRATEGIC ADVISOR AND CHAIR
Carmelo Saitta (FAP)

MEMBERS APPOINTED BY THE MANAGEMENT
Clara Gaspar (EP), Peter Jurcso (BE), Daniela Macina (EN), Jean-Pol Matheys (HR – CHIS Manager)

MEMBERS APPOINTED BY THE STAFF ASSOCIATION AND THE CERN PENSIONERS’ ASSOCIATION
Sébastien Evrard (EN), David Jacobs (GAC), Joël Lahaye (EN), Morna Robillard (GAC)

STANDING INVITATIONS TO ATTEND
Sandrine Baudat (Deputy Manager), Roberto Buquicchio (Legal Adviser), John Wijnberg (Medical Adviser)

SECRETARY
Sophie Wanert-Calaga (HR)
We are often mistaken in thinking that home is the safest place to be and that we couldn’t possibly have an accident there. But our homes are full of traps: toxic chemicals, slippery floors, baths full of water, medicines, electricity... and no-one is safe from a potential accident!

Domestic accidents occur at home or in the immediate surroundings and the victims are primarily children under 16 and people over 65.

Falls are top of the list for accidents at home and can have serious consequences for children and the elderly. Regarding children, we must be constantly vigilant and install appropriate equipment to prevent serious falls, such as stair gates and window locks. For the elderly, small modifications to the living space are often sufficient to remove the danger: avoid having obstacles on the floor such as rugs or electrical wires, install non-slip floor coverings in the bathroom and kitchen, install a handrail on the stairs to make falls less likely. Also ensure regular medical check-ups to detect any deteriorations in sight or balance.

From the point of view of the CHIS, in recent years we have seen an increase in the cumulative cost of these accidents out of all proportion to changes in the scheme’s demographics:

But the most important thing is the human cost behind these statistics. It’s your wellbeing we have in mind!

For more information, see the following website: BFU – Swiss Office for Accident Prevention https://www.bfu.ch/en
A short note has been published for the attention of staff members, fellows and students whose administrative status changes because they
- are taking up their duties at CERN and are resident or are taking up residence in Switzerland, or
- are moving to Switzerland while holding a CERN contract, or
- are retiring in Switzerland.

In any of the above circumstances, family members and, in the case of retirement, the retirees themselves will be subject to the compulsory health insurance in Switzerland, unless they apply for exemption during the three months following the change in their administrative status. For those affected, the decision to apply for exemption or not can have significant consequences; staff members, fellows and students whose administrative status is changing or is about to change are therefore encouraged to read carefully the section below corresponding to their specific change of administrative status.

So if you know anyone who is a staff member, fellow or student that is affected by one of the above changes, make sure you tell them about this note because it will very likely be of interest to them.

For specific questions concerning compulsory health insurance in Switzerland, please contact the health insurance service of the canton of your place of residence:

**CANTON OF GENEVA**
Service de l’assurance-maladie, route de Frontenex 62, 1207 Genève, tel. +41 22 546 19 00, e-mail: sam@etat.ge.ch

**CANTON OF VAUD**
Office vaudois de l’assurance-maladie, chemin de Mornex 40, 1014 Lausanne, tel. +41 21 557 47 47, e-mail: info.ovam@vd.ch

The CHIS team are not specialists in these matters, so please address your questions to one of the above-mentioned services or the relevant service for your place of residence.

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1 [http://cern.ch/go/Ldl8](http://cern.ch/go/Ldl8)

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**DIRECTIVE NO. 2**

**RECOVERY OF UNDUE PAYMENTS**

What are undue payments? An undue payment is an amount of money paid in error, without reason or legal obligation, to a person to whom it is believed the money is owed. In the CHIS Rules, according to Article V 4.01, an undue payment is “any amount paid by the Scheme to which the Member is not entitled [...]”.

Directive No. 2, approved by the Director-General following examination by the Standing Concertation Committee, sets out the provisions for implementation of the CHIS Rules governing the recovery of undue payments. It defines the amounts to be recovered and the corresponding procedures.

This Directive entered into force on 1 February 2019 and is available on the CHIS website: [http://cern.ch/go/mJJ6](http://cern.ch/go/mJJ6)
NEW INFORMATION NOTE 6
LONG-TERM OUTPATIENT TREATMENT
“SERIOUS CASES”

A "serious case" denotes any illness or accident for which the Scheme recognises cumulated expenses for outpatient treatment* in excess of 80,000 CHF while the person concerned is a member of the Scheme.

Under the conditions and in accordance with the procedure set out in Information Note 6, members of the Scheme may be entitled to full reimbursement of certain high medical costs relating to long-term outpatient treatment if theirs is a recognised “serious case”.

This provision supplements that set out in the General Rule, which states that, for the benefits concerned, the maximum total costs borne by you in the course of one calendar year is 3000 CHF. The Scheme has always upheld the importance of protecting members who have suffered severe damage to their health, whether in the long or short term.

For more details, see Information Note 6 on the CHIS website: [http://cern.ch/go/8GZL](http://cern.ch/go/8GZL) (our retired members will find a copy enclosed with this CHIS Bull’).

* You can find a list of the benefits considered as outpatient treatment in Annex 1 of the CHIS Rules (benefits B1 to B5 in the table).

GOOD TO KNOW
DID YOU SAY “SHIPID”? 

WHAT’S IT FOR?
As you all know (we hope...), when the spouse of a main member is in receipt of an income or retirement pension deriving from a professional activity, a supplementary contribution may be due. In order to determine whether or not this is the case, we need you to tell us about your spouse’s circumstances. This is the purpose of the “SHIPID” (Spouse Health Insurance & Professional Income Declaration) form. Active members can find this form in EDH2. For retirees, it is available on request from the Pension Fund Benefits Service.

WHEN MUST YOU COMPLETE A SHIPID?
The first SHIPID must be completed when you take up your duties as a staff member or fellow, or immediately following the conclusion of your marriage or partnership. After that, it will mostly depend on your spouse’s circumstances: you must inform us of any changes in his or her insurance situation, professional activities or income. In all cases, complete and send off your SHIPID as soon as possible!

All the possible scenarios are set out in chapter IV, section 2 of the CHIS Rules. If you have any doubts, dive in. Yes, the water may be cold, but you’ll find answers to the most frequently asked questions on the form itself (behind the ? buttons in the EDH document or on the back of the paper form). If you feel out of your depth, contact chis.shipid@cern.ch (please note that you may have to wait up to ten working days for a reply).

1 Compulsory or post-compulsory, as a current or former staff member or fellow, or as a CERN pensioner.
2 https://edh.cern.ch/Document/Personnel/SHIPID
HOW TO CHOOSE
The first question you need to ask yourself when choosing a hospital must be whether or not it is approved by the CHIS. For hospitalisations in unapproved hospitals, the CHIS reimburses only 80% of the costs, whatever the total bill. So if, while you are in hospital, a medical problem arises that calls for complicated treatment (e.g. intensive care), you might find yourself having to pay 20% of the total costs, even if these run into the tens or hundreds of thousands of francs!

ALWAYS DO YOUR RESEARCH!
To check the status of a hospital, consult the list of approved establishments (see http://cern.ch/go/ZhD8) and, if the one you are considering is not on the list, ask UNIQA directly (the simplest way is to e-mail uniqa@cern.ch).

Moreover, by checking the status of the hospital that you are considering, you will avoid ending up in one that is not recognised by the health authorities. Otherwise, it’s not just your wallet that might suffer, but you as well!

PUBLIC, SEMI-PRIVATE AND PRIVATE WARDS: WHAT’S THE DIFFERENCE?
Semi-private and private wards offer patients a choice of doctor and generally more comfort than public wards. They are available in both public and private hospitals.

In public wards, which exist only in public hospitals, the patient cannot choose his or her doctor and accommodation may be in a room with several beds, unless a one-bed room is required for medical reasons. For hygiene reasons, more and more hospitals in Switzerland are replacing the large, multi-bed rooms in their public wards with two-bed rooms.

A snapshot of ward types
private : private rooms (one bed)
semi-private : semi-private rooms (two beds)
public : shared rooms (several beds)

OTHER DIFFERENCES
Hospitals and wards differ in other ways, too; the table below shows the main differences:

<table>
<thead>
<tr>
<th>Establishment</th>
<th>CHIS approval</th>
<th>Ward</th>
<th>Reimbursement rate</th>
<th>Maximum FCA (cost borne by the member)</th>
<th>Method of payment of invoice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>Always approved</td>
<td>Public</td>
<td>100%</td>
<td>0 CHF</td>
<td>Paid directly by the third-party administrator</td>
</tr>
<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</td>
<td>Paid directly by the third-party administrator</td>
</tr>
<tr>
<td>Private</td>
<td>Approved</td>
<td>All wards</td>
<td>General rule (80%, 90% or 100% depending on the annual FCA)</td>
<td>3000 CHF</td>
<td>Paid directly by the third-party administrator</td>
</tr>
<tr>
<td>Unapproved</td>
<td>All wards</td>
<td>80%</td>
<td>Unlimited</td>
<td>Paid by the member</td>
<td></td>
</tr>
</tbody>
</table>
Did you know that if you go to France or one of 18 other Member States (any apart from Denmark, Norway and Switzerland) to see a doctor, buy medication, or have tests or scans, you will be reimbursed 85% of the costs instead of 80%, or 95% instead of 90%?

Think of all the treatment by doctors, physiotherapists, psychotherapists, health visitors and speech and language therapists that can be provided outside these three most expensive CERN Member States.

The same is true for medication, which, even if prescribed by a doctor in Switzerland, can be dispensed in another country (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).

As for blood tests, X-rays, MRIs and other scans prescribed by a doctor in Switzerland, these can be carried out in another country, since the protocols used are exactly the same.

**GOOD FOR YOU, GOOD FOR THE SCHEME**

Do you want to pay less and be reimbursed more? You can: just go where the bonus applies and help keep the rising CHIS costs under control.

**Please note:** The bonus does not apply to hospitalisation, optical services (contact lenses or glasses), dental care and prostheses, etc.

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**CONTACTS AND USEFUL LINKS**

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

**EXTRANET.UNIQA.NET**
Your reimbursements, periodic statements, cards and insurance certificates

**UNIQA IS AT YOUR SERVICE IF YOU REQUIRE ANY MORE INFORMATION**
Tel.: +41 (0)22 718 63 00
or 72730 from a CERN telephone
E-mail: uniqa@cern.ch

**OFFICE HOURS – UNIQA**
CERN, Main Building (63/R-001)
Open Monday to Friday from 9 a.m. to 1 p.m., and from 2 p.m. to 4 p.m. on Tuesdays and Thursdays.

Geneva, Rue des Eaux-Vives 94
Open Monday to Friday from 8 a.m. to 12.30 p.m. and from 1.30 p.m. to 5 p.m.

**SHIPID SERVICE**
Please address all questions concerning the Spouse Health Insurance and Professional Income Declaration (SHIPID) or your supplementary contributions to:
chis.shipid@cern.ch