

Geneva, 21 November 2022

Dear Member,

We hope this message finds you in good health.

The year 2022 recorded significant changes on insurance contracts, namely:

- a. Due to the lack of compliance with the rules of the Swiss group contracts, Zurich Assurance SA has terminated, last April, all the insurance covers for December 31, 2022. GPAFI then started looking for a new partner and is pleased to announce its collaboration with MGEN, member of the VYV Group, the 2nd European health insurer. MGEN will take over all the insurance coverages on January 1, 2023, under the same conditions, with the exception of the coverages with death and disability capital subscribed by the members for their children, which will end automatically at the end of the year;
- b. GPAFI has asked its partner SwissLife to benefit from a long-term contract to perpetuate the relationship and avoid a possible annual contractual termination. As SwissLife did not respond positively to this request and did not wish to take over the insureds individually, GPAFI has once again looked for a new partner and is pleased to announce its collaboration with the Swiss insurer La Mobilière, no. 1 in Switzerland for risk life insurance. The contract with SwissLife has therefore been terminated as of December 31, 2023.

Thanks to the excellent results of the last few years, the Board of Directors has decided not to charge the monthly service fee of CHF 1.00 per insurance contract to the policyholders for the year 2023.

You will find below a summary of the insurance services offered by GPAFI for the year 2023 as well as a reminder of some important administrative procedures:

1. *Complementary health insurance (UNIQA)*

This insurance covers expenses that are not reimbursed by the 3 basic plans, namely UNSMIS, ILO-SHIF and WHO-SHI. The monthly insurance premium remains unchanged in 2023, provided that the insured do not change their age category.

It should be noted that UNIQA has just made an important change to its general conditions, [including for Assistance Coverage](#), namely: "if the basic insurance decides to cap benefits, the complementary health insurance reserves the right to adjust its benefits accordingly". [The general conditions can be downloaded from the GPAFI website](#).

2. *Assistance coverage (UNIQA Assistance)*

Beneficiaries of the complementary health insurance can opt for the Assistance coverage to assist them in any steps they may need in case of a problem (accident, hospitalization, natural disaster, repatriation, payment of expenses, trip cancellation, 7/7, 24/24, worldwide). The monthly insurance premium, either CHF 10.40 per person or CHF 16.70 per family remains unchanged in 2023.

3. *Loss of salary insurance (MGEN)*

When a staff member has exhausted all his sick leave days at full pay (3 or 9 months depending on the length of service), he / she receives only half a salary. The loss of salary insurance compensates this drop in salary which can significantly impact the financial situation of staff members. The annual insurance premium of 0.95% of the insured annual salary (more than 3 years of service) or 1.95% (up to 3 years of service) remains unchanged in 2023. It is invoiced monthly.

4. *Non-occupational accident insurance (MGEN)*

The worldwide coverage for non-occupational accidents can be useful if the basic insurance excludes the payment of benefits, as well as to complement the partial reimbursement of care, in principle 80%, provided by the basic insurance, or in case of a dispute with a third party responsible for an accident. The monthly insurance premium of CHF 10 per person remains unchanged in 2023.

A lump-sum death and/or disability benefit in case of accident can also be subscribed by members and their spouse. The annual premium is 0.60% of the insured capital, payable monthly.

5. *Death benefits – Life insurance (SwissLife)*

The contract with SwissLife having been terminated by GPAFI on 31 December 2023 the request for affiliation is no longer possible. If members wish to benefit from a coverage at an advantageous rate negotiated with La Mobilière, they can contact GPAFI which will put them in contact with La Mobilière.

6. *Premium payments*

Members can pay the premiums by means of salary deductions, if employed by UNOG, UNHCR, WIPO, ITU, UNEP, by direct debit from their bank account (LSV / SDD), two recommended solutions, or by bank transfer. For payroll or direct debit deductions, members can contact GPAFI to obtain the forms to fill in. For bank transfers, the instructions to be strictly followed are:

Beneficiary: GPAFI
Address: Palais des Nations, 1211 Geneva 10
IBAN: CH46 0027 9279 CA10 0000 0
Reference/purpose of payment: Your full name + your GPAFI membership number

7. *Unpaid premiums or premiums not paid by the due date*

We would like to remind members, who do not benefit from a salary deduction for the payment of the premiums nor direct debit from their bank account (LSV / SDD), of the utmost importance of paying premiums before the beginning of the monthly coverage, to ensure to receive all the benefits for which they are insured and, if claimed, the reimbursement of medical expenses incurred. Indeed, if the funds are not received within the prescribed deadline, in accordance with the attached statement, the insurances suspend the benefits and reimbursements. Moreover, in the absence of payment of premiums, members are excluded from the insurances and GPAFI with no possibility of re-affiliation before a minimum period of 5 years.

8. *Reimbursement of medical expenses of the complementary health insurance (UNIQA)*

Reimbursement of medical expenses must only be sent to UNIQA via the internet portal, <https://extranet.uniqa.net/extranet/login.jsf>, by email to claims.gpafi@uniqa.ch or by postal mail at UNIQA, Assurance SA, avenue de la Praille 26, 1227 Carouge.

Questions related to the reimbursement of claims or the internet portal must be addressed to UNIQA only, adding your UNIQA number. Any other questions must be forwarded to GPAFI.

A summary of this procedure can be found at the following link:

[uniqa_how_to_submit_a_medical_claim.pdf\(gpafi.org\)](#)

9. *Change of professional and personal data*

Members must inform GPAFI, as quickly as possible, of any change of personal data (address, telephone number, email address, ...) or professional data (leave without salary, separation, secondment, change of organization, ...) to update their insurance coverage.

10. Termination of insurance

A termination of the basic insurance UNSMIS, SHIF (ILO) and SHI (WHO) does not imply an automatic termination of the complementary health insurance, and members must therefore contact GPAFI otherwise premiums continue to be due and will not be refunded.

Termination can only take place if the applicable notice period is respected, namely:

- 3 months for the end of a year for the complementary health insurance (UNIQA) and assistance coverage (UNIQA Assistance);
- 1 month for the accident insurance, loss of salary insurance and life insurance (MGEN).

In case of separation from the organization the termination is done on the date of separation.

Termination is made only in writing and must be addressed to GPAFI.

11. Attestation of insurance coverage complementary health expenses (UNIQA)

Members who wish to obtain an attestation of insurance coverage can obtain it on the UNIQA internet portal or, for members who do not have access to the portal, directly from UNIQA (see point 8 for contact details). Members can also request access to UNIQA's internet portal directly to UNIQA.

12. Tax attestations for insurance premiums paid

The tax attestations will now be issued automatically and sent to members by the beginning of February at the latest.

If you have any questions, please do not hesitate to contact us, we are at your disposal.

We wish you a very happy holiday season, and our very best wishes for 2023.

For the GPAFI team

A handwritten signature in blue ink, appearing to read "MP Fleury", with a long horizontal line extending to the right.

Marie-Pierre Fleury
Officer-in-Charge