

Geneva, 6 November 2023

Dear Member,

Against a backdrop of rising healthcare costs, we are pleased to confirm that the current premiums will remain unchanged for 2024. In addition, the suspension of the monthly contribution for services, which amounts to CHF 1 per insurance contract, will also be maintained next year.

As far as the complementary health insurance is concerned, we need to be aware that, if the costs covered by the basic insurance (UNSMIS - CAPS – SHI) continue to rise sharply, as it is the case this year, it will be difficult to maintain the current premium levels for 2025. Optimizing healthcare spending is therefore a challenge we are all facing if we are to avoid skyrocketing premiums.

You will find, below, a summary of the insurance services offered by GPAFI for the year 2024 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 premiums remain unchanged in 2024, provided that the insured do not change age category.

2. *Emergency 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 an urgent problem (accident, hospitalization, natural disaster, repatriation, payment of expenses, trip cancellation, 7/7, 24/24, worldwide). The monthly insurance premiums, either CHF 10.40 per person or CHF 16.70 per family, remain unchanged in 2024.

3. *Loss of salary insurance (MGEN)*

When a staff member has exhausted all his/her 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 (3 years of service or more) or 1.95% (up to 3 years of service) remain unchanged in 2024. It is invoiced monthly.

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

The worldwide coverage for non-professional accidents can be useful if the basic insurance excludes the payment of benefits, or 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 2024.

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 (La Mobilière)*

Members who live in Switzerland and wish to benefit from coverage at a favourable rate 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:

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|-------------------------------|---|
| 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, [my UNIQA](#), by email to claims.gpafi@uniqua.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:

[To whom should you send your reimbursement requests?](#)

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 will continue to be due and won't 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 and reimbursements made - 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 during the year*

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 festive season, and all our very best wishes for 2024.

For the GPAFI team



Marie-Pierre Fleury
Officer-in-Charge