

Geneva, 11 November 2024

Dear Member,

Let's start this message with some good news: insurance premiums will remain unchanged for the year 2025. But let's be realistic: when the current insurance contracts expire, i.e. in 2025 for the loss of salary and accident insurances, and in 2026 for the complementary health and assistance insurances, rising costs are likely to affect us all, which is why it is so important for each and every one of us to optimize our spending as much as possible to keep premiums stable, as it has been the case for many years. Furthermore, the monthly contribution for services of CHF 1 per insurance contract will remain frozen in 2025.

Concerning the final part of GPAFI's integration into La Mutuelle's structure, and in particular the development of a new tailor-made common information system, which should be finalized by the end of 2026, the name "GPAFI" will gradually disappear in favor of "La Mutuelle", which will mean, in the short term, the presence of new common logo and website. We'll come back to this point later in a dedicated newsletter.

You will find, below, a summary of the insurance services offered by GPAFI for the year 2025 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.

2. *Emergency Assistance coverage (UNIQA Assistance)*

Beneficiaries of the complementary health insurance provided by UNSMIS may opt for Assistance coverage to assist them in any steps in case of an urgent problem they may encounter anywhere in the world.

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.

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.

A lump-sum death and/or disability benefit in case of accident can also be subscribed by members and their spouse.

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

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.

7. *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.

If you have any questions, please do not hesitate to contact us, GPAFI's Team is at your disposal.

We wish you a happy and healthy New Year in 2025.

For the GPAFI's team

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

Marie-Pierre Fleury
Officer-in-Charge