

ARE YOU WELL INSURED?

GPAFI meets your needs



Complementary
health
insurance



Assistance
insurance



Loss of salary
insurance



Non-Professional
accident
insurance



Life insurance



Groupement de prévoyance
et d'assurance des fonctionnaires internationaux
Provident and insurance group
of international officials



GPAFI offers its members their dependent spouse and children, several optional insurances that allow them to have an optimal insurance coverage and to deal with any situation in the best possible conditions.



Complementary health insurance

Supplement the benefits offered by the basic UNSMIS, CAPS-ILO and SHI-WHO, which do not cover all medical expenses, such as:

- > **Private room** in case of hospitalization;
- > **90% coverage of natural medicines** (massages, osteopathy, shiatsu, hypnosis ...) without prescription but with approved therapists, up to CHF 1,250 per calendar year and per insured person;
- > **Prenatal membership: 1 month free;**
- > **Insurance team dedicated** to GPAFI members.

The cost of the complementary health insurance varies according to age and the basic insurance.



Assistance Insurance - Premium

Linked to the complementary health insurance, the Assistance insurance is there to help you in case you need emergency assistance during a non-work-related stay. It covers, for example:

- > **Repatriation;**
- > **24/7 assistance;**
- > **Unlimited costs** for inpatient or outpatient treatment;
- > **Trip cancellation fees;**
- > **Travel and baggage coverage.**

Travel safely with the premium option for an amount of **CHF 10.40 / month** for 1 person or **CHF 16.70 / month** for the whole family insured.



Loss of salary insurance

When civil servants have exhausted all their sick leave on full pay, they receive only 50% of their salary. The loss of salary insurance comes into play and allows to:

- > **Maintain your salary** in the event of long-term sick leave / accident;
- > **Completes half of the salary** paid by the organization for **24 months** and per period of **4 successive years;**
- > **Protects civil servants and their family** from the financial consequences of a long-term absence from work.

The insurance premium is **0.95% of the insured annual salary** for civil servants with more than **3 years of uninterrupted service** and **1.95%** for civil servants with less.



Life-Insurance

If you live in Switzerland, life insurance allows you to protect your family financially in the event of your death:

- > **Lump sum in case of death** up to the amount of **CHF 500,000.**

La Mobilière offers competitive rates for GPAFI members and their spouses. In case of interest, GPAFI will put you in contact with La Mobilière.



Non-Professional accident insurance

When the basic insurance does not cover the costs related to a non-professional accident, the accident insurance comes into play. The following services can be selected individually:

- > **Unlimited treatment expenses** for a duration of **5 years** from the occurrence of an accident;
- > **Lump sum in case of disability** up to an amount of **CHF 1 million** following an accident;
- > **Lump sum in case of death** up to an amount of **CHF 1 million** following an accident.

The insurance premium for the death / disability benefit is **0.06% of the insured lump sum**, and the unlimited treatment expenses premium is **CHF 120 per year.**

GPAFI and **La Mutuelle** are two entities of the International Civil Servants Mutual Associations.

Members of **La Mutuelle** can borrow for housing and consumer expenses, save in CHF and USD and benefit from reduced fares for public transportation.

Contact us!



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